

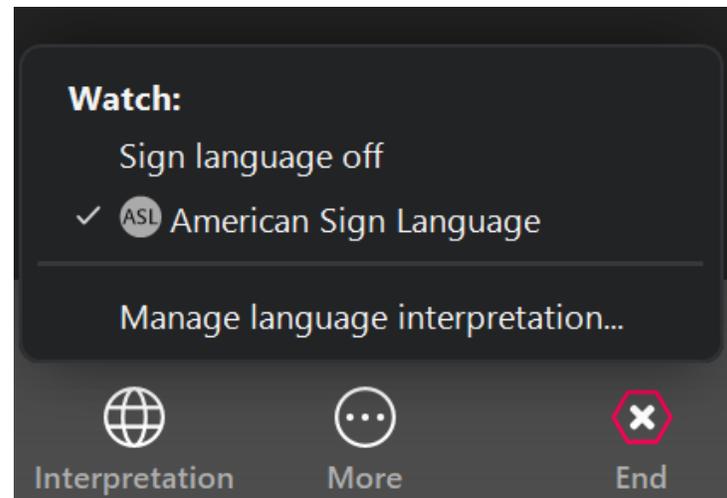
Your Business, Your Benefits: Social Security Work Incentives for Self-Employed Success Webinar

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The webinar will begin momentarily.

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Your Business, Your Benefits: Social Security Work Incentives for Self-Employed Success

September 10, 2025

Presented by: Ray Cebula, Program Director of the Work Incentive
Support Center

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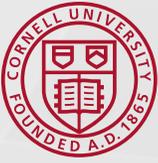


ILR School

Your Business, Your Benefits: Social Security Work Incentives for Self-Employed Success

Work Incentive Support Center

Disability, Workplace, and Employment Support Practice
Online Professional Programs



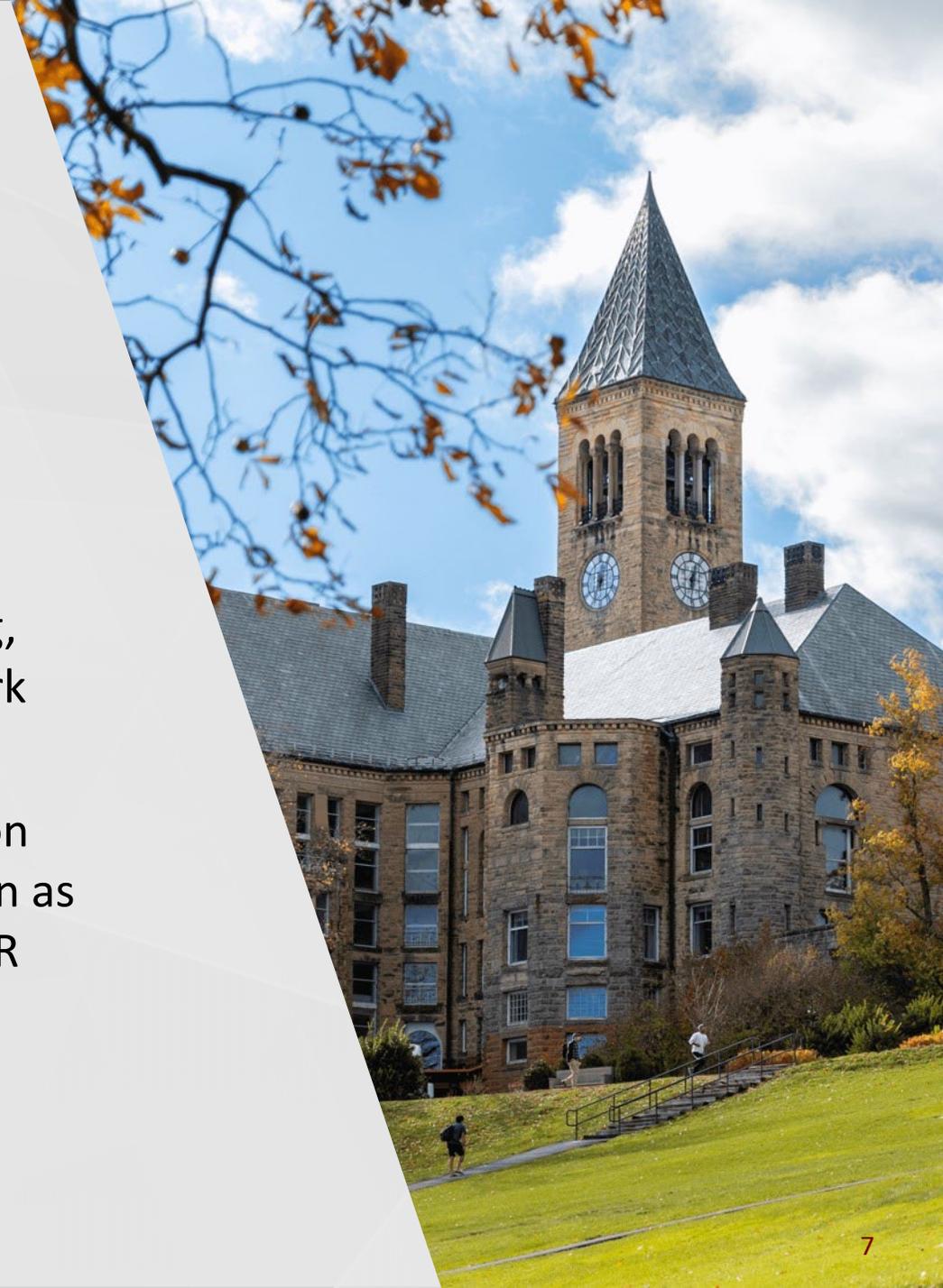
ILR School

**K. Lisa Yang and Hock E. Tan
Institute on Employment and Disability**

The Work Incentive Support Center (WISC) provides training, credentialing, and support to practitioners in the field of work incentive planning.

WISC is housed in the K. Lisa Yang and Hock E. Tan Institute on Employment and Disability. The institute, which is also known as the Yang-Tan Institute or YTI, is part of Cornell University's ILR School.

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Thank You

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A special thank you to the National Disability Institute (NDI) for their leadership managing this grant.



What you need to know

Special Title 2 Disability Benefit Rules for Self- Employment

About Title 2 Disability Benefits

- Title 2 benefits include Social Security Disability Insurance (SSDI), Childhood Disability Benefits (CDB), and Disabled Widow(er)'s Benefits (DWB).
- SSA uses special rules for self-employed people on Title 2 disability benefits.
- When working with self-employed people who get Title 2 disability benefits, make sure that you explain these special rules when you discuss Title 2 work rules.

Count your hours and not just NESE!

Counting Trial Work Period (TWP) Months



The TWP Income Limit and Hours Worked!

A self-employed person can use a TWP month in two ways:

- NESE exceeds the TWP level for the calendar year.
- Working more than 80 hours in the business during the month. This does not include start-up activities before the business is operating.

TWP Rules

- Self-employed people will get the full amount of their Title 2 benefit payment every month during the TWP.
- Only months when they meet the NESE or 80-hour test count as TWP months.
- After they use 9 TWP months, SSA will check if they have used all 9 months during a 60-month look-back period.
 - If they did not, then keep counting TWP months until you get 9 TWP months within a 60-month look-back period.
 - If they have used 9 TWP months within a 60-month look-back period, then the TWP is over and new rules apply.

Timing matters

The Substantial Gainful Activity (SGA) Decision



Why the SGA Decision Matters

- After the Trial Work Period, the person who gets Title 2 benefits will start their Extended Period of Eligibility (EPE).
- The first 36 consecutive months of the EPE is called the Re-entitlement Period (RP).
- During the RP, Title 2 benefits will be paid for any month that they are not working at the SGA level.
- If they work at the SGA level after the 36-month RP, their Title 2 benefits are terminated.

If a Person Is New to Title 2 Benefits and Self-Employment

If a person has been eligible for Title 2 benefits for less than 24 months when they start self-employment, then SSA will use three tests to see if the person is working at the SGA level:

- Significant Services and Substantial Income
- Comparability of Work Activity
- Worth of Work Activity

If Self-Employment Starts After 24 Months of Title 2 Benefits

- SSA will apply the standard countable income test.
- SSA will subtract work incentives from NESE to determine the countable income for the individual.
- If the countable income is more than the SGA income limit for the year, then the person is working at the SGA level.
- Work incentives are an important tool to reduce countable income for people who start self-employment after 24 months of Title 2 benefits.



Reducing countable income after 24 months

Self-Employment SGA Tools

- Impairment-Related Work Expenses (IRWEs)
- Unpaid Help
- Unincurred Business Expenses

Out-of-pocket costs to manage disability

Impairment-Related Work Expenses (IRWEs)



About Impairment-Related Work Expense (IRWE)

- An Impairment-Related Work Expense (IRWE) is the cost of an item or service that:
 - Enables a person to work
 - Is necessary due to a physical or mental impairment
 - Is paid for by the worker
- The worker must pay for the IRWE during a month of work activity (or in anticipation of starting work), and the cost must be reasonable.
- SSA must approve an IRWE.
- See POMS 10520.030

IRWE Policy-to-Practice Tips

- Certain items or services may be approved as IRWEs even though they are also needed for non-work activities, such as prescription medication or other health-related services.
- The impairment must be “of record”; report additional impairment(s) to SSA.
- Details in POMS DI 10520.020.
- IRWEs can be subtracted from NESE to reduce countable income to below SGA.

Examples of IRWE Deductions

- Supported Employment services
- Attendant care
- Transportation
- Medical equipment/devices
- Work-related equipment and assistants
- Service animals
- Residential modifications
- Routine drugs/medical services
- Non-medical appliances and devices
- Services received through community-based residential programs

More about IRWEs

- IRWEs can be used any time NESE is above SGA at initial application and after the Trial Work Period.
- A recurring expense (monthly or non-monthly) may be deducted entirely in the month the payment is made or pro-rated over the months in the payment period.
- A one-time expense may be pro-rated over a 12-month period.
- Renting goods and services might be a better option when using IRWEs.

Note

An IRWE is a cost to the individual!

Free help from others

Unpaid Help



About Unpaid Help

- The reasonable monetary value of any significant amount of unpaid help from a spouse, child, or others.
- Can be deducted from the NESE to reduce countable income below SGA.
- See POMS 10510.012(B)(1)

Unpaid Help: Policy-to-Practice Tip

To use unpaid help, provide SSA with *all* the following evidence:

- The name of the person providing help
- The relationship of that individual to the self-employed person
- The type and amount of services provided
- An estimate of the reasonable value of the services provided

Someone else pays for business expenses

Unincurred Business Expense



About Unincurred Business Expenses

- Any business expense paid by another person or agency
- Can be deducted from the NESE to reduce countable income below SGA
- POMS *10510.012(B)(3)*

Unincurred Business Expense: Policy-to-Practice Tip

SSA will need *all* the following evidence to use Unincurred Business Expenses:

- The name of the agency or person paying the expense
- The reason the goods or services were provided
- The time period for which goods or services were provided
- The value of the goods or services provided

Income Averaging

Income Averaging occurs when actual NESE for a period fluctuates between over-SGA and under-SGA. During this period SSA will project the average expectation of NESE based on last year's NESE.

At the end of the year, a recipient can “reconcile” wages and use averaging to potentially see a “mixed period” as not SGA. The recipient can then be paid benefits for this period retroactively.

Unsuccessful Work Attempt

Should the effort to start a business or engage in SGA activity be prevented by the recipient's disability (or something substantially related to that disability), the period of SGA can be "erased."

This, like averaging, will occur at the end of the year and be reconciled retroactively.

The period of UWA can be no longer than 6 months.

Averaging and UWA

The use of these two SGA tools may rarely occur, but they just may be important should changes from SGA to non-SGA NESE occur.



Initial and annual reporting

How to Report Net Earnings from Self Employment (NESE) to Social Security

When Self-Employment First Starts

- Report to SSA as soon as you start earning income.
- Keep records of all income, expenses, and hours worked each month.
- SSA can use projected income and expenses during the first year of self-employment.
- Payments might be adjusted after the annual report of self-employment income.

Annual Reporting Self-Employment Income

- By April 15 of each year, self-employed people who get a Title 2 benefit or SSI must submit their federal tax returns, including all schedules, to Social Security, even if they get an IRS extension to file taxes.
- Social Security will use this information to project NESE for the coming year.
- For SSI, Social Security will divide the annual projected NESE by 12 and attribute an equal amount of self-employment income to each month.
- For SSDI, Social Security will divide the annual projected NESE over the number of months in which the person worked.

Reporting Major Changes During the Year

Report any major changes to self-employment income during the year:

- Starting new self-employment
- Stopping self-employment
- Significant changes in self-employment income or expenses



All the same exclusions and deductions apply

SSI Work Incentives for Self-Employment

The Impact of Self-Employment Income

- SSI is “needs-based.” SSA reduces the SSI payment amount if the person has other income, including Net Earnings from Self-Employment (NESE).
- Subtract deductions and exclusions from NESE to calculate total Countable Earned Income.
- The Federal Benefit Rate for 2025 is \$967 monthly. SSI, in most states, will come with Medicaid. A few states require a separate Medicaid application.

SSI Work Incentives to Deduct from NESE

- Student Earned Income Exclusion (SEIE) for individuals under age 22 who regularly attend school
- General Income Exclusion if not applied to unearned income
- Earned Income Exclusion of \$65
- Impairment-Related Work Expenses (IRWEs)
- Earned Income Exclusion of one-half the remainder after the above-listed deductions
- Blind Work Expenses (BWEs) for blind individuals on SSI only
- Plan to Achieve Self-Support (PASS) deduction



A powerful tool

Using PASS to Support Self-Employment

About Plan to Achieve Self-Support (PASS)

- With the PASS work incentive, a person with a disability can set aside income other than SSI and/or resources to be used to achieve specific work goals.
- A PASS can be established to cover the costs of obtaining an education, receiving vocational training, starting a business, or purchasing support services. The options are almost limitless.

How to Apply for PASS

- Complete SSA Form 545 BK which you can find [online](#).
- Submit the completed form to your local PASS specialist. You can find your local PASS Cadre [online](#).
- If the applicant does not already get SSI, the PASS specialist will tell them to submit an SSI application if they are likely to approve the PASS.
- The PASS application must be approved by the PASS specialist.

Business Plan Resources

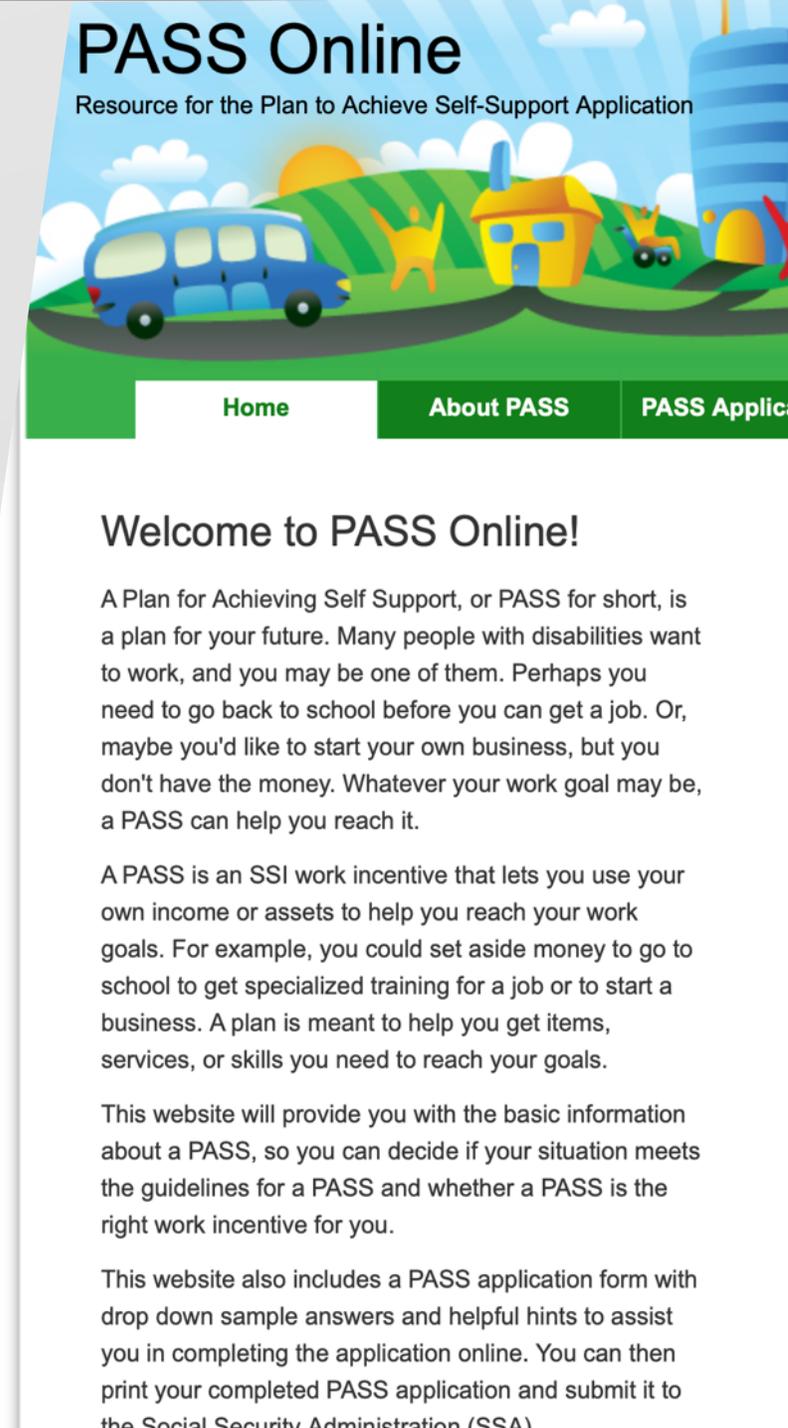
- PASS applications with a work goal of starting a business must submit a business plan with their PASS application.
- There are resources that can help with developing a business plan:
 - The Service Corps of Retired Executives ([SCORE](#)) can pair PASS applicants with a mentor for free help developing a business plan. They can also help with other planning and tasks related to starting a business.
 - The Small Business Administration ([SBA](#)) also has free resources to help develop a business plan.
- The business plan should be submitted with the PASS application.

Separate Bank Account for PASS funds

- After the PASS application is approved, the applicant must set up a bank account to save PASS funds.
- Deposit resources and/or income into the PASS bank account.
- Do not comingle other funds in the PASS bank account.
- Only use the PASS funds to pay for goods and services approved in the PASS application.

Helpful online tool

PASS Online website



PASS Online

Resource for the Plan to Achieve Self-Support Application

Home

About PASS

PASS Application

Welcome to PASS Online!

A Plan for Achieving Self Support, or PASS for short, is a plan for your future. Many people with disabilities want to work, and you may be one of them. Perhaps you need to go back to school before you can get a job. Or, maybe you'd like to start your own business, but you don't have the money. Whatever your work goal may be, a PASS can help you reach it.

A PASS is an SSI work incentive that lets you use your own income or assets to help you reach your work goals. For example, you could set aside money to go to school to get specialized training for a job or to start a business. A plan is meant to help you get items, services, or skills you need to reach your goals.

This website will provide you with the basic information about a PASS, so you can decide if your situation meets the guidelines for a PASS and whether a PASS is the right work incentive for you.

This website also includes a PASS application form with drop down sample answers and helpful hints to assist you in completing the application online. You can then print your completed PASS application and submit it to the Social Security Administration (SSA)

PASS Online

- This website was created by the Yang-Tan Institute.
- It helps people understand and apply for a PASS.
- passonline.org



Self-employment requires capital

Resources for Self-Employment

- Achieving a Better Life Experience (ABLE) Accounts
- Property Essential to Self-Support (PESS)

SSI Resource Limit

- SSI has a resource limit of \$2,000 for individuals and \$3,000 for SSI couples.
- The resource limits have not changed since 1989.
- If an individual has more resources than the limit, then they are ineligible for an SSI payment until they reduce their resources to the limit or below.
- After they are ineligible for an SSI payment for 12 months because they are over the resource limit, Social Security will terminate their SSI.

Resource Limit Impact on Self-Employment

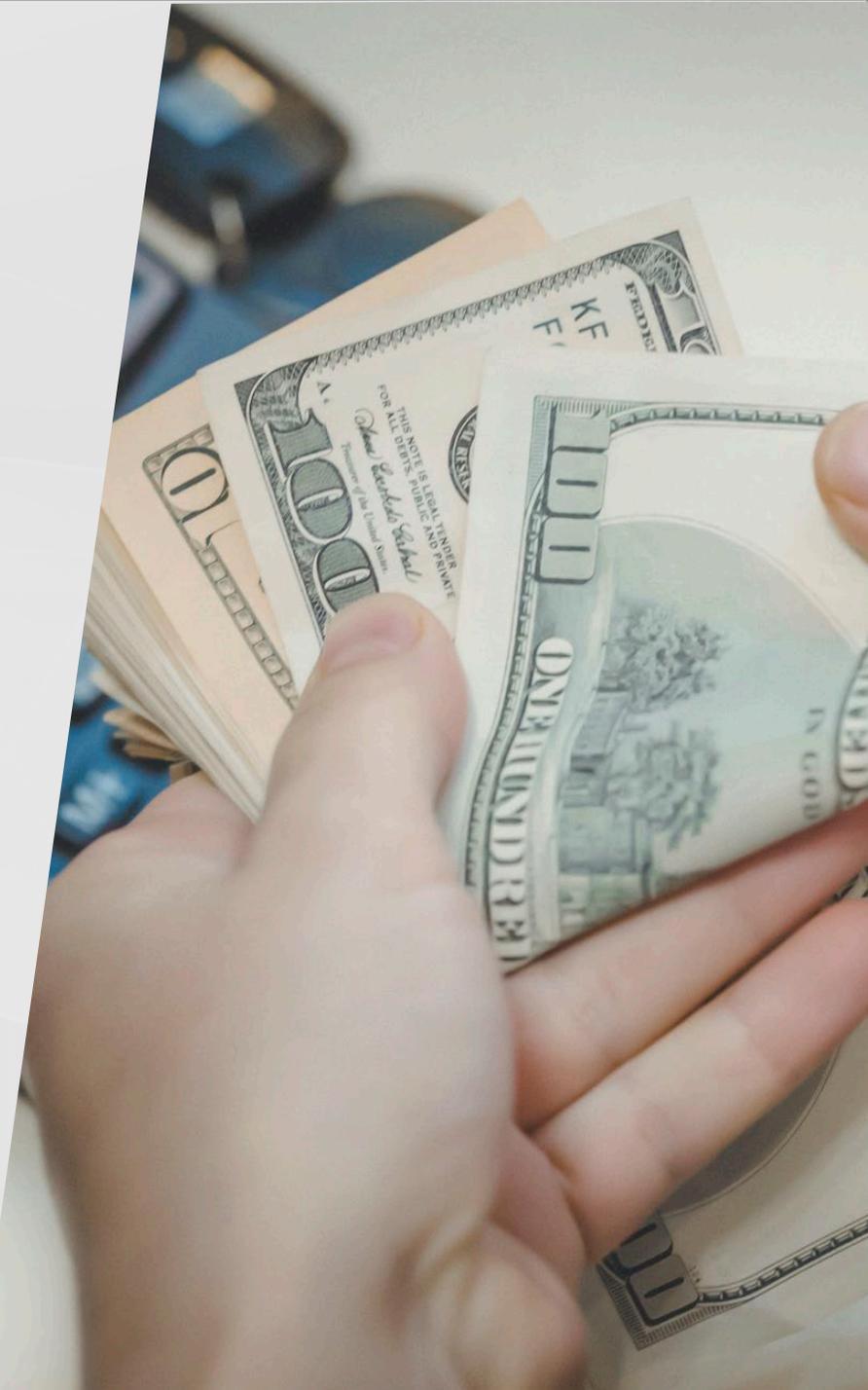
- Many people who want to start a business need to save money to start and run their business.
- The SSI resource limit can be a barrier for people on SSI who want to start a business.

Resource Limit Solutions

- The Plan to Achieve Self-Support (PASS) is one tool that individuals on SSI can use to protect resources that they will use to start a business.
- There are 2 other tools that individuals on SSI can use to save resources above the SSI resource limit:
 - Achieving a Better Life Experience (ABLE) accounts
 - Property Essential to Self-Support (PESS)
- Each of these tools is discussed in more detail in the following slides.

Saving for Qualified Disability Expenses

Achieving a Better Life Experience (ABLE) Accounts



Achieving a Better Life Experience (ABLE) Account Overview

- This tax-advantaged account is for saving funds for the disability-related expenses of a “designated beneficiary.”
- An ABLE account is established and maintained by a state agency or the state contracts with a private company.
- An eligible individual can open an ABLE account through the ABLE program in any state (if it is a national program).
- The individual must have been blind or disabled by a condition that began before their 26th birthday.
- ABLE age will increase to age 46 on January 1, 2026.

More about ABLER Accounts

- Be sure to check your state regulations, or those of states that take out-of-state participants, for this protected savings mechanism.
- Deposits into an ABLER account by a person on SSI with their own earnings will **not** be excluded from income for SSI purposes. *ABLE is a resource exclusion only.*
- The designated beneficiary of an ABLER account can be anyone who meets the SSA disability standard. They do not have to get SSA disability benefits.

Contributions to an ABLA Account

- Any “person” can contribute, including the designated beneficiary:
 - Per IRS rules, a “person” includes a trust or estate.
 - Combined deposits from all sources cannot exceed \$19,000 per year in 2025 (tied to the IRS exemption level for gift tax).
 - In addition, a designated beneficiary may deposit up to \$15,060 from wages, including self-employment income, in 2025.

Qualified Disability Expense

- An expense that is related to the disability/blindness of the designated beneficiary.
- Includes the following expense categories:
 - Education, housing, and transportation
 - Employment, training, and support
 - Assistive Technology and related services, health, prevention, and wellness
 - Financial management, administrative services, and legal fees
 - Expenses for ABLE account oversight and monitoring
 - Basic living expenses

SSI Exclusion of Contributions and Earnings

Contributions:

- Individual contributions to ABLE from wages do not reduce Countable Income for SSI: If Andrew works and puts \$500 of earnings in an ABLE account, the \$500 will reduce Andrew's SSI payment based on the SSI work rules.
- Third-party contributions to ABLE are excluded: If Andrew's mother deposits \$500 into his ABLE account, the SSI program will not count this contribution as income to Andrew.

Earnings:

- The SSI program excludes ABLE account earnings (e.g., interest or dividends).
- For example, Andrew uses his ABLE investment option to buy mutual funds. SSI does not count the funds' dividends.

ABLE Account Balances and SSI

Up to \$100,000 is excluded by SSI, and:

- If the account balance is over \$100,000, SSI counts the excess toward the \$2,000 resource limit.
- When the surplus (amount over \$100,000) plus other Countable Resources exceed \$2,000, SSI is suspended indefinitely.
- If combined resources go below \$102,000, SSI is reinstated without a new application.
- State lifetime maximum deposits are in accordance with the state's 529 plan limits.
- If an ABLE account holder dies unexpectedly with money in the account, Medicaid can seek repayment in all but nine states.

ABLE Account and Self-Employment

- The designated beneficiary can save their own money to start a business or cover living expenses before the business starts earning a profit.
- Third parties can make contributions to an ABLE account to help the designated beneficiary start their business or cover living expenses before the business starts earning a profit.

ABLE Account and Self-Employment (Continued)

- Since ABLE accounts can be used for all qualifying disability expenses, it can make accounting difficult.
- There must be a “business” account when an SSI recipient begins self-employment. This would hold funds for all business transaction and some buffer funds intended as Property Essential for Self-Support.
- It will be best if an SSI recipient uses an ABLE to hold “owner’s draws” in a means that will be excluded from resource consideration as the ABLE will allow the use of funds for personal expenditures.

Things we need to work

Property Essential to Self-Support (PESS)



About Property Essential to Self-Support (PESS)

- Social Security does not count some property as a resource if it is necessary for self-support.
- This includes the following types of property for self-employed individuals:
 - Property used in a trade or business.
 - Property that represents government authority to engage in an income-producing activity.

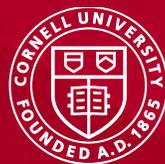
Why PESS Matters

- Many self-employed people need to maintain stock and supplies to operate their businesses.
- PESS allows them to maintain more than \$2,000 in these resources without impacting SSI eligibility.

Annual Reporting Self-Employment Income

(Continued)

- By April 15 of each year, self-employed people who get a Title 2 benefit or SSI must submit their federal tax returns, including all schedules, to Social Security, even if they get an IRS extension to file taxes.
- Social Security will use this information to project NESE for the coming year.
- For SSI, Social Security will divide the annual projected NESE by 12 and attribute an equal amount of self-employment income to each month.
- For SSDI, Social Security will divide the annual projected NESE over the number of months in which the person worked.



ILR School

Introduction to Self-Employment: Session 4

Health Care Benefits and Self-Employment

Work Incentive Support Center

Disability, Workplace, and Employment Support Practice
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For People with Title 2 Benefits

Medicare and EPMC

Medicare for the Disabled

- People who get Title 2 disability benefits get Medicare coverage, 24 months after they become eligible for cash payments
- They do not have to wait for 24 month if they have one of these conditions
 - ALS (Lou Gehrig's Disease), or
 - End Stage Renal Disease
- People on Title 2 benefits worry about losing Medicare coverage when they become self-employed

Medicare Continues If Benefits Continue

- If the Title 2 benefit continues, then Medicare continues.
- When self-employment is not SGA level work, then benefits and Medicare continue. This can last until age 65 when the individual then qualifies for Medicare based on age!

Extended Period of Medicare Coverage (EPMC)

- If Title 2 benefits stop due to SGA level work, Medicare continues for at least 93 months after the 9th TWP month.
- However, some people get more than 93 months of coverage, depending on when they first work above the SGA level.

Medicare after the EPMC

- After the EPMC ends, workers may keep Medicare, but they must pay a Premium for Parts A, B, and D.
- Medicaid might be able to help with these Medicare costs. This will require the establishment of a Medicaid account with the State Medicaid administering agency and meeting all income and resource requirements.



For People with SSI and Others

Medicaid

Medicaid Overview

- Medicaid is a cooperative federal-state program authorized by Title 19 of the Social Security Act.
- Medicaid has different names in different states, (i.e., Medi-Cal in California, TennCare in Tennessee).
- Each state has many different Medicaid programs, but they fall into 2 general categories:
 - Medicaid for low-income families and children
 - Medicaid for people with disabilities and older adults

Medicare vs. Medicaid

Medicare

- A federal insurance program.
- No state-to-state variations.
- 100% federally funded, along with beneficiary premiums.

Medicaid

- Publicly funded health insurance.
- The federal government sets parameters, but states have significant flexibility with benefits and eligibility criteria.
- Funding divided between federal government and states, with federal government covering from 55% in many states to 80% in poorer states.

Dual Eligibility for Medicare and Medicaid

- Some individuals receive both Medicare and Medicaid.
- These individuals are referred to as **dual eligible**.
- Medicare pays primary, and Medicaid pays secondary.
- Dual-eligible individuals generally have comprehensive coverage for both health and long-term care services and pay very little for that coverage.
- Medicaid can help pay for Medicare cost-sharing expenses.

SSI Medicaid Eligibility

- In most states, people on Supplemental Security Income (SSI) get Medicaid automatically.
- Some people who used to get SSI continue to qualify for automatic Medicaid (e.g., Childhood Disability Benefits).
- In eight states, SSI recipients must apply for Medicaid separately.
- People on SSI worry about what will happen to their SSI if they earn enough to reduce their SSI payment to \$0

1619(b) Medicaid

- Provides continued Medicaid coverage to self-employed people, who would still be eligible for an SSI payment if they were not working
- NESE must be below a statewide threshold or an individualized threshold if they have higher than average medical costs

Medicaid Buy-In for Disabled Workers

- 46 states offer a Medicaid Buy-In program for disabled workers
- They must meet the Social Security disability definition (except for the limit on SGA level work)
- Do not have to be getting a Social Security disability benefit to qualify
- Covers workers with much higher income levels
- Might pay a small monthly premium for Medicaid coverage
- Check state Medicaid rules for requirements to report self-employment earnings

Medicaid Expansion

- The Affordable Care Act allowed states to expand Medicaid coverage to cover more low-income individuals and families, regardless of disability status
- Medicaid expansion is available in many states
- From 2013 to 2022, Medicaid coverage increased by 2.5 million for employees of small business and 1.3 million for self-employed workers

Home and Community Based Services

- Home and Community Based Services (Medicaid waivers) provide extra supports to live independently in the community, such as attendant care services, private duty nursing, and help with household chores
- These supports can help self-employed workers to live independently while working

For People without Medicare or Medicaid

Affordable Care Act Marketplace Coverage



The Changing Landscape

- Prior to the Affordable Care Act (ACA), self-employed workers had limited access to affordable health insurance.
- In 2011, approximately 30% of self-employed workers had no health coverage.
- By 2022, 3.3 million small business owners and self-employed workers obtained health coverage through the ACA Marketplace.
- By 2022 only 17.9% of self-employed workers were uninsured.
- In 2025, premium costs increase by an average of 75%.

Individual Coverage

- Self-employed people with no employees can use the ACA Marketplace (or state marketplace in some states) to find affordable health coverage through private insurance companies.
- Low-income individuals can use tax credits to keep insurance premiums affordable.
- Eligibility and premium tax credits are based on projected net earnings from self-employment in the coming year.

Small Business Coverage

- If the small business has at least one employee (who is not the owner, spouse, or a family member), then they can use the SHOP Marketplace for Small Businesses function to find affordable coverage for themselves and any employees.
- They might qualify for the Small Business Health Care Tax Credit to help pay for the employer's share of the employee(s)' health insurance premiums.

Contact Us

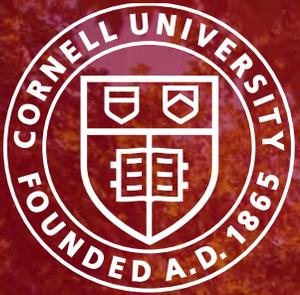
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Questions?



NDI Small Business Hub Programs (Slide 1 of 3)

Inclusive Ventures: 21st Century Strategies for Entrepreneurs with Disabilities

- 5-year grant funded program that began October 1, 2024, and will support the following:
 - State Vocational Rehabilitation agencies seeking to update policies on supporting small business start-up and development
 - State Vocational Rehabilitation counselors needing additional training and increased confidence in supporting self-employment plans
 - Disability employment services providers looking to expand or increase their support of self-employment ventures
 - Entrepreneurial Support Organizations seeking more inclusive practices to support individuals with disabilities
 - Entrepreneurs with disabilities at any stage of the business life cycle

NDI Small Business Hub Programs (Slide 2 of 3)

Verizon Small Business Digital Ready Learning Experience

- On-demand videos, downloadable tools, courses cover marketing, legal, financial, operations, & trending topics
- Courses available in English, Spanish & with Chinese subtitles

Community & Networking

- Interactive sessions to share goals & receive feedback
- Expert support with live expert workshops

Funding Opportunities **& Incentives**

- Small Business Funding Marketplace (powered by Next Street)
- Access to \$10,000 grant opportunities by completing 2 classes/live sessions

[Register Now](#)

NDI Small Business Hub Programs (Slide 3 of 3)

- Are you an aspiring entrepreneur or existing business owner with a disability wanting help to START, BUILD and GROW your business? Visit DisabilitySmallBusiness.org for more information, upcoming events and resources.
- Are you a Maryland based business owner in a tech related industry? [Learn more](#) about the Growth Accelerator Fund Competition (GAFC) project and get connected.
- Visit our Streaming TV channel for informational and motivational content for disability owned small businesses at DisabilityOwned.com.
- Want to “Stay In The Know” about NDI’s small business hub? Join our [mailing list!](#)

Satisfaction Survey



NDI Small Business Team Training Survey

Thank you for attending the webinar and for your interest in supporting the entrepreneurship and growth of small businesses by people with disabilities.

Please take a few minutes to fill out this short form to assist us in evaluating this webinar and planning for future events.

We appreciate your assistance.

I am submitting this evaluation for:*

- Ambition to Achievement on January 15, 2025
- Filing a Tax Return for your Business, Tax Tips for the Self-Employed on February 12, 2025
- SBIR/STTR Masterclass on March 12, 2025
- Grant Writing Masterclass on March 19, 2025
- Empower Your Business with ABLE on April 9, 2025

Please rate your experience*

	Strongly disagree	Disagree	No opinion	Agree	Strongly agree	Not Applicable
The webinar materials were						

Please take a moment to complete the Satisfaction Survey for this webinar. It will pop up when the webinar has ended, or you can access it via the QR code below. The link will also be sent in a follow-up email.

Your feedback is very important to us!



Upcoming Events

[Reimagine Your Business Plan: The One-Page Business Model Canvas](#)

Presented by: Heather Lawver, Founder & CEO, Ceemo.ai

October 8, 2:00pm- 3:30pm ET

[2025 Disability Owned Small Business Convening](#)

November 5-6, 2025, 12:30pm – 5:00pm ET

Registration Coming Soon!!!

This accessible convening offers a wide range of topics aiming to empower entrepreneurs to navigate an ever-changing business landscape, including leveraging AI for business growth, achieving financial health, marketing, accessing support and resources, and panels highlighting how entrepreneurs with disabilities seize opportunities and overcome challenges to build thriving businesses.

NDI's Small Business Team

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