A 2005 poll from Junior Achievement found that 69% of teen-aged youth want to become entrepreneurs. This is not surprising, since the “American Dream” often has been equated to owning a business. In 2003, the United States Department of Labor’s Office of Disability Employment Policy (ODEP) and the United States Small Business Administration (SBA) joined forces to find ways to improve small business opportunities for individuals with disabilities. One result of this effort was the publication, Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities, which was developed by the National Collaborative on Workforce and Disability for Youth (NCWD/Youth), a technical assistance center funded by ODEP. This edition of the Self-Employment Q and A highlights some of the important information found within this guide.

Yes, there are many definitions for entrepreneurship. The Road to Self Sufficiency guide defines entrepreneurship as: “the process of finding and evaluating opportunities and risks, and developing and executing plans for translating those opportunities into financial self-sufficiency.” Among the many definitions of entrepreneurship, there are some commonalities such as the following:

- Entrepreneurs have certain identifiable personality traits including risk taking, commitment, vision, and perseverance.
- Entrepreneurs undertake certain identifiable activities such as evaluating and developing ways to manage risk in order to gain a payoff.
- Entrepreneurs work alone or with only a few others to achieve an outcome.
- Entrepreneurs gain outcomes as a result of their activities such as a new business venture or wealth.

The concept of risk taking is important for youth with disabilities, who often do not have an opportunity to challenge themselves in that way.

Legislation that supports youth with disabilities in becoming self-sufficient includes the Individuals with Disabilities Education Act (IDEA) and the Workforce Investment Act (WIA), to mention only two. Describing all of them is beyond the scope of this Q and A. More information can be found in the Road to Self-Sufficiency.

Individuals with disabilities are guaranteed the right to a free and appropriate education, under IDEA. Once a student is determined eligible, special education services are provided based upon an Individualized Education Program. IDEA could support students with entrepreneurial activities by ensuring access to 1) entrepreneurial education opportunities; 2) participation in business related clubs such as the Future Business Leaders of America; 3) career assessments that focus on entrepreneurship; and 4) related services, including vocational rehabilitation counseling services.

The Workforce Investment Act (WIA) was passed in 1998. The Act mandated that states and localities use a centralized service delivery...
Entrepreneurship Education is the process of providing individuals with the concepts and skills to recognize opportunities that others have overlooked and to have the insight, self-esteem, and knowledge to act where others have hesitated. Entrepreneurship education, which is sometimes referred to as youth enterprise programs, prepares youth to start and operate a business. According to Enterprising Youth in America successful programs focus on the following:

- Teaching youth about the business world,
- Responding to the developmental needs of youth through exposure to the business world and mentors,
- Creating hands-on experiences for youth to operate a business,
- Responding to employment needs of youth,
- Entrepreneurship Education is the process of providing individuals with the concepts and skills to recognize opportunities that others have overlooked and to have the insight, self-esteem, and knowledge to act where others have hesitated. Entrepreneurship education, which is sometimes referred to as youth enterprise programs, prepares youth to start and operate a business. According to Enterprising Youth in America successful programs focus on the following:

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Yes, there are National Content Standards for entrepreneurship education. The standards are based on an extensive review of the literature and input from entrepreneurial focus groups who were asked to identify what they do and what skills are needed to become an entrepreneur. The standards are based on the belief that entrepreneurship requires lifelong learning. They are divided into three major sections: 1) Entrepreneurial Skills, 2) Ready Skills, and 3) Business Functions.

Entrepreneurship skills relate to how the entrepreneur is different from an employee or manager. Concepts and processes associated with becoming an entrepreneur and the personal traits and behaviors associated with them are included. Ready Skills include businesses foundations, communications and interpersonal skills, digital skills, economics, financial literacy, and professional development. Business Functions include activities performed in business start-up, operations and growth and includes financial management, human resources management, information management, marketing management, operations management, risk management and strategic management.

Educators can use the standards in developing and evaluating curricula, learning goals, objectives and activities. The standards can also provide a springboard to develop training and evaluation tools for staff who are working with youth in entrepreneurship programs. Existing programs can also be evaluated against the standards. Lastly, the standards can be used to design a needs assessment to find out what skills and knowledge students possess or need to learn. Additional information on these standards can be found online from the Consortium for Entrepreneurship Education. The link is located under the resource section of this Q and A.

NCWD/Youth in collaboration with ODEP created the Guideposts for Success, a comprehensive framework that identifies what research indicates that all youth, including youth with disabilities, need to help them succeed when transitioning from school to adulthood. The Road to Self-Sufficiency provides information on how Guidepost-related activities can be used to support entrepreneurship for all youth, including youth with disabilities. With regard to youth with disabilities some of the Guidepost-related activities include the following:

- Developing transition goals that include participation in entrepreneurial education.
- Reviewing and if needed modifying existing entrepreneurial curricula to ensure youth with disabilities can participate.
- Identifying mentors and other role models from the world of business.
- Providing information about entrepreneurship during career planning and counseling activities.
- Offering education to parents of students with disabilities about business ownership.
- Learning about supports and accommodations that can be used to promote entrepreneurship.
- Becoming aware of ways to finance business ventures including the use of any disability-related work incentives.

Self-employment should be presented as a possible choice during career education and counseling. Otherwise, the student may never know that such an option exists. Some ways to help make sure students with disabilities learn more about self-employment as a work option follow.

- Bring in business owners to speak to the class on career day.
- Tour businesses.
- Interview business owners to learn more about what it takes to start-up and operate a small business.
- Participate in a job shadowing experience at a small business.
- Participate in an internship in a small business.
- Participate in career exploration activities (interest inventories, simulations, games etc…) that take a closer look at owning a business.

Youth with disabilities may need accommodations or supports to participate in entrepreneur education programs and activities. Thus, it is important for interested parties (i.e. special educators, related service staff, educators, vocational rehabilitation professionals, family, youth) to be familiar with possible accommodations. Generally accommodations are not “one size fits all.” Instead, the accommodation must be tailored to suit the person and situation.
Financial planning is important for any entrepreneur. However, in addition, to short and long term planning, individuals with disabilities who are currently receiving Social Security Administration (SSA) cash benefits should also know and understand the impact of income on their entitlement to benefits. There are a number of work incentives available that are designed to assist beneficiaries interested in starting a small business. Since disruption of benefits and cash assistance could cause difficulties, it is recommended that business and benefits planning occur simultaneously. In many instances, family members may be involved with planning and managing finances. Thus, they too, need to be appraised of various SSA rules, regulations and work incentives.

Notably, the rules and regulations associated with SSA benefits may be difficult to understand. This may prove especially true for youth, who may have only recently become eligible for certain types of benefits or who are considering work for the first time. Fortunately, help is available. Social Security funds certified Work Incentive Planning and Assistance (WIPA) Coordinators who can assist with explaining how benefits and cash assistance may be impacted, as well as, how work incentives may prove beneficial to the budding entrepreneur. A list of service providers by state is available online at: https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate

### RESOURCES

- Job Accommodation Network (JAN) -- http://www.jan.wvu.edu/entre/ -- (800)526-7234 (V) in the US -- (800)ADA-WORK [(800)232-9675] (V) in the US -- (877)781-9403 (TTY) in the US -- (304)293-7186 (V) locally and outside the US
- Kauffman Foundation -- http://www.entreworld.com
- Mini-Society -- http://www.minisociety.org
- National Collaborative on Workforce and Disability for Youth (NCWD/Youth) -- http://www.ncwd-youth.info/
- NCWD/Youth Guideposts for Success -- http://www.ncwd-youth.info/resources_&_Publications/guideposts/
- Partners for Youth with Disabilities, Young Entrepreneurs Program (YEP) -- http://www.pyd.org/mentoring_programs/young_entrepreneurs.htm
- Universal Design for the Workforce Development System -- http://www.onestops.info/

For additional information, contact:
O|DEP at (202) 693-7880
For more information on START-UP / USA, visit:
http://www.start-up-usa.biz and
http://www.dol.gov/odep/

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This Q&A was produced using the “Road to Self-Sufficiency: A Guide to Entrepreneurship for Youth with Disabilities”

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