

# Starting Your Own Business

## People work for many reasons, and people with disabilities want to work.<sup>1</sup>

- **Money:** People work to make money. They need money for living expenses like food and rent as well as having fun with their friends and family.
- **Independence:** Working can also give you more independence and control over your own life. Working can empower you to learn new things, gain new skills, and meet new people.
- **Community:** People work to engage in and contribute to their communities. When you work, you provide a service or a product to your community and, hopefully, an opportunity to help others.



## WHAT IS SELF-EMPLOYMENT?

Owning your own business is called self-employment, and those who start their own business are entrepreneurs. Not all businesses are large. Micro-enterprises are companies employing 1-5 people.

“ People with disabilities are natural entrepreneurs; in fact, they are nearly twice as likely to be self-employed as their non-disabled peers. In 2019, approximately 700,000 workers with disabilities were self-employed.”

## If you work, you will increase your earning potential.

Don't worry, if you work you will not lose all of your benefits. It is true that you must be careful to protect your Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) benefits. However, SSI and SSDI have special programs and rules that allow individuals with disabilities to work and earn an income. These resources below will get you started, but make sure to have an expert advise you.

- The [Arizona Disability Benefits 101](#) site is a great place to start!
- [Can You Own Your Own Business on Disability?](#)

*Potential business owners with disabilities need resources, assets, and support to launch their entrepreneurial ideas into actual viable businesses.*

1 <https://kesslerfoundation.org/sites/default/files/2019-07/Striving%20to%20Work%20JVR.pdf>

2 [2019 American Community Survey](#)

## What are the Benefits of Self-Employment?

- ▶ **Freedom:** Self-employment can give you the chance to control your own schedule while enjoying more independence and freedom.
- ▶ **Support:** When you own your own business, your family and friends can easily help you—and you get to decide when and how. This support can make you feel more confident in doing what you love.
- ▶ **Education:** Using personal talents, exploring different kinds of work, and understanding the connection between working and getting paid are important activities for everyone! Self-employment offers these learning opportunities and more!
- ▶ **Choice:** *You* get to choose what you do, what you make, or what you sell. *You* can pick what you want to do. And *you* get to enjoy the flexibility and opportunities that entrepreneurship provides!

## How Can You Open Your Own Business?



- 1 Decide What You Want to Do:**  
What is your passion? What brings you joy? How can you use this to provide a service or a product for your community?
- 2 Find Your Champion:**  
Identify someone who can help you develop your plan, and build a support team to help you reach your goals.
- 3 Develop a Plan:**  
Identify your goals as well as the skills and resources necessary to reach them.

## LEARN MORE ABOUT SELF-EMPLOYMENT

- The Arizona Commerce Authority offers a [Small Business Checklist](#). This free, interactive program provides resources and support to entrepreneurs as they start, operate, and grow their businesses.
- The [Arizona Business One Stop](#) has tools and resources to help entrepreneurs plan and start their business.
- The U.S. Small Business Administration (SBA) offers a helpful [Business Guide: 10 Steps to Start Your Business](#) which covers steps related to planning, making key financial decisions, and completing a series of legal activities.

## More Resources

- [How People with Disabilities Can Start Their Own Business](#)
- [Starting a Business with a Disability](#)
- [How to Start a Business When You Have A Disability](#)
- [Self-Employment & Entrepreneurship - Office of Disability Employment Policy](#)
- [10 Opportunities to Start a Business for People with Disabilities](#)
- [A 'How to Start a Business Guide' for Entrepreneurs with Disabilities](#)
- ["Born for Business" Disability Entrepreneurship Toolkit](#)
- [Be Your Own Boss with Ticket to Work - Social Security Administration](#)
- [Is Self-Employment Right For You?](#)

## GET INSPIRED!

- [Businesses Owners by People With Down Syndrome You Can Support](#)
- [ThinkWork! Self-Employment Stories](#)
- [12 Businesses Owned and Run By People on the Autism Spectrum You Can Support](#)

## Who We Are

A staff of six assists the all-volunteer Arizona Developmental Disabilities Planning Council, which is made up of individuals with disabilities, family members, professional stakeholders, and state agency representatives appointed by the Governor of Arizona. The 23-member Council meets five times a year to discuss issues and vote on which projects to support by allocating our federal funds. The Arizona Developmental Disabilities Planning Council is supported by the Administration for Community Living of the Department of Health and Human Services as part of an award totaling \$1,500,930 with 0% from non-governmental sources.