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>> LEXI JONES: Welcome, everybody. We'll just give people a minute to come in and get settled.

>> LEXI JONES: While people are coming in, we'll get the disclaimer and housekeeping under way. Welcome to day 5 of the Self-Employment Course presented by Ray Cebula, Debora Wagner, and Aleyda Toruno from Cornell. We are really excited to wrap up this series today, so for the last time, here is the disclaimer from our funder:

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>> DEBORA WAGNER: Thank you so much, Lexi, I appreciate it. I'm going to go ahead around bring up my slides. So you all can see. Great.

So, welcome to the last class, everybody. This is Debora Wagner, and I'm joined today by Aleyda Toruno. We're going to be wrapping things up from this course by talking about some vocational services and other resources that might be available to help people to start their own business. And we're going to wrap up today with some practical exercises, so Aleyda's going to take you through those after I share those resources.

So you all know that we're from the Work Incentive Support Center at Cornell. And by now, you've met Ray and Aleyda and Debora, so you've met the faculty team. We've already read this disclosure statement, so I'm not going to go over it again.

So, today I'm going to talk about vocational services. I'm going to talk about state vocational rehabilitation agencies, the Ticket to Work program, and some services specifically available for veterans with disabilities.

Then I'm going to talk about some more general supports for self-employed workers, and then we're going to look at two practice exercises. We're going to talk about Kyle and Kyle's cat shelter, and we'll look at Kaeden's photography business, and we'll talk about how to put all of the pieces together that we've been talking about over the last couple of weeks. We're going to put everything together today.

So, let's start with these vocational services and some resources that may be able to help you start with the self-employment journey. We're going to look at three different options: Your state vocational rehabilitation agency; the Ticket to Work program; and we're also going to talk about services available for veterans.

So, in most states, your state vocational rehabilitation agency will have policies and procedures to help people with disabilities who want to explore, prepare for, and start self-employment. Sometimes, they can even help you with start-up costs for a small business. So, one of the things you'll want to do is check with your state's vocational rehabilitation agency to find out more about what they have to offer individuals who are interested in self-employment.

And to help you, on slide 7, we've given you a link to the Rehabilitation Services Administration, and you can use this link to find your state's vocational rehabilitation agency.

Now, another program that may be able to help is the Ticket to Work program. This program is available to individuals age 18 to 64 who get a disability benefit from Social Security. Those folks qualify to use the Ticket to Work program. They can use their ticket with their state vocational rehabilitation agency, but they can also use it to work with an employment network, which is an agency that contracts with Social Security to provide free vocational services to Social Security beneficiaries. They could be private nonprofits or private corporations. They can be public agencies. There are lots of different models for employment networks.

Now, an individual can assign their Ticket to Work to an employment network and get help starting or maintaining self-employment in some situations. And if you are using your Ticket to Work and making timely progress towards your work goal, Social Security cannot start a medical Continuing Disability Review -- or CDR -- as long as you're using that ticket. If you'd like to find more information about the Ticket to Work program, find more resources, you can go to the Ticket to Work website, and there's a link here on slide number 8. You can even filter your search, so you could look, for example, for an employment network that specializes in self-employment, and you can find employment networks in your area. There are some that even serve people across the country. So, Ticket to Work is another great option, if you'd like some vocational supports as you start your business.

If you know me, you know that veterans are near and dear to my heart. They're one of my favorite groups to serve, and so, we included some services specifically for veterans with disabilities. So, the first program here is Veteran Readiness and Employment, also known as VR&E. This is a program that can help veterans with service-connected disabilities -- rated at least 10% disabling -- and it can help them pursue self-employment with a variety of services through the VA. They can help you to develop a business plan. They can provide you with training on how to operate your small business. So, think about things like marketing and accounting and those types of services. And they can help you to find the resources that you might need to start your business.

Another resource offered through the Department of Veterans affairs is a program called Compensated Work Therapy, or WCT. This is for veterans who get mental health treatment through the VA health care system, and compensated work therapy can also help individuals who want to pursue self-employment. And for CWT, you do not have to have a service-connected disability; you only have to be getting that mental health care through the VA system.

And finally, the Small Business Administration has actually developed some special programs to specifically help veterans start businesses. So, on slide 9, we have links to more information about all three of these resources -- the Veteran Readyination and Employment program, the Compensated Work Therapy program, and the Small Business Administration page that focuses on veteran-owned businesses.

Aleyda, have we had any questions about these vocational services that we need to address before we move on to other supports?

>> ALEYDA TORUNO: We're good, Debora.

>> DEBORA WAGNER: Thank you, Aleyda. I appreciate you taking care of those questions for me. All right.

So, let's talk about some additional supports that are available to self-employed workers. And one of the first ones I want to talk about is one of my favorite ones. It's the Service Corps of Retired Executives, or SCORE. And they actually can offer mentorship for individuals who are preparing for and starting self-employment. When I started to do my first Plan to Achieve Self-Support application many, many years ago, and I knew that my client had to have a business plan because their PASS was going to support self-employment, I thought, "I don't know anything about developing a business plan. How am I going to help this person?" And I discovered SCORE as a resource to help them with the development of that business plan. So, SCORE can offer in-person mentoring from an experienced business professional, so they provide education, legal resources, tax information, and other supports that you might need to start or maintain a small business.

So, if you're struggling with how to get started or how to grow your business and you'd like a mentor with experience, SCORE can be a great resource to help you through that process.

Now, we've got some more resources for you. The first one is the National Disability Institute's Small Business Hub, which can help individuals with disabilities to start, build, and grow their businesses.

We've got a link here on slide 12 that will take you directly to the Small Business Hub, if you'd like to learn more information.

There's also the Job Accommodation Network, or JAN, which offers resources to help entrepreneurs with disabilities to start and operate a small business. And again, we have a link to find out more information here on slide 12.

And finally, the Small Business Development Centers can provide technical assistance to people who want to start and grow a small business. We also have a link for the Small Business Development Centers on slide 12 of your materials.

Any questions about any of those resources before we get started and take you through some case studies? I don't see any.

>> ALEYDA TORUNO: No.

>> DEBORA WAGNER: So I'm going to hand things off to Aleyda and let her walk you through the case studies. During the case studies, she'll be asking you questions. You can use the question-and-answer box to answer those questions. I'll be monitoring that while she's presenting. Aleyda, take it away!

>> ALEYDA TORUNO: Thank you. All right. All right, everybody, let's have some fun and go over these case studies. The first one we'll talk about is Kyle's cat shelter, and Kyle is on SSI, and then we'll talk about Kaeden's photography, and Kaeden is on SSDI.

All right, let's talk about Kyle's cat shelter. Here's a cute picture of Kyle holding a cat. So, what do we know about Kyle? Kyle is age 19 and gets SSI. Kyle loves animals and wants to open a cat shelter on their parent's farm when they graduate from high school. What a great goal, right? Who doesn't want to be around animals all day?

Kyle needs to complete a training program, in order to run the shelter and also has to apply for a license from the state to operate an animal shelter. So, Kyle also needs to buy some supplies. Shelter supplies include crates, food, toys, and litter, right? That's a big need for cats, is litter.

So, Kyle plans to place the cats for adoption for a fee to cover the costs of running the shelter, and Kyle also has the goal to be able to move out of their parent's home and live independently. All great goals, right?

So, here are some questions to think about, and we'll have some answers for you. How can Kyle pay for the training and license to operate an animal shelter? So, think about the resources that we've been talking about.

How can Kyle save for the shelter supplies without going over the SSI resource limit? So, remember, Kyle is on SSI, so we've got to be concerned about these resource -- the resource limit for SSI, right? And remember, there were some exceptions to the resource rules.

And then, will the shelter supplies count as a resource for SSI? And will the coming from cat adoption reduce Kyle's SSI payment?

So, I'm seeing a lot of great answers about resources -- VR, ABLE, PASS -- all great resources. So, I think all of you are on the right track. With everything that we've learned. Let's take a look at the answers. All right.

So, the state VR agrees to pay for the training and license for the shelter, all right? So VR is a resource to help pay for training and some costs for that employment goal, which is the license that Kyle needs. Absolutely.

So, Kyle is also going to get a part-time job and gets a part-time job at the local veterinary clinic, okay? They apply for a PASS plan, or a Plan to Achieve Self-Support to save their wages to pay for shelter supplies. Remember, so, what Kyle is agreeing to do is, he is going to put this countable income that he has into a savings account that he's going to designate as his PASS plan, when he fills out that PASS application, right? And he's going to accumulate that money to be able to pay for the things that he needs to make this employment goal a reality.

The money that's in that PASS account does not count as income when they do that SSI calculation. Remember, we showed you the SSI calculation and where the PASS deduction happens.

And it's also not going to count -- that money he's accumulating is not going to count as a resource for SSI.

Now, after Kyle completes a PASS, they provide evidence that the shelter supplies are property essential to self-support, and the supplies are excluded as a resource for SSI. Remember we talked about PES, and that is a way to get that business property excluded as a resource. So, we'll remind Social Security about PESS to make sure they don't count that as a resource, because it's something related to that business; it's the property that he needs to run his business.

Social Security will count only Kyle's net earnings when calculating his SSI payment. So, remember, Social Security looks at net earnings from self-employment. They will look at what he makes, minus business expenses, multiplied by 9235. And for SSI, they divide what's left by 12, by the months in the year, right? And not all income is going to count because you still have all those wonderful disregards. You have that $20 disregard, the $65, and the half remaining. So, Kyle will definitely have more money each month to live independently.

All right. Any questions about that? You all knew the answers before we even got to the answers, so that's great!

>> DEBORA WAGNER: Aleyda, I've actually got a question for you. What if Kyle's parents wanted to help him start this business and they wanted to throw in maybe $5,000 to help him start the business? I know he's on SSI. I know he's got income and resource rules. Is there any way his parents could help him out in starting this business?

>> ALEYDA TORUNO: Yeah, so, there's a couple of ways that they can help. They can put that money into the ABLE account, or they can put more money into the PASS account. Remember, PASS also excludes money that's in the PASS account as a resource, so those are really two great ways that the parents can help out. Absolutely.

All right. So, we just went over an SSI example. So let's look at SSDI now and Kaeden's photography. It's an image there of Kaeden looking through her camera lens. All right.

Cade yep is 38 and has been on SSDI since age 29. Kaeden's mental health symptoms make it hard to work around other people or on a set schedule, but she loves to take photographs. And that's beauty of self-employment. It gives you a lot more flexibility on when to work, how much to work and who to work with. If you like working alone, self-employment is a really great option.

Kaeden has an opportunity to start photographing items for a local thrift shop to post on their online store, and as an independent contractor, Kaeden will set her own hours. Great, right? And work alone, which is her preference.

When you tell Kaeden that she will need to track her business income and expenses, she says, "uh, forget it, that's too much work," but her uncle offers to pay his account to help Kaeden with recordkeeping. Great. That is great assistance that that uncle can provide, right? So, here are the questions we're going to look at.

The thrift shop has agreed to pay Kaeden on a quarterly basis. Will the quarterly payments of over $4,000 cause Kaeden to lose SSDI? Now remember, we're also looking at net earnings, right, from self-employment when it comes to SSDI. SSDI has wonderful work incentives, so keep that in mind.

Now, Kaeden knows that she could deduct the accountant cost as a business expense, right? That is a legitimate IRS expense, but she believes she can't afford it, right? But will she get any benefit from her uncle paying this expense for her?

Now, after the first year, Kaeden wants to expand her business and work as a contractor for other shops. Can she get help with a business plan? We talked about some resources for a business plan.

And are there any tax implications of expanding her business?

All right. So, let's take a look at the answers. So, remember, for SSDI, Social Security will average her wages over the months worked, right? So, if she starts a business half year, that net earnings from self-employment will be divided by six months, half the year -- July through December. It will also apply net earnings from self-employment, right? Those rules. Because she is self-employed.

And so, if she's making about $16,000 a year, you still have to remember, she has expenses, so we'll need to figure out what that net earnings is. She is really close to using her Trial Work Period, but she may be low enough, and he's not going to be using Trial Work Period. So, she'll keep her monthly SSDI payments, either because she's working under that Trial Work Period or because she's using her Trial Work Period. We don't know quite how much she's going to be earning until we know what her expenses are going to be.

Now, Kaeden can still deduct the cost of the account as an unincurred business expense. Remember, this is a special Title 2 rule for people who are self-employed. If there is somebody who's paying a business expense -- her uncle is paying for the accountant -- Kaeden can still deduct that expense. It's a Social Security rule. So, that will lower her countable income and her net income, and so, it's possible that she may not be using any Trial Work Periods. That expense will lower that income.

So, SCORE can help Kaeden create a business plan, if she wants to expand her business, and they can provide a mentor as she grows her business. So, she definitely wants to tap in to SCORE and get some help.

Now, Kaeden should talk with a business tax professional about choosing the right business entity to meet her needs, right? What's going to work for this business and for her? Is she going to be a sole proprietor? Is she going to be a limited liability corporation? That's something that she definitely wants to talk to a business tax professional about. All right, do we have any questions?

>> DEBORA WAGNER: No questions yet, but they've done a great job in asking questions and replying to what we've been talking about. Remember, if you have a question, you can use the Q&A box and we would be happy to answer those questions for you.

So, we've got a great question. Can unincurred business expenses, unpaid help, et cetera, can't be used in the Trial Work Period, correct? Did I mishear that it could lower income during that time period?

And you're right, we can't use those tools during that time period.

>> ALEYDA TORUNO: That's right.

>> DEBORA WAGNER: But after Kaeden completes the Trial Work Period, then Kaeden could use those additional work incentives, those SGA tools, to reduce countable income when making the SGA decision.

When numbers talking about the Trial Work Period, though, remember that Kaeden has to keep track of the number of hours worked each month during the Trial Work Period, because no matter how much Kaeden earns, if the hours worked on the business are more than 80 hours, then that's going to count as a Trial Work Period month, regardless of how much Kaeden earns.

>> DEBORA WAGNER: Just got another question -- does PASS mainly work with business types that are sole proprietorships? So, PASS is that SSI concept of property essential to self-support, and it can be sole proprietorships, but it can also be a partnership where there's an account with both people's name on it. Half of it would be considered available to someone on SSI, so any time you're setting up a business entity, you need to think about these rules and how to set up your business and save money without impacting your benefits adversely.

So, we've got another question for you, Aleyda. I have a person who wants to rent out a music studio that exists in her home for recording and music lessons. Would rent/mortgage count as a business expense for that

>> ALEYDA TORUNO: Oh, I think that's a tax question.

>> DEBORA WAGNER: That is a tax question. And the answer is, the part of your house that you're renting -- so, you can say like my whole mortgage is a business expense, right?

>> ALEYDA TORUNO: Right.

>> DEBORA WAGNER: But if I had a five-room house and one of those rooms was being rented out as my business, I think you can deduct one fifth of what that payment is, but I would say talk to a tax attorney because I am not a tax attorney, and make sure that we're right on that business expense question.

So, we've got a question: How does this work with Medicaid for the disabled? And I think we're talking about Medicaid Buy-In programs here. Medicaid Buy-In programs are going to follow the lead of Social Security. They're going to use net earnings from self-employment when they're looking at income eligibility, when they're calculating premium payment amounts. They're also going to look at resources. So, again, think about using some of these protective savings tools, things like PASS, ABLE also will not count for the Medicaid program.

So, someone's saying that they're receiving a $5,000 loan or grant to run and grow a business, and they want to know if that would count as a resource for SSDI. Good news, SSDI does not have a resource limit, so you don't need to worry about resources for SSDI.

Somebody's asking about net earnings from self-employment, if there are four partners. So, if one of those people were on benefits, you would figure out the net earnings for the business, divide it by the number of partners, and then apply the 0.9235 deduction for the share of the taxes that the employer would normally pay for somebody but that a self-employed person must pay themselves.

>> ALEYDA TORUNO: Someone is making the statement, it could be really confusing which agencies to start with.

Well, it is. You might want to start with understanding the resources in your community and what options there are to see what the best fit is. What do you need for your business? What needs to be funded? And then decide from there. It's always good to talk to somebody who is versed in work incentives and talk to a work incentive counselor or benefits counselor and get the information you need about impact to your earnings, and then resources are always great to research and then figure out which one is best for you.

>> DEBORA WAGNER: So, we've got another question. Can someone on SSI doing a paid internship over a three-month period in the summer, who will receive a 1099 -- so they're a contract worker -- still have to have the amount spread over 12 months since it counts as self-employment? And that is a rule for net earnings for self-employment. So, we've had a couple questions, so we'll go over this again.

If somebody is getting SSDI -- a Title 2 benefit -- they will calculate net earnings from self-employment for the year and divide it over the number of months worked. So, if you only worked three months, they would divide it over three months. But for SSI, they don't care how many months you worked; they calculate net earnings from self-employment and they divide it out over 12 months in the year.

And for people getting both SSI and SSDI, they have to know the rules for both programs, so their NESE will be divided over 12 months for their SSI; and for SSDI, it will only be divided over the number of months that they work.

Somebody was asking which benefits have resource limits? SSI is the program with the resource limit. SSDI does not have a resource limit. We've got some questions in here completely unrelated to self-employment, so we're not going to be answering those.

All right, Aleyda, somebody says we haven't talked at all about IDA accounts, or individual development accounts. Are those even still around? I haven't heard mention of them much since COVID.

>> ALEYDA TORUNO: Yeah, they're not around much, but there are some places where they still exist. An IDA account is an account that allows people to save money, and usually, there is someone adding to what you save. So, if you save $1, you might have $1 contributed to that account, and so you can save for things like a home or a house -- I'm sorry, a home or a car -- or, potentially, for a business. So, yes, you want to research to see if there are IDA accounts in your state, but federal funding is no longer available for IDA accounts. That's why they've kind of gone by the way side, but there are some still out there. We see students who tell us that there are IDA accounts in their states.

>> DEBORA WAGNER: Somebody says, can a business save money and have it not count towards the SSI resource limit? We've talked about lots of ways to do that. We've talked about property essential to self-support. We've talked about saving money in a PASS account. If you picked a business entity that is a separate corporate entity, that would be the business's money and not the individual's money, so there are lots of different ways to do that.

>> ALEYDA TORUNO: I'm not sure of that last question.

>> DEBORA WAGNER: Yeah. This is great, you guys. I feel like we've kind of had to race through these sessions, so if you have any other questions about any of the topics that we've covered about self-employment, we would be happy to answer those.

Yeah. All of the rules we've been talking about -- including the rules for SSDI -- they're based on disability. I know Social Security has retirement payments, and they pay for survivors' benefits and things like that, but these have all been the disability benefit rules.

>> ALEYDA TORUNO: So, do you want to repeat what you said about the SSI/SSDI net earnings calculation?

>> DEBORA WAGNER: All right, let's do this one more time. Somebody is self-employed and they're on SSDI. They will calculate their net earnings from self-employment, so they'll look at their business income, they'll subtract out their business expenses, they'll multiply it times 0.9235 to give them credit for the share of FICA taxes an employer would normally pay. And then they're going to divide it for SSDI over the number of months that the person worked their business. So, if I only worked half the year, they're going to divide it by six.

For SSI, they calculate the net earnings from self-employment the same way, but they always divide it over 12 months, regardless of the number of months that you worked during the year.

Somebody's asking about the previous recordings and the link for that, so I'm hoping somebody with NDI can share that information. Laura's on it. She will get you that link for the previous sessions. You can look at those recordings and check out those slides.

Somebody's mentioning that they have a program in West Virginia called JumpStart, which can help somebody get money for a trade or a business. I don't know anything about it. Sorry. Don't have state-specific programs here.

>> ALEYDA TORUNO: I think for PASS plans, there is some planning. Someone is asking about when to apply for a PASS plan. And I think if the person is really interested in it, they should start filling it out, looking at it. Make sure that they are talking to the PASS specialist, if they're going to need to apply for SSI, if they're on Title 2 and they need to apply for SSI. There's no waiting period. You just have to work on it, submit it, and the sooner you get started with it, the sooner that you can get it approved, but it does take time to fill out. If you've ever seen a PASS application, it could be a little overwhelming, but the answers -- it's a question-and-answer document, and there's some information that you'll need to gather, so it takes time, but it is definitely doable, and if you have a good PASS specialist you can work with, you can contact the PASS specialist, and a lot of benefits planners and work incentives planners can help with PASS plans as well.

>> DEBORA WAGNER: I've got a question for you, Aleyda. Being self-employed would not affect a person from using student earned income exclusion. Could they still use that exclusion if we had somebody who is in school, under age 22? Could they use the student earned income exclusion?

>> ALEYDA TORUNO: Absolutely! As long as they're a student, they call for the SEIE, there's no reason they can't use it. Great question!

>> DEBORA WAGNER: Yeah.

>> DEBORA WAGNER: All right. We have a question: Is it up to the individual to calculate earnings from self-employment? No, they do not make you do that math. Good news. What you're required to do is report your business income and your business expenses, and Social Security will do that math.

Now, my hope is that for those of you who are work incentive planners, that you'll do an estimate of that net earnings from self-employment to help people understand how that income is going to impact their benefits. So, if you're a work incentive planner, I think that's something that you should learn how to do, and if you have questions and you're credentialed by us, please ask. We're happy to help you with those calculations.

>> ALEYDA TORUNO: So, we talked about, in the session that we talked about PASS, I believe we talked about what happens if somebody doesn't finish their goal. There's no penalty if the person is unable to achieve the goal. And then what will happen is, if there is money that was saved up, that may cause an overpayment for each month that the person is over that resource limit, so there's got to be some planning around what to do with that money, where it should go, and then the benefits get adjusted as well back to before the person started saving. And so, depending on when that happens, there could be an overpayment, but it's not -- Social Security doesn't penalize people for not meeting their goal.

>> DEBORA WAGNER: Somebody's asking for an infographic that talks about the different stages of trying to start self-employment and how the rules apply, and there isn't one, because each person has a unique set of benefits, and so, they're going to have different rules for each individual, and that's why we talk about a big overview of the program rules, and our hope is that the work incentive planners who are here will then apply those rules to the individuals that they're working for.

>> ALEYDA TORUNO: So you know, if you have clients who are doing this, or you know folks who are doing this on their own, you know now what net earnings is. You know now that SSI needs to divide those net earnings from self-employment by 12, or for Title 2, for the number of months that that person has worked. So, is it possible that Social Security will make a mistake? Yes. Is it possible that they will not catch that it's net earnings and not do the correct division by 12 or the division for Title 2 by the number of months worked? That is possible, but now you have more knowledge to make sure that Social Security is doing the right thing.

So, if you're working with folks who are reporting income -- net earnings from self-employment -- you can make sure that it's being done correctly, or help advocate so they can do it correctly.

>> DEBORA WAGNER: I've got a question, and I'm going to make some assumptions in asking this question. So, the question is: If you have a home business and the business becomes too busy and you buy another house to live in -- and I'm assuming you're worried about the SSI resource limit. And we talked about how one house would not count for SSI. The home that you live in does not count. So, if you owned another house, it could count, so you would need to think about whether that would be owned as business property -- if you have a corporate setting -- so, if you create a corporate entity, would they own the house where the business is operating? Maybe you could make an argument that it'd property essential to self-support, but I'm assuming that's an SSI resource question. If we're wrong about that, let us know and we can try to address what your other question is.

So, Kimberly says, if you're paying taxes with a small business, are you automatically paying into Social Security, regardless of business structure? So, if you're paying your federal taxes correctly, yes, you should be paying those FICA taxes as part of your business taxes.

>> ALEYDA TORUNO: So, someone is explaining -- sorry, go

ahead, Debora.

>> DEBORA WAGNER: I was going to say, it would be really good to make sure you have a business tax professional who is helping you with that to make sure that gets done correctly. Sorry, Aleyda, go ahead.

>> ALEYDA TORUNO: That's okay. So, someone is saying that they felt a little overwhelmed when they had to fill out that self-employment form. So, I'm assuming that is a Work Activity Report. I'm not sure, but Social Security normally sends out a Work Activity Report. It's either SSA-2820 or SSA-281, and the self-employment one is 820. Correct me if I'm wrong about that, Debora. It's a little overwhelming of a form, but it's a good thing that Social Security sends this form out because they're asking questions to make sure they understand earnings that are from self-employment, to make sure that they are applying the right rules for self-employment.

So, you take it step by step. If you're working with a benefits planner, they may be able to help you fill it out, so seek assistance if you're not able to understand the questions in the form.

>> DEBORA WAGNER: And I would recommend getting yourself a work incentive planner, if you don't already have one. Work incentive planners are trained specifically to help with these return-to-work issues. They are comfortable filling out Social Security forms, and so, they could be a great resource for anybody who's thinking about starting a business and they've got disability benefits. The work incentive planner can be an important ally on your business team. They can help you to understand how that work's going to impact each of your benefits.

>> ALEYDA TORUNO: And someone is asking about advice on how to identify an effective employment network agency. Now, there is -- I believe we've provided you the link to find the employment networks, and what you want to do is see, you know, do you want to work with someone who's in your local area, a national employment network? So you have to kind of think about who you want to work with, someone virtually, someone in person. That makes a big difference for some folks.

And the search engine allows you to find employment networks that specialize in self-employment. My guess, it will give you more than one, and it will give you more than one on a national level. So, you have to think about how you want to work with one -- again, in person or virtually -- and seek out an employment network that has familiarity already with self-employment.

>> DEBORA WAGNER: Somebody's asking how to actually become a planner. And so, I am sharing in the Q&A box -- and I will not answer it privately -- it will be for everybody. We do offer a credential course at Cornell in the Work Incentive Support Center to help people become a Work Incentive Planner. You can find out more details at our website at ytionline.org.

Someone's asking if it's more difficult to track trial work months while self-employed? Eh. You've got to keep track of your hours. I would say that's the biggest difference is keeping track of those hours. Social Security should be doing the calculation net earnings for self-employment, or if you have a work incentive planner, they can be helping you with that, but the big thing is you need to keep track of those hours, because remember, trial work months are not only when your NESE is more than the Trial Work Period amount, but also if you work more

than 80 hours in your business.
>> ALEYDA TORUNO: Someone's asking how long VR can assist someone in running their own business? I think that's going to depend on your policies, your local policies, so make sure you understand how VR provides assistance and how long they can provide assistance.
>> DEBORA WAGNER: Somebody's asking if Cornell helps people find jobs as work incentive planners, and we don't, but there are professional organizations, like the National Association of Benefits and Work Incentive Specialists, and they do advertise job postings there.
>> ALEYDA TORUNO: Someone is asking, are we able to talk with SSA directly about a beneficiary we're helping out with SSA? Absolutely. You have to probably make an appointment if you want to talk to someone at the local office. That's the best way to go about it. But it's the person that you're helping that should be making the appointment and coordinating with you. That's probably the best way to do it is to coordinate a time and date with the person that you're helping.
>> DEBORA WAGNER: And if you're asking for information about this person's benefits, you may need a consent for release of information -- a Social Security Form 3288 -- to get that information directly from Social Security and not from the beneficiary.
>> ALEYDA TORUNO: A lot of work incentives planners need help filling out Social Security forms like the Work Activity Report that I mentioned earlier. I'm not sure if this person is asking about forms other than that, so you'll just have to talk with your local benefits planner to see what they can assist with.
>> DEBORA WAGNER: Somebody is mentioning that the Randolph shepherd Business Enterprise Program is a great resource for individuals who are legally blind, determined eligible for VR services, and U.S. citizens. It helps them to start businesses. They have priority and federal government operations. Yep. That's another great resource.
>> ALEYDA TORUNO: So, remember that for Trial Work Periods, they don't have to be used consecutively. Someone's asking about what happens if we use Trial Work Periods and stop work? You've used some and you have some to use in the future.
>> DEBORA WAGNER: All right. Got a few more here. All right. Thank you, NDI, for your help with the questions that are related to your part of the program.
>> ALEYDA TORUNO: Someone is saying, yes, I was told by Social Security that it's best to do an in-person appointment with a client you're working with.
>> DEBORA WAGNER: Someone says, when reporting self-employment earnings and IRWEs, do you recommend a specific way to submit? I was advised to ask the case worker to date stamp two copies of whatever is provided to them as our proof. Is that excessive? That's how I used to do it. I don't think it's excessive at all. Just remember, in your question you asked about reporting subsidies for self-employment, and just a reminder that there are no subsidies in self-employment, but you could use unincurred business expenses or unpaid health.

Yeah, tax professionals for self-employed people are really helpful, because when you're reporting your income, they are going to want those federal tax returns with all of the required schedules. And so, working with someone who specializes in business taxes will help you make sure that that paperwork is correct, and that's what these agencies are going to use to figure out your net earnings from self-employment, so it's important to work with a tax professional if you're self-employed.

So, if someone needs support to run their business or help in creating crafts like a job coach, and they're on Title 2, could that support being an unincurred business expense? It's not really a business expense. It depends on exactly what they're doing to help, I think. But if you're paying for them yourself, that's certainly an impairment-related work expense. Depending on the task they're doing, it could potentially be unpaid help or an unincurred business expense, but it would depend on what exactly they're doing. If it's something that other people in business would be paying somebody to do for them, then unincurred business expense would be a possibility.

Someone's offering to share a template that they have for calculating NESE. So, hold on. I lost the question. Sorry.

>> ALEYDA TORUNO: All right. Should I go ahead and summarize what we worked on today?

>> DEBORA WAGNER: Absolutely. I think we're good.

>> ALEYDA TORUNO: All right. All right. So, let's summarize what we talked about today, then we'll provide you with our contact information.

So, people with disabilities can get vocational rehabilitation services to help them become self-employed, and there are a variety of resources to get this help, including state VR agencies, the Ticket to Work employment networks, and programs that specialize in helping veterans.

One great resource is SCORE. They provide mentoring and other supports for people who are self-employed workers, get to know them. The other resources we provided were the Small Business Hub, Job Accommodation Network, and Small Business Development Centers. They can all provide support for self-employed workers.

All right, if you have questions, you can contact us at wip-credential@Cornell.edu. It's been a pleasure being here for all these sessions. It's been great working with NDI and my colleague, Debora. And I think NDI will have a last word. They're going to provide information for you to do a survey for us. If you do the survey, we'll be better able to know what worked, how we can look to improve. We're always looking for constructive feedback.

>> LEXI JONES: Thank you very much, Aleyda and Debora. It was nice to be able to slow down a little and answer some of those questions that maybe we rushed through in the other session, so I'm glad the time worked out so well today.

Laura has just put the link to the satisfaction survey for this session, as well as the post-test for the course as a whole, into the chat. We'll put it in again, in just a second. But both are really important to us. The individual session surveys really give us all kinds of feedback about, you know, what topics were explained well, what maybe we could do a little better next time, and the post-test really shows us, over the five sessions, you know, how much you've learned and how, hopefully, everyone has gained some information that's really going to help you move forward, either in your business or with your client. So, we want to be able to capture that and to see, you know, again, where we might be able to improve, where we really hit the mark, and to make sure that the information really landed. So, the links are in the chat. I do believe they'll be in the follow-up email you'll get from Zoom as well, so please take a minute to do both, if you have a chance.

And thank you so much, Debora, Aleyda, and Ray, who isn't on today, and Cornell, for just doing such a careful, specific, easy-to-understand explanation of such difficult topics. We really appreciate all of your efforts. Thank you, everyone, for joining us. That will wrap us up for today.

(Session concluded at 1:54 p.m. ET)