

ROAD TO SELF- SUFFICIENCY

A Guide to Entrepreneurship
for Youth with Disabilities



National Collaborative on
Workforce & Disability for Youth
Institute for Educational Leadership

The National Collaborative on Workforce and Disability for Youth (NCWD/Youth) is composed of partners with expertise in disability, education, employment, and workforce development issues. NCWD/Youth is housed at the Institute for Educational Leadership in Washington, DC. The Collaborative is charged with assisting state and local workforce development systems to integrate youth with disabilities into their service strategies.

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Information about the Office of Disability Employment Policy can be found at <www.dol.gov/odep>.

Information is also available at <www.disabilityinfo.gov>, the comprehensive federal website of disability-related government resources.

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This Guide, which grew from that memorandum, promotes the benefits of entrepreneurship education and self-employment for all youth, including youth with disabilities. It provides tools to those providing service to youth with disabilities to use entrepreneurship as a means to attaining independence and self-sufficiency. It also provides guidance to those who have been providing entrepreneurship programming as to how to include youth with disabilities in those programs.

This Guide was developed by Barbara Kaufmann and Christy Stuart, with considerable assistance from Joan Wills, Rhonda Basha, and Rachel Dorman. A special thanks to Sallie Rhodes for her excellent editing of the Guide. The authors want to thank various individuals from youth entrepreneurship programs who took the time to talk to us during the development of this Guide.

Preface

This Guide is intended to serve as a resource for organizations working with youth on career exploration and employment options, and policymakers who support youth programs through policy and practice by showing how entrepreneurship can be used in their programs. The Guide offers suggestions on how organizations can introduce self-employment as an option to young people. There are many such efforts currently underway. Existing programs are listed in the Guide along with information to help those who want to start a program.

THE STRUCTURE OF THIS GUIDE

- **Chapter 1 – Introduction: Background on Entrepreneurship** presents an overview of entrepreneurship today and describes how entrepreneurial education supports positive youth outcomes.
- **Chapter 2 – Entrepreneurship: Developing Successful Programs and Strategies** examines entre-

preneurial education programs and the different activities coordinated within those programs, and describes how the National Content Standards and the *Guideposts for Success* framework can drive entrepreneur programming.

- **Chapter 3 – Additional Considerations for Youth with Disabilities** identifies the legislation that supports entrepreneurial activities, describes the importance of accommodations and financial planning in providing inclusive entrepreneurial programs, and identifies useful resources.
- **Appendix A – Resource Section on Entrepreneurship and Small Business** includes both government and non-government resources including programs and materials that can be helpful to program operators interested in entrepreneurship.
- **Appendix B – References and Appendix C – Glossary of Terms** used throughout the Guide are found at the end.

Chapter 1

Introduction: Background on Entrepreneurship

The purpose of this chapter is to discuss:

- the various definitions of entrepreneurs and entrepreneurship and provide a definition for the purpose of this Guide;
- the relevance of entrepreneurial activity to positive economic growth;
- the prevalence of entrepreneurship in today's society; and,
- how entrepreneurship education and programs can support positive youth outcomes.

What Is Entrepreneurship?

The definition of entrepreneurship has been debated among scholars, educators, researchers, and policymakers since the concept was first established in the early 1700s. The word is from the French and German words for “undertake.” “The number of definitions of entrepreneur and entrepreneurship that have been produced over the years in literature is daunting” (Carton, Hofer, Meeks, 1998). Gartner (1988) lists 32 different definitions and eight themes (1990). However, the various definitions of entrepreneur reflect some commonality including the following:

1. Entrepreneurs have certain identifiable personality traits. Research reflects that they tend to exhibit risk taking, commitment, vision, and perseverance characteristics. While this could arguably imply that entrepreneurship skills are not necessarily learned but are instead innate personality traits, given the many different types of people who have been entrepreneurs and the many different kinds of venues and programs for learning entrepreneurship, this

explanation seems unlikely. Knowing the types of traits associated with entrepreneurship may nonetheless be helpful in understanding what is involved in developing a successful business.

2. Entrepreneurs undertake certain identifiable activities. For example, entrepreneurs evaluate and develop ways of managing risk, so as to gain a payoff. Although the literature sometimes portrays entrepreneurs as risk-takers who put everything they own on a single idea, it is seldom that simple. Entrepreneurs may take risks but they also have made contingency plans. In general, risk is an important concept in life. Individuals take actions to avoid risks or take action to mitigate the consequences of certain actions.
3. Entrepreneurs work alone or with only a few others to achieve a certain outcome. Entrepreneurial literature discusses how entrepreneurs can operate in large corporations or other bodies to create some new entity through intrapreneurship or corporate entrepreneurship. Corporate entrepreneurship is the idea that firms can behave in a proactive, innovative, and risk-taking manner (Das and Teng, 1997).
4. Entrepreneurs gain certain outcomes as a result of their activities such as a new business venture or wealth.

For the purpose of this Guide, entrepreneurship is defined as **the process of finding and evaluating opportunities and risks, and developing and executing plans for translating those opportunities into financial self-sufficiency**. The two variables of this definition are process and risk.

There is a great deal of interest in entrepreneurship and self-employment. A poll from Junior Achievement (JA) in 2005 found that 68.6 percent of the teen-aged youth interviewed wanted to become entrepreneurs.

This definition introduces the concept of financial self-sufficiency because when the *Guideposts for Success* are discussed in the next chapter.

Relevance and Prevalence

Business ownership has been the American dream. Entrepreneurial firms contribute to the U.S. economy in two ways. First, they provide change and competition that grows and innovates the economy. Second, they provide opportunities for many to enter the mainstream economy. The U.S. economy's recent success comes from change and competition as large firms adapt to new conditions (Kuratko, 2003). As new firms are created to capture new opportunities, this has led more women, minorities, immigrants, and other populations to enter the economy.

The number of businesses with no paid employees grew from 17.6 million in 2002 to more than 18.6 million in 2003. This 5.7 percent growth rate represents the biggest increase in self-employment since the Census Bureau began releasing such statistics in 1997; 3.9 percent, the rate during the period from 2001 to 2002 period, was the previous high (U.S. Census Bureau, 2005).

Minority groups and women are increasing their business ownership at a much higher rate than the national average (U.S. Census Bureau, 2005). While the number of U.S. businesses increased by 10 percent between 1997 and 2002 to 23 million, the rate of growth for minority- and women-owned businesses was far higher, ranging from 67 percent for native Hawaiian and other Pacific Island-owned businesses to 20 percent for firms owned by women (U.S. Census Bureau, 2005).

According to the U.S. Small Business Administration, the self-employed represent 7 percent of the total

workforce and about 16 million businesses (U.S. Small Business Administration, 2002). The estimated 25.8 million small businesses in the United States:

- have generated 60 to 80 percent of net new jobs annually over the last decade;
- employ 50 percent of the country's private sector workforce;
- represent 97 percent of all the exporters of goods;
- represent 99.7 percent of all employer firms; and,
- generate a majority of the innovations that come from U.S. companies.

Source: U.S. Small Business Administration, June 2006.

There is a great deal of interest in entrepreneurship and self-employment. A poll from Junior Achievement (JA) in 2005 found that 68.6 percent of the teen-aged youth interviewed wanted to become entrepreneurs, even though they knew that it is a difficult proposition.

Each year the National Federation of Independent Business and VISA recognize youth entrepreneurs. In 2005, more than 2,000 youth who were entering college entered the competition. The winner was a 17-year-old from Wisconsin who is the founder and sole proprietor of a specialty apparel company. In 2006, the winner was a founder of a non-profit business that buys, renovates, and sells abandoned homes to families in need.

Relevance to Youth

This Guide is not suggesting that all youth start and own a business. Rather, it is suggesting that entrepreneurial education and training programs can help in the development of a young person as they transition to becoming an adult. Studies show that educational and career development interventions can

make a positive difference in the lives of youth. Both practice and research have proven that work-based learning experiences lead to the education and employment success of all youth. There have been extensive reviews of research, demonstration projects, and effective practices that cover a wide range of services and supports from quality education to workforce development programs. Experiences from the field have shown that youth who are involved in vocational and entrepreneurial activities through programs or in education settings may experience a variety of positive outcomes (Bronte-Tinkew, J. & Redd, Z., 2001). Some of these include:

- improvements in academic performance;
- increased problem-solving ability;
- school attendance;
- practical skills such as teamwork, problem-solving, money management, decision-making, personal responsibility, and public speaking;
- growth in the development of leadership skills;
- job readiness;
- improvements in student's knowledge of entrepreneurship and entrepreneurial attitudes;

- short-term economic advantages;
- consistent gains in factual knowledge related to the actual experience;
- social development;
- enhanced social psychological development (self-esteem, ego development, self-efficacy);
- improvements in interpersonal relationships; and,
- improvements in perceived health status.

Youth entrepreneurship programs may include group projects with youth working together to develop a new product, working with existing products, or working through simulations. Many of the programs described in this Guide offer entrepreneurial activities that provide benefits to young people with varying educational, societal, or socio-economical circumstances. The possibility of earning money and the responsibility connected thereto can be a great motivator and incentive for youth. The next chapters provide information on developing quality entrepreneurial education programs for all youth, including youth with disabilities.

Research Findings and Implications

Definition of Entrepreneurship

The modern definition of entrepreneurship was introduced by Joseph Schumpeter, a European economist, in 1934. According to Schumpeter, “the carrying out of new combinations we call **enterprise** and the individuals whose function it is to carry them out we call **entrepreneurs**” (as cited in Carton, Hofer & Meeks, 1998).

Carton, Hofer, and Meeks (1998) provide an operational definition of entrepreneurship that attempts to encompass definitions from scholars like Schumpeter. They surmise that “entrepreneurship is the pursuit of a discontinuous opportunity involving the creation of an organization (or sub-organization) with the expectation of value creation to the participants. The entrepreneur is the individual (or team) that identifies the opportunity, gathers the necessary resources, creates, and is ultimately responsible for the performance of the organization. Therefore, entrepreneurship is the means by which new organizations are formed with their resultant job and wealth creation.”

In 1997, Nelson and Johnson studied the roles of an entrepreneur and found that an entrepreneur has the ability to look at the environment, identify opportunities for improvement, gather resources, and implement actions to maximize those opportunities.

The Kauffman Foundation, which supports research in entrepreneurship, has defined an entrepreneur as “someone who is willing and eager to create a new venture in order to present a concept to the marketplace” (Kauffman Foundation, 1997). The U.S. Small Business Administration, which is the federal government agency that provides information to small businesses, defines an entrepreneur as “one who assumes the financial risk of the initiation, operation and management of a given business or undertaking” (http://app1.sba.gov/glossary/act_searchform.cfm).

Bygrave and Hofer (1991) and Christensen, Madsen, and Peterson (1989) further define entrepreneurship as “individuals who had recognized an opportunity and brought together the resources to take advantage of opportunities.” Entrepreneurship is the process by which individuals pursue opportunities without regard to resources they currently control (Stevenson & Jarillo, 1990).

Work-Based Learning

Work-based learning takes many forms and serves many purposes and its worth is recognized throughout the world. The Organization for Economic Co-Operation and Development (OECD) has documented what various countries do in their education and job training programs to achieve the goal of smooth transition from initial education to working life. In some countries, apprenticeship programs are a core secondary education strategy, are organized through formal contracts between the employer and the student, and often last three or more years. Less formal arrangements can be found through co-op education programs where students are placed in real jobs for a limited period of time (e.g., a semester) as a part of the program of study.

A “sampling” of the literature on contextual teaching and learning by Medrich, Calderon, and Hoachlander (2003) found that the research was “often methodologically vague and hardly conclusive.” However, there was some evidence that work-based learning increased student attendance, decreased dropout rates, reduced suspensions, and increased student engagement in school. One study showed that students engaged in work-based learning were more likely to attend college or go to work compared to their peers. Although research relating contextual learning to academic achievement was very limited, one study indicated that work-based learning “significantly improved a student’s grade point average and attendance” and another found that students participating in work-based learning experiences enrolled in higher level math and science courses more often than their peers.

Participation in service-learning, which is similar to work-based learning in that students work outside the classroom on community projects using work-related skills and knowledge, can have positive effects on those who participate. A study of AmeriCorps participation showed positive impact on employment outcomes. AmeriCorps is a network of local, state, and national service programs that connects more than 70,000 Americans each year in intensive service to meet our country’s critical needs in education, public safety, health, and the environment. Most notably, participants in AmeriCorps state and national programs were significantly more likely to choose careers in public service compared to the comparison group. AmeriCorps members did experience statistically significant increases in their work skills compared to the comparison

EXHIBIT 1-1: RESEARCH FINDINGS AND IMPLICATIONS

group. (Corporation for National and Community Service, Office of Research and Policy Development).

Earlier studies have shown that students who participated in service-learning activities scored higher on grade point average than a comparison group in one study. In another study, “service-learning participation was associated with higher scores on the state test of basic skills and higher grades” (Medrich, Calderon and Hoachlander, 2003).

While work experiences are beneficial to all youth, they are particularly valuable for youth with disabilities. One of the most important findings from the research shows that work experiences for youth with disabilities during high school (paid or unpaid) helps them acquire jobs at higher wages after they graduate. Also, students who participate in occupational education and special education in integrated settings are more likely to be competitively employed than students who have not participated in such activities (Blackorby & Wagner, 1996; Colley & Jamison, 1998; Luecking & Fabian, 2000; Rogan, 1997).

Unfortunately, many young people with disabilities do not have the opportunity to participate in structured high-quality programs designed to help them make informed choices about what careers they may want to pursue (Luecking & Fabian, 2000). Youth with disabilities continue to actively struggle to achieve success in the labor market. They are frequently channeled into inadequate education for work programs because of low expectations and/or discriminatory assumptions about disability (Fairweather & Shaver, 1990; Rojewski, 1996).

There is evidence that many youth with disabilities can be successful in quality careers needing technology-based skills if they are exposed to (1) settings that have high expectations, and (2) career opportunities that demand strong academic and technical know-how.

All too often youth with disabilities are separated out into jobs focusing on the five F’s: filing, food, flowers, filth, and folding. While there is honor in all work, there is no honor in systematically channeling youth with disabilities to those types of careers. Rather, to meet the needs of a knowledge-based economy, it is critical that the workforce development system prepare all youth to contribute at the maximum level possible (NCWD/Youth, 2003).

The National Foundation for Teaching Entrepreneurship (NFTE) commissioned research to evaluate the effectiveness and impact of its programs. Evaluation studies conducted by Brandeis University (1993-1997), the Koch Foundation (1998-1999), and the Harvard Graduate School of Education (2002-present) found that when youth participated in entrepreneurship programs:

- interest in attending college increased 32 percent;
- occupational aspirations increased 44 percent;
- independent reading increased 4 percent;
- leadership behavior increased 8.5 percent as starters/founders of activities and 13.2 percent as leaders;
- belief that attaining one’s goals is within one’s control (locus of control) increased; and,
- alumni (99 percent) recommended NFTE programs (<<http://www.nfte.com/impact/>>).

Chapter 2

Entrepreneurship: Developing Successful Programs and Strategies

The purpose of this chapter is to describe:

- entrepreneurial education programs and the different activities conducted within entrepreneurial programs;
- the National Content Standards for Entrepreneurial Education and how they can be useful to programs;
- the research-based educational and career-focused interventions which promote positive transition outcomes for all youth, known as the *Guideposts for Success*;
- how the *Guideposts for Success* can drive entrepreneurial programs;
- suggested steps for getting started; and,
- the importance of staff development.

Entrepreneurship Education

Entrepreneurship education is viewed as 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. It includes instruction in opportunity recognition, finding and using resources in the face of risk, and initiating a business venture. It also includes instruction in business management processes such as business planning, capital development, marketing, and cash flow analysis.

This definition has been further refined in the National Content Standards for Entrepreneurship Education

that are described later in this chapter. The standards state that entrepreneurship education should:

- provide opportunities for youth to start and operate appropriate enterprises;
- reinforce the concept that successful entrepreneurs take calculated risks based on sound research and relevant information;
- require youth to develop a plan for a business that addresses its financial, marketing, and operational aspects;
- describe the relationship between risk and reward and provide opportunities for young people to understand basic economic concepts such as savings, interest, and supply and demand; and,
- generate an understanding of a variety of industries.

Additional alignment with the National Content Standards can be found in a 1998 review of youth enterprise programs. This report, entitled *Enterprising Youth in America*, found that successful youth entrepreneurship programs focused on:

- teaching youth about the world of business;
- responding to the developmental needs of youth through exposure to the world of business, access to mentors, and building self-esteem;
- creating hands-on experiences for youth in operating a business, whether through group/team exercises, or individual enterprises operated for profit or simply for the experience;

- responding to employment and school-to-work needs of youth;
- helping youth contribute to the development of their communities;
- providing systematic business growth services to youth entrepreneurs and their businesses; and,
- providing professional development services to youth entrepreneurship educators.

There are many programs that are helping youth learn about and consider self-employment as a career option. The programs vary depending on the characteristics of the youth, the location of the program (i.e., school-based versus community-based), and the mission and vision of the organizations operating the programming. Descriptions of specific programs are found in the Resource Section of this Guide.

National Content Standards for Entrepreneurship Education

The Consortium for Entrepreneurship Education, whose members include local schools, school districts, universities, community colleges, business organizations, and non-profit organizations interested in developing entrepreneurship education, have developed standards for entrepreneurial education (see Table 2.1). The standards are based on extensive literature reviews and focus groups in which entrepreneurs were asked what they do as entrepreneurs and what skills are required in order to become an entrepreneur.

The standards are based on the idea that entrepreneurship is a lifelong learning process that has at least five distinct stages of development (see Table 2.2). This lifelong learning model assumes that everyone in the educational system should have opportunities to learn at the initial stages, but the later stages are targeted to those who choose to become entrepreneurs. In lifelong learning, the 15 standards developed by the Consortium can be used through the five stages.

The actual standards are divided into three major sections:

Entrepreneurial Skills — The unique traits, behaviors, and processes that differentiate an entrepreneur from an employee or manager.

Ready Skills — The business or entrepreneurial knowledge and skills that are prerequisites or co-requisites for the study of entrepreneurship.

Business Functions — The business activities performed in starting and running a business (see Exhibit 2.2 for a business terminology activity designed to help youth understand basic business concepts).

These standards provide a list of the skills that a person needs to develop over a lifetime to become an entrepreneur, many of which are skills that all young people need to become self-sufficient. The ready skills standards, in particular, closely parallel other lists of basic skills that employers say they want from their employees. Employers want individuals who understand the goals of a business and how decisions affect the bottom-line. They want young people who know how to talk to customers, and who have computer skills to work with basic equipment. Financial literacy is not only important for budding entrepreneurs, but also for anyone who wants to be self-sufficient. Understanding the basics of credit and savings can be valuable lessons while giving young people choices. It is never too early for young people to understand that they are ultimately responsible for their financial future and their careers.

How Can the National Content Standards Be Used?

The standards developed by the Consortium for Entrepreneurship Education can be used to design and evaluate entrepreneurship programs and activities. Programs can choose the degree to which they will introduce the standards in age- and stage-appropriate ways.

Program Development and Operation — Instructors can use the standards in developing and evaluating curricula, learning objectives, and activities. Some of the programs listed in the Resource Section have aligned their curriculum with the standards. The standards can also be used to structure and evaluate

training for staff that will be working with youth in entrepreneurship programs.

Youth service practitioners may find it is not necessary to develop new curricula. Many of the entrepreneurial programs listed in the Resource Section have developed curricula and supporting material which they either distribute for free or sell. Practitioners can adopt existing curricula or partner with existing community organizations already operating programs using existing curricula. The standards can assist them in reviewing and choosing the program that is right for the young people they serve.

Program Evaluation — The standards can also be used to evaluate programs and align the activities of one

program with another. Programs serving youth do not operate in isolation; they work with other programs, and the standards provide a means of ensuring that youth are receiving the services necessary to produce positive outcomes. Youth service practitioners can use the standards to market their entrepreneurship programs by letting youth and parents know that the activities in their program are consistent with national standards developed by actual entrepreneurs.

Individual Assessment — Finally, the standards can be used for measuring the knowledge and skills a youth has gained from entrepreneurial activities. Teachers and students alike can use the standards as a checklist to track their progress in achieving the skills necessary to succeed as an entrepreneur.

TABLE 2.1: NATIONAL CONTENT STANDARDS FOR ENTREPRENEURSHIP EDUCATION

ENTREPRENEURIAL SKILLS

1. Entrepreneurial Processes

Understands concepts and processes associated with successful entrepreneurial performance

2. Entrepreneurial Traits/Behaviors

Understands the personal traits/behaviors associated with successful entrepreneurial performance

READY SKILLS

3. Business Foundations

Understands fundamental business concepts that affect business decision-making

4. Communications and Interpersonal Skills

Understands concepts, strategies, and systems needed to interact effectively with others

5. Digital Skills

Understands concepts and procedures needed for basic computer operations

6. Economics

Understands the economic principles and concepts fundamental to entrepreneurship/small business ownership

7. Financial Literacy

Understands personal money-management concepts, procedures, and strategies

8. Professional Development

Understands concepts and strategies needed for career exploration, development, and growth

BUSINESS FUNCTIONS

9. Financial Management

Understands the financial concepts and tools used in making business decisions

10. Human Resource Management

Understands the concepts, systems, and strategies needed to acquire, motivate, develop, and terminate staff

11. Information Management

Understands the concepts, systems, and tools needed to access, process, maintain, evaluate, and disseminate information for business decision-making

12. Marketing Management

Understands the concepts, processes, and systems needed to determine and satisfy customer needs/wants/expectations, meet business goals/objectives, and create new product/service ideas

13. Operations Management

Understands the processes and systems needed for smooth daily business operations

14. Risk Management

Understands the concepts, strategies, and systems that businesses implement and enforce to minimize loss

15. Strategic Management

Understands the processes, strategies, and systems needed to guide the overall business organization

Source: Consortium for Entrepreneurship Education (2004).

TABLE 2.2: STAGES OF ENTREPRENEURIAL DEVELOPMENT

Stage 1 — BASICS

Students should experience various facets of business ownership. At this first stage the focus is on understanding the basics of our economy, the career opportunities that result, and the need to master basic skills to be successful in a free market economy. Motivation to learn and a sense of individual opportunity are the special outcomes at this stage of the life-long learning model.

Stage 2 — COMPETENCY AWARENESS

Youth will learn to speak the language of business, and see the problems from the small business owner’s point of view. This is particularly needed in career and technical education. The emphasis is on beginning competencies that may be taught as an entire entrepreneurship class or included as part of other courses related to entrepreneurship. For example, cash flow problems could be used in a math class, and sales demonstrations could be part of a communications class.

Stage 3 — CREATIVE APPLICATIONS

At this stage, youth take time to explore business ideas and a variety of ways to plan the business. Although, it is still only an educational experience, youth must gain a greater depth and breadth of knowledge than they may have from previous stages. This stage encourages youth to create a unique business idea and carry the decision-making process through a complete business plan. The best programs enable students to actually experience the operation of a business as well. This stage may take place in advanced high school career and tech-

nical programs, two-year colleges where there are special courses and/or associate degree programs, and some colleges and universities. The outcome is for youth to learn how it might be possible to become an entrepreneur and to practice the processes of business.

Stage 4 — START-UP

After youth/young adults have had time to gain job experience and/or further their education, many are in need of special assistance to assemble a business idea. Community education programs focusing on business start-up assistance are widely available in career and technical programs, community-based assistance programs, community colleges, 4-year colleges, and universities. The U.S. Small Business Administration sponsors many of these training programs.

Stage 5 — GROWTH

Often, business owners do not seek help until it is almost too late. A series of continuing seminars or support groups can assist the entrepreneur in recognizing potential problems and how to deal with them in a thorough and timely manner. Many community colleges and continuing education programs at universities or colleges offer such seminars and workshops for their business community. They recognize that the best economic development plan is to help the community’s existing businesses grow and prosper.

Source: Consortium for Entrepreneurship Education (2004).

Relationship of the *Guideposts for Success* to Youth Entrepreneurship Programming

NCWD/Youth in collaboration with ODEP, created the *Guideposts for Success*, a comprehensive framework that identifies what all youth, including youth with disabilities, need to succeed during the critical transition years.

Based upon an extensive literature review of research, demonstration projects, and effective practices covering a wide range of programs and services – including lessons from youth development, quality education, workforce development, and the child welfare system – the *Guideposts* identify the following five core commonalities as key to transition success: school-based preparatory experiences, career-preparation and work-based learning experiences, youth development and leadership, connecting activities, and family involvement and supports (see Table 2.3).

The research gathered indicated that all youth need the following:

- access to high quality standards-based education regardless of the setting;
- information about career options and exposure to the world of work, including structured internships;
- opportunities to develop social, civic, and leadership skills;
- strong connections to caring adults;
- access to safe places to interact with their peers; and,
- support services to allow them to become independent adults.

The *Guideposts for Success* are based on the following underlying assumptions:

- high expectations for all youth, including youth with disabilities;
- equality of opportunity for everyone, including nondiscrimination, individualization, inclusion, and integration;

- full participation through self-determination, informed choice, and participation in decision-making;
- independent living, including skills development, and long-term supports and services;
- competitive employment and economic self-sufficiency, which may include supports; and,
- individualized, person-driven, and culturally and linguistically appropriate transition planning.

A detailed list under each *Guidepost* provides information on what all youth need. The framework then describes additional specific needs pertaining to youth with disabilities.

Tables 2.3a-e provide a synthesized version of the *Guideposts for Success* as they pertain to youth entrepreneurship programming. Each *Guidepost* is displayed detailing the general requirements for all youth and youth with disabilities. Organizational strategies that can support youth entrepreneurship within that particular *Guidepost* are then provided. Finally, the table lists several examples of entrepreneurial activities particularly that all youth and youth with disabilities can undertake in order to satisfy their needs under the *Guideposts for Success*.

Tables 2.3a-e: Synthesis of *Guideposts for Success* and Entrepreneurial Focus Strategies

TABLE 2.3a: SCHOOL-BASED PREPARATORY EXPERIENCES

| | |
|---|--|
| General Requirements | <p>In order to perform at optimal levels in all education settings, all youth need to participate in educational programs grounded in standards, clear performance expectations, and graduation exit options based upon meaningful, accurate, and relevant indicators of student learning and skills. These should include the following:</p> <ul style="list-style-type: none"> • Academic programs that are based on clear state standards; • Career and technical education programs that are based on professional and industry standards; • Curricular and program options based on universal design of school, work, and community-based learning experiences; • Learning environments that are small and safe, including extra supports such as tutoring, as necessary; • Supports from and by highly qualified staff; • Access to an assessment system that includes multiple measures; and, • Graduation standards that include options. <p><i>In addition, youth with disabilities need to do the following:</i></p> <ul style="list-style-type: none"> • Use their individual transition plans to drive their personal instruction, and use strategies to continue the transition process post-schooling; • Have access to specific and individual learning accommodations while they are in school; • Develop knowledge of reasonable accommodations that they can request and control in educational settings, including assessment accommodations; and, • Be supported by highly qualified transitional support staff that may or may not be school staff. |
| Entrepreneurship-Related Organizational Strategies | <ul style="list-style-type: none"> • Identify existing standards and determine whether they include specific entrepreneurial standards; • Align entrepreneurial programs/activities/programs/components with existing standards; • Obtain the National Content Standards for Entrepreneurship Education (NCSEE) and work with schools to implement them; • Relate NCSEE standards to state academic standards; • Work to include entrepreneurial activities as part of graduation standards; and, • Develop entrepreneurial knowledge, skills, and abilities of those working with young people. |
| Entrepreneurship Activities | |
| <i>For All Youth</i> | <ul style="list-style-type: none"> • Create business plans that require research, reading, writing, and math skills; • Have youth participate in additional school-based extra-curricular business-preparation clubs or programs; • Develop portfolio of student’s work during entrepreneurship program; and, • Use individuals from the community with knowledge of entrepreneurship and specific expertise, and industry representatives to review business plans and other aspects of the students’ work. |
| <i>For Youth with Disabilities</i> | <ul style="list-style-type: none"> • Develop goals within the transition plan that reflect interest in entrepreneurial education (EE) and programs, and include participation in EE programs; • Identify reasonable accommodations needed to maximize the youth’s ability to benefit from the program; and, • Modify existing curricula to ensure full participation of youth with disabilities. |

TABLE 2.3b: CAREER PREPARATION AND WORK-BASED LEARNING

General Requirements

Career preparation and work-based learning experiences are essential in order for youth to form and develop aspirations and to make informed choices about careers. These experiences can be provided during the school day or through after-school programs, and will require collaborations with other organizations. All youth need information on career options, including the following:

- Career assessments to help identify students’ school and post-school preferences and interests;
- Structured exposure to postsecondary education and other life-long learning opportunities;
- Exposure to career opportunities that ultimately lead to a living wage, including information about educational requirements, entry requirements, income and benefits potential, and asset accumulation; and,
- Training designed to improve job-seeking skills and work-place basic skills (sometimes called “soft skills”).

In order to identify and attain career goals, youth need to be exposed to a range of experiences, including the following:

- Opportunities to engage in a range of work-based exploration activities such as site visits and job shadowing;
- Multiple on-the-job training experiences, including community service (paid or unpaid), that are specifically linked to the content of a program of study and school credit;
- Opportunities to learn and practice their work skills (so-called “soft skills”); and,
- Opportunities to learn first-hand about specific occupational skills related to a career pathway.

In addition, youth with disabilities need to do the following:

- Understand the relationships between benefits planning and career choices;
- Learn to communicate their disability-related work support and accommodation needs; and,
- Learn to find, formally request, and secure appropriate supports and reasonable accommodations in education, training, and employment settings.

Entrepreneurship-Related Organizational Strategies

- Examine economic growth information and labor market information for demand and growth and tie activities to those industries;
- Identify individuals and companies in their areas that use industry standards in hiring, training, etc.;
- Develop simulation businesses, simulation exercises or school-based enterprises so youth can practice entrepreneurial skills;
- Have speakers or projects that explain legal and regulatory requirements of owning your own business;
- Include entrepreneurs and small business owners in job fairs and career days; and,
- Arrange job shadowing and internships at small businesses and with entrepreneurs.

Entrepreneurship Activities

For All Youth

- Read about entrepreneurs;
- Take Career Awareness Inventories to understand the characteristics of an entrepreneur and identify their own personal attributes and strengths;
- Participate in job shadowing and internships;
- Keep journals of work experiences and discuss with peers, teachers, and other adults in the youth’s life;
- Interview business owners and those that support business owners (accountants, lawyers, etc.);
- Participate in after-school programs such as DECA and Future Business Leaders of America;
- Assemble a team of professionals (in the school system and community), as well as caring persons in youth’s personal life to serve as a support system while attaining their personal career path; and,
- Use team of professionals and caring adults to assist in developing business plan and carving out steps to establishing and opening a business.

For Youth with Disabilities

- Participate in activities that promote self-determination strategies in disclosing disability-related needs, appropriate accommodations, services, and supports;
- Participate in the development of their transition plans and advocate for them;
- Look for industries with models for serving people with disabilities; and,
- Contact Work Incentives Planning and Assistance (WIPA) programs to discuss benefits in relationship to owning a business.

TABLE 2.3c: YOUTH DEVELOPMENT AND LEADERSHIP

| | |
|---|--|
| <p>General Requirements</p> | <p>Youth Development is a process that prepares young people to meet the challenges of adolescence and adulthood through a coordinated, progressive series of activities and experiences which help them gain skills and competencies. Youth leadership is part of that process. In order to control and direct their own lives based on informed decisions, all youth need the following:</p> <ul style="list-style-type: none"> • Mentoring activities designed to establish strong relationships with adults through formal and informal settings; • Peer-to-peer mentoring opportunities; • Exposure to role models in a variety of contexts; • Training in skills such as self-advocacy and conflict resolution; • Exposure to personal leadership and youth development activities, including community service; and, • Opportunities that allow youth to exercise leadership and build self-esteem. <hr/> <p>Youth with disabilities also need the following:</p> <ul style="list-style-type: none"> • Mentors and role models, including persons with and without disabilities; and, • An understanding of disability history, culture, and disability public policy issues as well as their rights and responsibilities. |
| <p>Entrepreneurship-Related Organizational Strategies</p> | <ul style="list-style-type: none"> • Identify mentors and bring in business owners and other caring adults to work with young persons in developing business plans; • Participate in service-learning opportunities to learn about community; and, • Develop simulation businesses, simulation exercises. |
| <p>Entrepreneurship Activities</p> <p><i>For All Youth</i></p> | <ul style="list-style-type: none"> • Serve in different leadership roles in simulation businesses or actual enterprises, including chief executive officer; • Participate in career and technical education groups such as JA, DECA, and Future Business Leaders of America; • Visit community organizations and resources, such as banks and government agencies and have speakers from those organizations be part of programs; • Develop business ideas as part of a group which requires participation and collaboration of everyone in the group; and, • Make presentations to groups about business ideas. |
| <p><i>For Youth with Disabilities</i></p> | <ul style="list-style-type: none"> • Identify mentors and role models or business owners and other caring adults with and without disabilities to work with young persons; • Provide youth with information about entrepreneurs in a variety of careers, within the community, or famous entrepreneurs with disabilities; and, • Discuss public policy issues that affect youth with disabilities (i.e., benefits planning). |

TABLE 2.3d: CONNECTING ACTIVITIES

| | |
|---|--|
| <p>General Requirements</p> | <p>Young people need to be connected to programs, services, activities, and supports that help them gain access to chosen post-school options. All youth may need one or more of the following:</p> <ul style="list-style-type: none"> • Mental and physical health services; • Transportation; • Tutoring; • Financial planning and management; • Post-program supports through structured arrangements in postsecondary institutions and adult service agencies; and, • Connection to other services and opportunities (e.g., recreation). <p>Youth with disabilities may need one or more of the following:</p> <ul style="list-style-type: none"> • Acquisition of appropriate assistive technologies; • Community orientation and mobility training (e.g., accessible transportation, bus routes, housing, health clinics); • Exposure to post-program supports such as independent living centers and other consumer-driven community-based support service agencies; • Personal assistance services, including attendants, readers, interpreters, or other such services; and, • Benefits-planning counseling, including information regarding the myriad of benefits available and their interrelationships so that youth may maximize those benefits in transitioning from public assistance to self-sufficiency. |
| <p>Entrepreneurship-Related Organizational Strategies</p> | <ul style="list-style-type: none"> • Contact and develop relationships with organizations that focus on small business development, transportation, health, etc. |
| <p>Entrepreneurship Activities</p> <p><i>For All Youth</i></p> | <ul style="list-style-type: none"> • Learn about health/disability insurance options; • Learn about financial literacy and planning through budgeting exercises, visits to banks, filling out credit applications, and calculating interest payments on various purchases; • Develop lists of available resources in the community to see where unmet needs are (community mapping activities); • Learn about organizations and government agencies that provide services to entrepreneurs and small businesses; and, • Introduce concept of helping to develop the community in which they operate. |
| <p><i>For Youth with Disabilities</i></p> | <ul style="list-style-type: none"> • Contact and develop relationships with disability organizations that promote advocacy and empowerment for career choice such as Centers for Independent Living; • Visit a Social Security office or website to see Social Security funding tools and employment support programs; • Use transition plans to support success in entrepreneurship (consideration of transportation, job shadowing, work-based learning, etc.); and, • Connect to organizations that can provide assistive technology, orientation and mobility training, benefits planning counseling, and personal assistance services. |

TABLE 2.3e: FAMILY INVOLVEMENT & SUPPORTS

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| <p>General Requirements</p> | <p>Participation and involvement of parents, family members, and/or other caring adults promotes the social, emotional, physical, academic, and occupational growth of youth, leading to better post-school outcomes. All youth need parents, families, and other caring adults who do the following:</p> <ul style="list-style-type: none"> • Have high expectations that build upon the young person’s strengths, interests, and needs and that foster each youth’s ability to achieve independence and self-sufficiency; • Remain involved in their lives and assist them toward adulthood; • Have access to information about employment, further education, and community resources; • Take an active role in transition planning with schools and community partners; and, • Have access to medical, professional, and peer support networks. <p><i>In addition, youth with disabilities need parents, families, and other caring adults who have the following:</i></p> <ul style="list-style-type: none"> • An understanding of the youth’s disability and how it affects his or her education, employment, and daily living options; • Knowledge of rights and responsibilities under various disability-related legislation; • Knowledge of and access to programs, services, supports, and accommodations available for young people with disabilities; and, • An understanding of how individualized planning tools can assist youth in achieving transition goals and objectives. |
| <p>Entrepreneurship-Related Organizational Strategies</p> | |
| <p>Entrepreneurship Activities</p> | <ul style="list-style-type: none"> • Hold parent nights as part of program so youth can explain their business ideas to family members; and, • Send information on starting a business to family members to increase their interest. |
| <p><i>For All Youth</i></p> | <ul style="list-style-type: none"> • Make presentations to family members on business proposal; and, • Ask for feedback from family members on business proposal. |
| <p><i>For Youth with Disabilities</i></p> | <ul style="list-style-type: none"> • Help family members understand how the youth’s entrepreneurial activities may impact their benefits and how available work incentives can be used to the young entrepreneur’s advantage; • Help family members understand the youth’s disability and how entrepreneurship can be a viable career option; • Provide family members with information and access to program services, supports, and accommodations; and, • Provide opportunities for family members to be exposed to entrepreneurs and business owners. |

The *Guideposts* and Programs for Youth

The previous tables summarize some approaches that can be used to provide entrepreneurial programming to youth. Entrepreneurial programming for youth, however, is not new. The next few pages describe how different programs teach youth entrepreneurship. For example:

- several programs have created curricula that they sell while others provide instructor training, curriculum resources, and program design support;
- some include career assessments, using the variety of assessment inventories and surveys available to youth-serving organizations;
- some programs, working with younger students, use simulation as a way of introducing self-employment;
- a number of existing programs bring in business owners and other caring adults to work with young people;
- some programs help to develop the community in which they operate by developing businesses as a means of increasing local economic development;
- some programs place young people in an existing business model; and,
- some programs offer a connection to the faith-based community. They work with educators (home school included), faith-based leaders, and youth workers with entrepreneurship education as an outreach tool to the community and as a stewardship training program for youth.

The common connection for all the programs examined in this chapter is that their services support the *Guideposts for Success* for all youth. The information in the next chapter focuses on additional considerations for providing inclusive entrepreneurship programs for youth with disabilities.

There is no one program or set of activities that is right for all young people; rather, it is a matter of identifying what works for the young people served in your program. In making this decision, important considerations include:

- the age, abilities, and interests of the young people;

- the time they have to devote to entrepreneurial activities;
- the available fiscal and human resources (i.e., community support and business support);
- the expertise of staff, and the types of training and support they might need to conduct entrepreneurship activities;
- the effect program participation may have on youth supports and benefits;
- the availability of existing entrepreneurial programs in the area;
- the support of the program from the organization's leadership; and,
- the intended outcomes of the program/activities.

Using the National Content Standards and the *Guideposts*

This section describes how programs operating within the context of the *Guideposts* can support and direct entrepreneurship programming.

SCHOOL-BASED PREPARATORY EXPERIENCES

Literature around entrepreneurship suggests that one of the critical steps in developing a business venture or a school-based enterprise is the development of a business plan. A business plan precisely defines the business, identifies goals, and helps identify the enterprise to others. The basic components include a current and pro-forma balance sheet, an income statement, and a cash flow analysis. The business plan helps the entrepreneur allocate resources properly, handle unforeseen complications, and make good business decisions. Also, it informs sales personnel, suppliers, and others about operations and goals. A good business plan is also a crucial part of any loan application, although loans are not the only way to finance a business. More information on business plan components is found in Exhibit 2-3.

The business plan provides a means for entrepreneurial education programs to support and show that the young person is satisfying the general academic requirements that young people need to meet. Creating business plans requires the use of research, reading, writing, and math skills. Through the

development of a business plan, young people can see how academics being taught in the classroom have relevancy in the business world. Even those programs that only practice the skills needed by entrepreneurs introduce the concept of a business plan.

Some existing programs provide a competition where business plans are judged by a group of entrepreneurs or business persons and given awards or prizes. Business plans can also be part of a young person's portfolio showing postsecondary institutions or employers what they have learned and their accomplishments. School sponsorship of business-focused after school clubs, such as DECA, can also provide youth with additional entrepreneurship expertise and experience.

But business plans are not the only way in which entrepreneurship education can tie to school-based preparatory experiences. Reading in English class about business owners will give youth some idea of what is required, math problems that are rooted in business will show practical applications of math to students, and writing assignments can include the development of presentations about the business proposal.

CAREER PREPARATION AND WORK-BASED LEARNING

A stable, smooth, and supportive transition to employment can reduce the problems of unemployment and productivity that sometimes plague young workers, particularly those workers with disabilities. Helping youth make informed choices about what they want to do as adults begins with career exploration. What happens during the early stages of career development can significantly affect a young person's transition to employment.

Providers of direct services to youth — such as teachers, counselors, service practitioners, or intake coordinators — play a vital role in ensuring that youth have an opportunity to participate in activities and experiences that will expose them to a wide variety of possibilities. One of those possibilities can be self-employment. However, in order to prepare for and pursue self-employment as a career, youth need to know that such a possibility exists. While some youth know about self-employment and small businesses because they have family members or acquaintances

who own their own businesses, others will only learn about self-employment and entrepreneurship if they are exposed to it through career exploration activities. Quality work-based learning experiences help youth connect what they learn in the classroom to the world of work, learn skills that employers value, and lead to informed career choices.

Each young person should have access to information on many careers and have a variety of workplace experiences in order to make an informed career choice. How can young people gain experiences that will introduce them to self-employment? There are many possibilities: in the classroom, after-school, and/or during the summer by actually starting a small business or being involved in one that already exists.

Career assessment is a process to define and explore career options that are compatible with a person's goals, interests, and abilities. It is a key step in a continuous process to help young people make informed choices about their future. Organizations and programs can use a variety of assessment inventories and surveys with young people to determine if they have the personal attributes needed to be self-employed. These tools can help youth understand how their interests have direct application to making good academic and career choices. Most career interest inventories are designed to assist youth (and adults) to identify and better understand their interests and connect them to specific job fields or occupational clusters that align with their interests. Interest testing can provide youth with a meaningful starting point for other types of career exploration activities.

Career days and job fairs

Career days and job fairs bring guest speakers into a classroom or program to describe the work they do. A sole proprietor who owns a nearby store or restaurant frequented by young people may be willing to participate in a career day, as may locally, individually-owned, and family-owned businesses. If your organization purchases services from small businesses, these businesses may also be willing to participate.

Site visits and tours

Site visits and tours typically involve taking a group of young people to visit a workplace to learn about real-

life work environments. The visit is designed to give youth an overview of the different facets of a particular industry. In this way, young people can learn about the wide range of job opportunities within self-employment. For example, some cities have business incubators or locations for small businesses. There may be many different kinds of firms, in different phases of development, in one location for young people to visit.

Job shadowing

Job shadowing is designed to give youth a closer, more in-depth look at the world of work, while bridging the gap between academic learning and the world of work. During a job shadow experience, a young person accompanies an employee on a typical workday in order to learn about a specific occupation or industry. A young person who shadows someone who is self-employed can gain a better understanding of what self-employment entails. Sometimes, activities are scheduled around Groundhog Job Shadow Day, which occurs February 2nd; during National Mentoring Month, which occurs in January; or on Disability Mentoring Day, which occurs on the third Wednesday in October.

Internships (paid and unpaid)

Internships are situations in which students are trained to perform work for a specified period of time, in order to learn more about a particular industry or occupation. Activities may include special projects, a sample of tasks from different jobs, or tasks from one specific job. Internships in a small business provide a hands-on career exploration opportunity for young people interested in self-employment. Although internships are usually short-term, typically lasting for a few weeks to a few months, youth benefit by developing an understanding of what is required to be a successful employee. Internships can be arranged by the young person, by school personnel, by community organizations, or by One-Stop Career Centers. The success of internships is maximized when someone specifically prepares both the employer and the young person for the internship. By defining expectations, arranging accommodations if needed, taking care of administrative details, working with the employer and youth to set clear objectives, and providing both the youth and the employer with ongoing, post-placement supports, both youth and the employer are likely to view the internship experience favorably.

Simulation

One way younger students can be introduced to career exploration in self-employment is through simulation. Activities that simulate a business or economy, such as the Mini-Society, introduce the concepts of entrepreneurship, economics, and citizenship to students, ages 8 to 12. Other simulation programs allow young people to go through the steps of establishing a business while eliminating the risks involved in self-employment. Numerous simulation programs are described in the Resource Section of this Guide.

YOUTH DEVELOPMENT AND LEADERSHIP

Launching a business or school-based enterprise can also provide youth development and leadership opportunities. Such activities provide youth with invaluable experiences in organizational skills, task orientation, persistence, and determination as well as the ability to develop teamwork, problem solving, and critical thinking skills — skills valued by employers.

Internships and apprenticeships naturally generate both formal and informal mentoring between youth and adult workers. Such experiences can be enjoyable and instructive for both the young person and the employee. A number of existing programs bring in business owners and other caring adults to work with young persons as mentors. For example, Junior Achievement (JA), which offers both in-school and after-school programs, is taught by business volunteers.

In some situations, including the workplace, mentoring can be most effective when peers work together. By definition, peers are people from a like group where members have “equal standing.” In a work setting, these peer mentors are not supervisors, but are usually individuals who can orient their mentees to the company or the new position and assist them in managing work and social issues found in an organization. Business-based peer mentoring can be used for entry-level positions requiring limited training or education all the way up to executive positions (Timmons, J., Mack, M., Sims, A., Hare, R., & Wills, J., 2006).

In group business or school-based enterprises or entrepreneurial education programs young people can also take on different roles that exist within a company,

such as that of chief executive officer. These experiences provide not only an opportunity for young people to understand some of the skills needed in a small business, but in addition, provide a chance for youth to learn to communicate their ideas effectively and to learn skills that help to build self esteem, such as self-advocacy and conflict resolution. These are skills needed by young people no matter how they choose to earn a living.

Service-learning is another useful career exploration activity that yields positive results for youth. It is similar to work-based learning in that students work outside the classroom on community projects using work-related skills and knowledge. Some studies show that service-learning has positive impacts on student engagement and motivation, classroom attitudes and behaviors, attendance and school retention, and grades and achievement.

CONNECTING ACTIVITIES

As young people develop business ideas and plans, they are introduced to community organizations and resources, such as financial institutions and government agencies. A major component of some entrepreneurship programs is helping to develop the community in which they operate. For example, Rural Entrepreneurship Through Action Learning (REAL), now operated by CFED (first established as the Corporation for Enterprise Development), develops business as a means of increasing local economic development. CFED/REAL now serves youth and adults of all ages in communities of all sizes. Experiential education is at the heart of REAL. The REAL curriculum, which is activities-based, can be used in a variety of settings and with a variety of age groups including children (K-8), youth (9-12), and adults (in community colleges, four year institutions, and community-based organizations). For elementary and middle schools, REAL encourages children to create an in-school community with an entrepreneurial sector, court system, and bank that address community needs. For high school students, REAL guides students through planning and creating small businesses of their own, with the help of a community support team whose members serve as advisors and mentors.

Some programs place young people in an existing business model. For example, Ben & Jerry's Ice Cream has the PartnerShop Program. PartnerShops are Ben & Jerry's scoop shops that are independently owned and operated by community-based non-profit organizations. In this program, Ben & Jerry's waives the standard franchise fees and provides additional support to help non-profits operate strong businesses. PartnerShops offer supportive employment, and job and entrepreneurial training to youth and young adults who may face barriers to employment. As PartnerShop operators, non-profits retain their business proceeds to support their programs. For example, Juma Ventures operates three Ben & Jerry's PartnerShops in the San Francisco area, and uses a social enterprise model which promotes activities that create social value, while also improving the company's bottom line. It is part of their mission to improve transition for young people by helping them make choices about their future by exposing them to a variety of career options.

FAMILY INVOLVEMENT AND SUPPORTS

Participation and involvement of parents, family members, and/or other caring adults promotes the social, emotional, physical, academic and occupational growth of youth, leading to better post-school outcomes.

Financing new businesses for young people is one area that may require creative solutions, including the involvement of family members and other caring adults. Many entrepreneurs, regardless of their age, look to private sources such as friends and family when starting a business venture. Family members frequently "serve as the bank," by offering interest-free or low interest loans. The Education, Technology and Enterprise Center (EDTEC), an education and management consulting firm, suggests that in place of cash, young people barter for the goods and services they need, or work out sharing agreements with family members and others.

Family members can also help a young person learn about other potential sources of monies and why they may or may not work for the young person. Such avenues may include the following:

- **Personal savings** — Although not necessarily the case with youth entrepreneurs, the primary source of capital for most new businesses comes from savings and other forms of personal resources. While credit cards are often used to finance business needs, there may be better options available, even for very small loans.
- **Banks and credit unions** — Banks and credit unions, the most common sources of funding, will provide a loan if a business proposal is sound.
- **Microenterprise development organizations** — The idea of microenterprises has grown around assisting and supporting populations that have not traditionally shared in the American dream of owning a business—women, those who are economically disadvantaged, and minorities. A microenterprise is a business with five or fewer employees, which requires \$35,000 or less in start-up capital, and which does not have access to the traditional commercial banking sector (Association for Enterprise Opportunity). Financial support for microentrepreneurs can come from a mix of providers. An Association for Enterprise Opportunity (AEO)-sponsored study cites foundations as the most significant source of capital for microentrepreneurs, followed by the federal government—namely the SBA, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Treasury’s Community Development Financial Institutions Fund. Besides these agencies, state and local governments have established microenterprise loan programs, often in collaboration with financial institutions, to further support the success of new small businesses. One such example is Antioch Microenterprise Network in Augusta, Georgia. This network offers business training, life skills training, technology training, and on-going business consultation to aid microentrepreneurs and small business owners in their efforts to launch, sustain, or expand businesses that grow to provide jobs for themselves and for other members and/or service practitioners of the community.

In addition, family members can also help youth interested in starting a small business identify the government agencies they may need to contact, and to understand the legal requirements they will need to

satisfy before their business can start operations. New and existing businesses need to comply with numerous local, state, and federal regulations. Youth interested in starting a business need to know how to research the applicable regulations, and how to comply with these regulations. In addition, they need to understand the consequences that stem from non-compliance. Regulations can be found in a variety of places and most, if not all, can be accessed through the Internet. Family members, as well as service practitioners, can also help connect young people to organizations that can provide more in-depth information, such as Small Business Development Centers and microenterprise development programs.

Getting Started

As seen in this chapter, entrepreneurial programs can provide valuable lessons to a young person. The action steps listed below can be undertaken by family members and/or services providers, to develop entrepreneurship experiences for youth.

1. Locate information sources — Many resources available to youth and adult entrepreneurs can be found in the Resource Section in Appendix A of this Guide. Youth service practitioners can help in determining the right information sources for the young entrepreneur. The Resource Section contains a listing of existing entrepreneurship programs. While this list is by no means complete, it does cover programs with national reach that serve a variety of young people. Programs and activities are available for all ages of youth; activities and duration of programs differ by age group and sometimes by gender or race. For example, Independent Means was started with an emphasis on providing young girls with programs about entrepreneurship, personal finance, investing, and philanthropy. Another organization, EDTEC, has published *Making Money the Old-Fashioned Way*, a history of entrepreneurship in the African American community. For Latino youth, the Girl Scouts of USA hosted the nation’s top young Latino entrepreneurs at the United States Hispanic Chamber of Commerce (USHCC) business training and scholarship competition.

Many programs/curricula are designed based on age. For example, elementary school programs, such as the

Mini-Society created by the Kauffman Foundation, introduce the concepts of entrepreneurship, economics, and citizenship to students, ages 8 to 12. In the Mini-Society program, children create their own self-organizing economic society from the ground up: they name it, create a flag, develop currency, form a government, and start their own businesses to meet market opportunities. Mini-Society is offered in both classroom and out-of-school settings.

Junior Achievement (JA) has programs for students from K-12. In elementary school, seven themes help children understand business and economics. JA uses a collection of short stories and hands-on activities. It also runs JA Enterprise Village, which is a simulated community where students assume the roles of workers and consumers. JA's high school programs for students in grades 9-12 include economic and business curricula, after-school student-led enterprises, and applied experiences in the workplace. They have both classroom and after-school programs and include job shadowing at a business site.

A number of programs work with high school-aged students, in both classroom and out-of-school settings. One program that uses both settings is the National Foundation for Teaching Entrepreneurship (NFTE). NFTE helps young people from low-income communities build skills and unlock their entrepreneurial creativity. NFTE teaches entrepreneurship to young people to enhance their economic productivity by improving their business, academic, and life skills.

Some programs are oriented to the summer, offering information and exposure in a camp setting. For example, YoungBiz offers Smart Start to Money Camp, a financial literacy day camp for middle and high school students.

2. Collaborate with existing programs in your area — There may already be programs in your area, such as JA, which are currently providing entrepreneurial training and activities for all youth. It is important to identify those programs that are already effectively including youth with disabilities and to partner with them for future collaboration. If the programs in your area are not currently working with youth with disabilities, you should encourage them to do so. In

this day and age of limited resources, collaboration makes sense. Collaboration is built on understanding and reaching agreement on different program and organizational goals, resources, and tasks among the partners. A key element of these collaborative relationships is the steady flow of information in both directions.

3. Start small — Have business people talk to the young people. Have young people visit a small business. Have a young person shadow an entrepreneur for a day and then report on it. Conduct simulations where students develop an idea and create a business plan.

4. Develop materials — Find and collect materials that can be used in entrepreneurial education activities. For example, there is a lot of material available on developing a business plan, which is an important activity for entrepreneurs. Case studies that young people can examine to see how others have succeeded are also useful. The Resource Section in Appendix A can assist you in this effort.

After completing these steps, you may wish to support the youth by expanding the scope of entrepreneurship education activities to include the development of group enterprises, perhaps based in the school, or other group or individual projects for young people. Organizations listed in Appendix A of this Guide can provide curricula and support.

Staff Preparation

A crucial component for staff and professionals who serve youth is that they must be prepared with current knowledge and practices as they relate to accommodations and financial planning for youth with disabilities. For most youth, youth service practitioners (adults who work directly with youth) are the face of the workforce development system. Staff members are often the first contact or “face” the young people will see. As success in the workplace for persons with disabilities often depends on the availability and effectiveness of accommodations and supports, staff must be knowledgeable about retaining and maintaining these supports. NCWD/Youth has developed Table 3-5 to show the knowledge, skills, and abilities that those serving youth need. Research has

shown that the professional development of staff leads to better practice with youth, improves program quality, and increases positive youth outcomes.

Just as youth seek to build the competencies they need to be successful in adolescence and adulthood, the practitioners working with these youth must build the knowledge, skills, and abilities (KSAs) needed to assist them in this endeavor. Youth service practitioners with the necessary KSAs can provide all youth with a wider variety of opportunities, resources, and services to maximize their potential and make a positive transition

to adulthood and the world of work. Programs and organizations can be more effective when youth service practitioners are equipped with the critical KSAs to do their jobs. Through the Knowledge, Skills, and Abilities Initiative, NCWD/Youth, in collaboration with ODEP, has identified key competencies which youth service practitioners, policymakers, organizations, and individuals can use to create effective service delivery systems and resources for all youth. The competencies are found in Table 2.5 and can be obtained by visiting <http://www.ncwd-youth.info/ksa/index.html> for more information.

TABLE 2.4

Synthesis of Competencies of Youth Service Practitioners

Competency Area I: Knowledge of the Field

KSAs Needed to Serve All Youth Effectively

- Knowledge of youth development theory, adolescent and human development;
- Understanding of youth rights and laws including labor, curfew, and attendance; and,
- Knowledge of self as a youth development worker, including professional ethics and boundaries, confidentiality, and professional development needs and opportunities.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Understanding of the values and history of the disability field;
- Understanding of disability laws including Section 504 of the Rehabilitation Act (Section 504), Americans with Disabilities Act (ADA), Individual with Disabilities Education Act (IDEA), and Ticket to Work and Work Incentives Improvement Act (TWWIIA);
- Knowledge of key concepts and processes including Individualized Education Program (IEP), Individualized Plan for Employment (IPE), transition, due process procedures, parents' rights, informed choice, self-determination, universal access, and reasonable accommodations; and,
- Understanding of privacy and confidentiality rights as they relate to disability disclosure.

Competency Area II: Communication with Youth

KSAs Needed to Serve All Youth Effectively

- Respect and caring for all youth, including the ability to be open minded and nonjudgmental, develop trusting relationships, and maintain awareness of diversity and youth culture;
- Ability to recognize and address need for intervention (e.g., drug or alcohol abuse, domestic abuse or violence, and depression); and,
- Ability to advocate for, motivate, recruit, and engage youth.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Knowledge of issues and trends affecting youth with disabilities (e.g., low expectations, attitudinal or environmental barriers, need for social integration);
- Understanding of disability awareness, sensitivity, and culture; and,
- Understanding of how to communicate with youth with various physical, sensory, psychiatric, and cognitive disabilities.

Competency Area III: Assessment and Individualized Planning

KSAs Needed to Serve All Youth Effectively

- Ability to facilitate person-centered planning, including the ability to assess goals, interests, past experience, learning styles, academic skills, assets, independent living skills, and needs (e.g., transportation, etc.);
- Ability to involve youth in their own planning process by helping youth to set realistic goals and action steps, make informed choices, exercise self-determination, and actively participate in their own development (includes financial/benefits planning and educational requirements);
- Knowledge of various assessment tools and strategies, and ability to administer assessments (or make referrals, as needed); and,
- Ability to track progress and change plans as needed.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Ability to ensure appropriate assessment of young peoples' disabilities (in-house or through referrals, as necessary);
- Understanding how to use information from assessments and records and recognize implications for education and employment, including any potential need for accommodations and assistive technology;
- Ability to assess independent/community living skills and needs, including accommodations and supports; and,
- Understanding of benefits planning, includes Social Security income and health benefits and their relation to working.

TABLE 2.4: SYNTHESIS OF COMPETENCIES OF YOUTH SERVICE PRACTITIONERS

Competency Area IV: Relationship to Family and Community

KSAs Needed to Serve All Youth Effectively

- Ability to engage and build relationships with family members or other significant persons;
- Ability to connect youth to community institutions, resources, and supportive adults including mentors and role models;
- Ability to engage youth in community service and leadership activities; and,
- Ability to involve families, guardians, and advocates (when appropriate), including connections to disability-specific resources and groups.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Knowledge of family advocacy, support and community resources, including disability-specific resources and organizations; and,
- Ability to match youth with disabilities with appropriate mentors and role models with and without disabilities.

Competency Area V: Workplace Preparation

KSAs Needed to Serve All Youth Effectively

- Ability to facilitate job readiness skill-building and assess employability strengths/barriers;
- Ability to teach job search skills, including use of technology and the Internet;
- Ability to coach youth, assist in job maintenance, and provide follow-up support;
- Ability to match youth with appropriate jobs and careers, including job analysis and skills standards; and,
- Ability to involve employers in preparation process.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Ability to conduct job analysis, matching, customizing, and carving for youth with disabilities, including accommodations, supports, and modifications; and,
- Knowledge of support required to place youth in jobs, including what employers need to know about reasonable accommodations, undue burden, assistive technology, funding streams, and tax incentives.

Competency Area VI: Career Exploration

KSAs Needed to Serve All Youth Effectively

- Knowledge of technology and online search skills;
- Knowledge of tools and processes for career exploration;
- Ability to engage employers in career exploration; and,
- Knowledge of workplace and labor market trends.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Knowledge of workplace and labor market trends, including options for youth with disabilities such as supported employment, customized employment, or self-employment.

Competency Area VII: Relationships with Employers & Between Employer and Employee

KSAs Needed to Serve All Youth Effectively

- Ability to develop relationships with employers;
- Ability to communicate effectively with employers;
- Ability to mediate/resolve conflicts;
- Ability to engage employers in program design and delivery;
- Ability to train employers in how to work with and support young people; and,
- Customer service skills.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Ability to identify, recruit, and provide support to employers who hire youth with disabilities;
- Ability to advocate for youth with disabilities with employers including negotiating job design, job customization, and job carving; and,
- Ability to train employers and their staff in how to work with and support young people, including providing disability awareness training and information about universal access and design, reasonable accommodations, auxiliary aids and services for youth with disabilities.

TABLE 2.4: SYNTHESIS OF COMPETENCIES OF YOUTH SERVICE PRACTITIONERS

Competency Area VIII: Connection to Resources

KSAs Needed to Serve All Youth Effectively

- Ability to identify a range of community resources (people, places, things, & money) that can assist youth;
- Ability to create relationships and network with other community agencies and potential partners;
- Ability to market own program as a valuable resource to community and a viable partner;
- Ability to build collaborative relationships and manage partnerships; and,
- Knowledge about different funding streams for youth.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Knowledge of community intermediary organizations to assist with disability-specific supports and resources.

Competency Area IX: Program Design and Delivery

KSAs Needed to Serve All Youth Effectively

- Knowledge of workforce development system, including technology of workforce development (service management, performance measures, and assessment);
- Ability to work with groups, foster teamwork, and develop leadership and followership among youth;
- Ability to manage programs and budgets;
- Ability to design programs using best practices (considering age, stage, and cultural appropriateness);
- Service management skills, including how to set measurable goals with tangible outcomes; and,
- Ability to evaluate and adjust programs based on outcome measurement and data.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Ability to access resources from special education, vocational rehabilitation, community rehabilitation programs, disability income support work incentives, and other disability-specific programs; and,
- Knowledge of universal access and design, reasonable accommodation, auxiliary aids, and services.

Competency Area X: Administrative Skills

KSAs Needed to Serve All Youth Effectively

- Ability to complete referrals and service summaries using common reporting formats and requirements;
- Written and verbal communication skills;
- Time management skills; and,
- Strong interpersonal skills/ability to work within a team.

Additional KSAs Needed to Serve Youth with Disabilities Effectively

- Ability to complete disability-specific referrals and service summaries, such as IEP, transition plan, IPE, and individualized work plan (IWP).

Research Findings and Implications

Influence of Entrepreneurial Education

When rooted in solid learning theory, entrepreneurial education develops entrepreneurs by increasing business knowledge and promoting the psychological attributes associated with entrepreneurs (Kruegar & Brazeal, 1994; Kourilsky & Walstad, 1998; Walstad & Kourilsky, 1999, as quoted in Rasheed, H.S., *Developing entrepreneurial characteristics in youth: The effect of education and enterprise experience*). Studies of entrepreneurship have reported that role models have a critical influence on entrepreneurial aspirations and achievement. People who know someone who owns a business are more likely to be interested in starting a business because they have a role model to follow (Walstad & Kourilsky, 1999).

Gallup polls indicate that 69 percent of high school students want to start a small business, but 84 percent of those surveyed reported that they had no preparation to do so. The

study was commissioned by the Kauffman Foundation in Kansas City, Missouri. High school students, the general public, small business owners, and managers were questioned about their opinions and knowledge about small business (Consortium for Entrepreneurship Education, <http://www.entre-ed.org/_arc/home1.htm>).

Many high school students want to start a business of their own, be their own boss, and actually know how to start a business. A study (commissioned by the U.S. Department of Commerce in 1993) on the attitudes of minority youth and young adults toward business ownership also reported that youth's strong interest in starting a business was mainly attributable to the freedom associated with being one's own boss (Consortium for Entrepreneurship Education, <http://www.entre-ed.org/_arc/home1.htm>).

Business Terms, Definitions, and Terminology Activity

The following list of words will help youth understand the basics of business as they begin to explore entrepreneurship as a career option. These words can serve as the basis for a discussion with youth about business, economics, and general financial literacy.

Bank — A bank is an establishment traditionally known for the custody, loan, exchange, or issue of money; for the extension of credit; and for facilitating the transmission of funds.

Break-Even Analysis — The break-even analysis helps to determine the success of a business before it begins. It describes the number of units of a product or how many hours of a service must be sold to break even or to make a profit. It also describes the effect that changing a product's price or reducing expenses would have on profitability.

Business Plan — The plan defines the business, identifies goals, and helps identify the enterprise to others. The basic components include a current and pro-forma balance sheet, an income statement, and a cash flow analysis. The business plan helps the entrepreneur allocate resources properly, handle unforeseen complications, and make good business decisions. It also informs sales personnel, suppliers, and others about operations and goals.

Collateral — Collateral is stocks and bonds, or evidence of deposit, or other property pledged by a borrower to secure repayment of a loan. The main purpose of collateral in loan transactions is to assure a lender that a loan will be repaid in the case of default.

Cash Flow Statement — Cash is even more important to a business than profits; a profitable business may still be unable to pay its bills. The cash flow statement shows when the business will receive cash and when cash must be available to pay bills.

Income Statement — An income statement shows a business' financial activity over a period of time to determine if the business made or lost money. It matches expenses with business revenues. The income statement includes total sales, cost of goods sold, gross profit, indirect expenses, other expenses, pre-tax profit or loss, taxes, and net profit or loss.

Loan — A loan is money lent through a formal process that needs to be repaid with interest.

Marketing — Marketing is the detailed process involved with promoting, selling, and distributing products or services for the purposes of business.

Pro-Forma Balance Sheet — The pro-forma balance sheet is a snapshot of a business at a particular point in time. It shows a business' assets (what the business owns), liabilities (what the business owes), and owner's equity (what the owner is worth). A new business gets its first balance sheet when the business starts. It is updated annually thereafter, usually at year's end. The balance sheet shows the business' financial status and stability, and if the owner's equity is increasing. It consists of two parts: assets and liabilities, and owner's equity.

Risk — Risk is the chance of loss on an investment due to many factors, including inflation, interest rates, default, politics, foreign exchange, call provisions, etc.

Business Plan Components

The Executive Summary

The Business Description

- The Business
- Business History
- Form of Ownership — Sole Proprietorship, Limited Liability Company (LLC), General Partnership, C Corporation (Inc. or Ltd.), or Sub Chapter S Corporation (Inc. or Ltd.)
- Ownership Interest
- Industry Trends
- Background Information about the Owners

The Marketing Plan

- Products and Services
- The Target Market
- Business Location
- Competition
- Advertising and Promotion Strategies

The Operations Plan

- Inputs
- Facilities
- Operating Costs
- Licenses, Permits, Zoning, Insurance, Tax Number
- Capital Equipment
- Production Methods
- Management Methods
- Employees
- Outside Services

The Financial Plan

- Need for and Sources of Cash
- Equipment List
- Income Statement
- Break-Even Analysis
- Cash Flow Statement
- Balance Sheet
- Supporting Documents

Adapted from <<http://selfemploymenttraining.ruralinstitute.umt.edu/chapter6-intro.htm>>.

Chapter 3

Additional Considerations for Youth with Disabilities

The purpose of this chapter is to describe:

- legislation that supports entrepreneurial activities for youth with disabilities;
- additional factors that should be considered when providing entrepreneurship education to youth with disabilities, namely accommodations, universal design strategies, and financial planning; and,
- resources available to assist youth with disabilities interested in self-employment and entrepreneurship.

Chapters 1 and 2 addressed the merits of entrepreneurial education and described standards, programs, activities, and strategies relevant to providing entrepreneurship training to all youth, including those with disabilities. Some youth with disabilities may require accommodations to derive the maximum benefit from those standards, programs, and activities.

Accommodations are defined as “changes” made in a classroom, worksite, or assessment procedure that help people with disabilities learn, work, or receive services. Accommodations are not designed to lower expectations for performance in school or work, but rather to alleviate the effects of a disability. In addition, while financial planning is an important part of entrepreneurial education for all youth, in the case of youth with disabilities, such planning should include consideration of available work incentives and benefits planning.

Legislation – Legislation has evolved over the years to provide support to persons with disabilities. Some

helps youth with disabilities while in school. Other legislation supports small business ownership generally. In addition, there is legislation specifically geared to promoting self-employment and small business ownership for persons with disabilities. A number of the laws that address services and supports to persons with disabilities generally, also provide some form of technical assistance or financial support to persons with disabilities pursuing self-employment and/or the programs that provide small business-related education and services. Table 3.1 describes each of these laws and the nature of the individual or programmatic support it provides.

Individuals with Disabilities Education Act (IDEA) – IDEA guarantees youth with disabilities the right to a free, appropriate education. Youth are eligible for special education services up to age 18, or through age 21, at the discretion of the state, based on an assessment of needs. Funds under Part B of IDEA are allocated to State Education Agencies (SEAs) based on the number of children with disabilities aged 3-21 who are receiving a free, appropriate public education within each state. Funds available to each state are distributed to Local Education Agencies (LEAs) in a similar fashion.

Once a youth is determined eligible, special education services are provided based on an Individualized Education Program (IEP) developed by an IEP team working with the student and his/her family. Special education services may include supplemental aids and

services that are provided in regular education classes, or other education-related settings to allow children with disabilities to be educated with their non-disabled peers to the maximum extent appropriate. Transition services are allowable under Part B of IDEA. Under the 2004 amendments to IDEA, transition planning must begin by age 16.

Small Business Act — The Small Business Act created the U.S. Small Business Administration (SBA) in 1953. Since its inception, the SBA has grown in terms of total assistance provided and the array of programs it offers tailored to encourage small enterprises. SBA's programs now include financial and federal contract procurement assistance, management assistance, and specialized outreach to women, minorities, and armed forces veterans through a network of Small Business Development Centers (SBDCs). The SBA also provides loans to victims of natural disasters and specialized advice and assistance in international trade. In 2006, SBA in partnership with Junior Achievement, launched <www.mindyourownbiz.org> to encourage youth to participate in entrepreneurship activities.

Workforce Investment Act (WIA) — WIA, enacted in 1998, is the cornerstone of the publicly funded workforce development system and provides workforce investment services and activities through local One-Stop Career Centers, or "One-Stops." The One-Stop delivery system provides a full menu of job training, education, and employment services at a single location where adults, veterans, dislocated workers, and youth may receive skills assessment services, information on employment and training opportunities, unemployment services, job search and placement assistance, and up-to-date information on job vacancies. Services at the One-Stops are divided into core and intensive services. Core services are available to everyone and include outreach, intake and orientation, initial assessment, determination of eligibility for additional intensive services, job search and placement assistance, career counseling, and labor market information.

In early 2005, the Employment and Training Administration (ETA) of the U.S. Department of Labor issued Training and Guidance Letter 16-04, "Self-Employment Training for Workforce Investment Act

Clients," to encourage the workforce investment system to make entrepreneurial training opportunities available for people interested in self-employment under Title I of the Workforce Investment Act of 1998. ETA asked that states encourage local workforce investment boards to consider entrepreneurial training programs for WIA customers as part of their menu of services, to explore appropriate partnerships to support these training programs, and to include entrepreneurial training providers on their eligible training provider lists.

WIA, Title I Youth Programs — Youth with disabilities typically receive services under WIA's youth funding stream. WIA youth services are available for both in-school and out-of-school youth ages 14 to 21. Eligibility is based on being low income *and* having one or more of the following characteristics: deficiency in basic literacy skills, a high school dropout, homeless, a runaway, a foster child, pregnant or a parent, an offender, or an individual who requires additional assistance to complete an educational program or to secure and hold employment. Even if the family of a youth with a disability does not meet the income eligibility criteria, the youth may be considered a "family of one" if the youth's own income meets the income criteria. In addition, up to five percent of the youth served in a local area can be exempted from the low-income requirement, if they meet certain criteria. Each local area must provide the following services for youth:

- tutoring, study skills training, and instruction leading to completion of secondary school, including dropout prevention strategies;
- alternative secondary school services, as appropriate;
- summer employment opportunities that are directly linked to academic and occupational learning;
- paid and unpaid work experiences, including internships and job shadowing, as appropriate;
- occupational skills training, as appropriate;
- leadership development opportunities, which may include community service and peer-centered activities encouraging responsibility and other positive social behaviors during non-school hours, as appropriate;

- supportive services;
- adult mentoring for the period of participation and a subsequent period, for at least 12 months;
- follow-up services for at least 12 months after the completion of participation, as appropriate; and,
- comprehensive guidance and counseling, which may include drug and alcohol abuse counseling and, referral, as appropriate.

Youth services are available through One-Stop Career Centers, but are frequently delivered throughout local communities by eligible youth service practitioners chosen by the Local Workforce Investment Board (LWIB) through a competitive process.

Social Security Act — The Social Security Act was signed into law in 1935. The original law provided a wide range of programs to meet the nation’s needs. The Social Security Amendments of 1954 initiated the first disability insurance program which provided the public with additional coverage against economic insecurity. Monthly Social Security Disability Insurance (SSDI) benefits were first established by the Social Security Amendments of 1956. Benefits were provided for disabled insured workers between the ages of 50 and 65, and for disabled children of retired or deceased insured workers if the child was disabled before age 18. In September of 1960, President Eisenhower signed a law amending the disability rules to permit payment of benefits to disabled workers of any age and to their dependents.

In the 1970s, SSA became responsible for a new program, Supplemental Security Income (SSI). Funded from the general revenues, SSI makes monthly payments to people who have low income and few resources and are one or more of the following: age 65 or older, blind, or disabled. A child under age 18 can qualify if he or she meets Social Security’s definition of disability for children, and if his or her family’s income and resources fall within the eligibility limits.

The Ticket to Work and Work Incentives Improvement Act of 1999 created a Ticket to Work and Self-Sufficiency Program under which disability beneficiaries receive tickets which can be used to obtain vocational rehabilitation services, employment services, and other support services from providers

that SSA has approved to participate in the program (referred to as Employment Networks or ENs). A beneficiary may assign his/her ticket to the EN of his/her choice. If the EN accepts the ticket assignment, a representative of the EN and the beneficiary work together to develop an individual work plan that outlines the services and supports the beneficiary will receive. When the beneficiary goes to work and maintains that work for a certain period of time, SSA provides the EN working with that beneficiary with milestone payments as prescribed in SSA regulations for the Ticket Program. If the beneficiary goes to work and earns enough to trigger the discontinuation of cash disability benefits, SSA provides the EN with outcomes payments over a period of up to 60 months (i.e., based on the beneficiary continuing work) that are equal to a percentage of the savings resulting from the discontinuation of the cash benefits. In addition, this legislation provides people with disabilities who are working and earning more than the allowable limits for regular Medicaid, the opportunity to retain their health care coverage through Medicaid (the so called “Medicaid buy-in”). Moreover, it allows working people with disabilities to earn more income without the risk of losing vital health care coverage.

There are a number of other work incentive provisions in the Social Security legislation. For example, under a Plan for Achieving Self-Support (PASS) a person can set aside money for an educational or training program or to start a business without it counting as income for purposes of determining benefit eligibility.

Carl D. Perkins Act — Funds available under the Carl D. Perkins Career & Technical Education Act can be used for a broad range of programs, services, and activities designed to improve career and technical education and ensure access to students who are members of populations with special needs. Although age is not specified for eligibility, these programs are generally geared toward individuals in secondary and post-secondary schools, particularly high school and community college students.

Developmental Disabilities Act (DD Act) — Administered by the Administration on Developmental Disabilities in the U.S. Department of Health and Human Services, the DD Act was created to ensure that

people with developmental disabilities and their families receive the services and supports they need to reach their maximum potential through increased independence, productivity, inclusion, and community integration. A developmental disability, as defined by the DD Act, is a physical or mental impairment that begins before age 22, and alters or substantially inhibits a person's capacity to do at least three of the following:

- take care of themselves (e.g., dress, bathe, and eat);
- speak and be understood clearly;
- learn;
- walk/move around;
- make decisions;
- live on their own; and,
- earn and manage an income.

Four grant programs are funded under the DD Act: State Councils on Developmental Disabilities (CDDs), Protection and Advocacy Programs for Individuals with Developmental Disabilities (P&A/DD), University Centers for Excellence in Developmental Disabilities (UCEDD), and Projects of National Significance (PNS). Under these grant programs, grantees are to work with state governments, local communities, and the private sector with an emphasis on eight areas: quality assurance; education and early intervention; child care; health; employment; housing; transportation; and recreation. Funds for the State CDDs and P&A/DD programs are distributed to states based on program-specific formulas.

Randolph-Sheppard Act – The Randolph-Sheppard Act is the federal law that gives a preference to blind persons to operate vending facilities on public properties.

Assistive Technology Act of 2004 (AT Act) – Under the AT Act, states receive formula funds to finance programs to increase access to and funding for assistive technology (AT) devices and AT services; to establish programs that provide for the exchange, repair, recycling, or other reutilization of AT devices; to establish AT device loan programs and device demonstration programs; and to provide training and technical assistance programs and public awareness campaigns.

The AT Act also provides funds to the State Protection and Advocacy (P&A/AT) system to assist individuals with disabilities in acquiring, using, and maintaining AT devices and services. In addition, the AT Act funds a National Information Internet System, <www.assistivetech.net>, that includes a comprehensive working library of assistive technology for all environments, information on evidence-based research and best practices that can be used to accommodate individuals with disabilities in areas such as education and employment, and links to public and private resources and information.

Rehabilitation Act – The Vocational Rehabilitation (VR) Program, launched in 1918, has a history of assisting people with disabilities to prepare for and enter the competitive workforce. This is a federal-state program and the Rehabilitation Act of 1973, as amended, authorizes annual funding to State VR agencies to be used in achieving the goals of the program. When WIA was passed in 1998, the Rehabilitation Act of 1973, as amended, was incorporated as Title IV. Title I of the Rehabilitation Act provides funding to State VR agencies to assist individuals with disabilities to overcome barriers to employment. Services are provided to eligible individuals with disabilities based on Individualized Plans for Employment (IPE). To be eligible for VR services, an individual must (1) have a physical or mental impairment that results in a substantial impediment to employment; (2) be able to benefit from receiving VR services in terms of an employment outcome; and (3) require VR services to prepare for, secure, retain or regain employment. Individuals who are receiving SSI and/or SSDI are presumed to be eligible for VR services provided that they intend to achieve an employment outcome.

The scope of services and supports that VR can provide to eligible individuals is very broad and includes the following:

- assessments;
- counseling and guidance;
- information and referral;
- job search and placement assistance;
- job retention services;

- follow-up and follow-along services;
- vocational and other training services;
- transportation assistance;
- on-the-job or other related personal assistance services;
- interpreter services;
- rehabilitation teaching services;
- orientation and mobility services for individuals who are blind;
- assistance in setting up a small business;
- rehabilitation technology devices and services;
- supported employment services; and,
- specific post-employment services.

VR staff can act as recruiters and consultants for employers. They can conduct job analyses and provide rehabilitation engineering services for architectural barrier removal and worksite accommodations and modifications. If other sources of funding are not available, VR services may also include assistance with postsecondary education and diagnosis and treatment of physical and mental impairments. Since there are no age requirements for eligibility, transition services for youth with disabilities are allowable activities if the youth needs specific services to reach an employment outcome and has been determined eligible for VR services. In reality, however, those activities are generally not accessed until a student is in his/her senior year of high school.

TABLE 3.1: LEGISLATIVE SUPPORT FOR ENTREPRENEURSHIP EDUCATION

| LEGISLATION | SUPPORT TO <u>INDIVIDUALS</u> FOR ENTREPRENEURIAL ACTIVITIES | SUPPORT TO <u>PROGRAMS</u> FOR ENTREPRENEURIAL ACTIVITIES |
|---|---|--|
| <p>Individuals with Disabilities Education Act</p> | <ul style="list-style-type: none"> • Provides for entrepreneurial education opportunities through individual transition plans that include appropriate accommodations and accessibility; • Provides for in school-based extra-curricular business-preparation clubs or programs focusing on entrepreneurship; • Provides for career assessments that focus on potential entrepreneurship; and, • Provides for the availability of related services, including rehabilitation counseling services focusing on career development, employment preparation, achieving independence, and integration into the workplace and community of a student with a disability. | |
| <p>Small Business Act</p> | <ul style="list-style-type: none"> • Small Business Development Centers (SBDCs) deliver up-to-date counseling, training, and technical assistance in all aspects of small business management for potential and current small business owners. Services include, but are not limited to, assisting small businesses with financial planning, marketing, production, organization, engineering, technical problems, and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, technical assistance, procurement assistance, venture capital formation, and rural development. SBDCs also make special efforts to reach minority members of socially and economically disadvantaged groups, veterans, women, and people with disabilities; • Small Business Counseling (SCORE) offers free, confidential, face-to-face, and email business counseling; and, • Small Business Training Network (SBTN) is an online training network that operates as a virtual campus, offering over 60 free training courses, workshops, and electronic tools to assist entrepreneurs and other students of enterprise. | <ul style="list-style-type: none"> • Small Business Development Centers (SBDCs) offer coordinated program services to small businesses through sub-centers and satellite offices in each state; and, • Many organizations sponsor SBDCs and manage the programs which lead to statewide coordination with other resources. |

TABLE 3.1: LEGISLATIVE SUPPORT FOR ENTREPRENEURSHIP EDUCATION

| LEGISLATION | SUPPORT TO <u>INDIVIDUALS</u> FOR ENTREPRENEURIAL ACTIVITIES | SUPPORT TO <u>PROGRAMS</u> FOR ENTREPRENEURIAL ACTIVITIES |
|---|---|--|
| WIA, Title I | <ul style="list-style-type: none"> • One-Stop Career Centers and other approved providers provide workforce preparation, education, and employment training services; and, • Disability “Navigators” coordinate access to services and supports for entrepreneurial education and processes. | <ul style="list-style-type: none"> • One-Stop Career Centers and other program providers provide access to business specialists, entrepreneurial education, and employment training; and, • Disability “Navigators” can cooperate with entrepreneurial education programs and serve as a resource on disability issues. |
| WIA, Title IV — Rehabilitation Act (Vocational Rehabilitation Program) | <ul style="list-style-type: none"> • Provides technical support that views self-employment as an employment outcome and removes barriers to employment; • Provides technical support for setting up a small business, including: assessments of an individual’s small business potential; the development of the business idea; the conducting of a market analysis; obtaining needed training and education in developing a business plan; connecting to financial resources; and the purchasing of capital equipment, tools, adaptive equipment, and computers; • Provides assistance in acquiring occupational licenses, tools, and equipment; and, • Provides technical assistance and consultation services. | <ul style="list-style-type: none"> • Provides technical assistance services to educational agencies that plan for transition of students from school to possible employment outcomes; and, • In the case of any type of small business operated by individuals with significant disabilities, management services and supervision by the designated state agency, along or together with the acquisition of vending facilities or other equipment and initial stocks and supplies, are provided. |
| Social Security Act | <ul style="list-style-type: none"> • Supports small business ownership through a number of work incentives programs (PESS, PASS, Income Thresholds, IRWE, BWE, and SES); • Provides for monthly cash assistance for maintaining self-sufficiency; • Provides all SSA beneficiaries with disabilities (including transition-age youth) access to benefits planning and assistance services; • Administers certain tax credits; and, • Can provide training for families on Social Security benefits and employment support programs. | |

TABLE 3.1: LEGISLATIVE SUPPORT FOR ENTREPRENEURSHIP EDUCATION

| LEGISLATION | SUPPORT TO <u>INDIVIDUALS</u> FOR ENTREPRENEURIAL ACTIVITIES | SUPPORT TO <u>PROGRAMS</u> FOR ENTREPRENEURIAL ACTIVITIES |
|--|--|--|
| <p>Carl D. Perkins Career & Technical Educational Improvement Act of 2004</p> | <ul style="list-style-type: none"> • Programs with funds from Perkins provide training in career pathways so youth are prepared for future business and career options; • Programs with funds from Perkins provide technical assessments to measure the skill proficiencies of desired career choice; • Programs with funds from Perkins encourage the use of competency-based applied learning related to entrepreneurship; and, • Programs with funds from Perkins provide work-related experiences such as internships, cooperative education, school-based enterprises, entrepreneurship, and job shadowing. | <ul style="list-style-type: none"> • Career and technical education programs can include entrepreneurial activities; • Career and technical education programs have qualified staff with the knowledge and skills needed to work with and improve instruction for special populations while conducting entrepreneurial activities; • Career and technical education programs provide exposure to a variety of school-based businesses that serve as entrepreneurial preparation; and, • Career and technical education programs can lead to employment or self-employment in non-traditional fields. |
| <p>Developmental Disabilities Assistance and Bill of Rights Act</p> | <ul style="list-style-type: none"> • Through the State Council on Developmental Disabilities, funding focused on employment options, possibly including entrepreneurship and self-employment, is provided. | <ul style="list-style-type: none"> • Councils provide information to the public, as well as training to parents, teachers, and youth with disabilities on entrepreneurship education; and, • Councils can fund projects that promote transition planning that includes self-employment. |
| <p>Randolph Sheppard Act</p> | <ul style="list-style-type: none"> • Provides funding to persons who are blind to pursue vending machine enterprises and related training (self-employment). | |
| <p>Assistive Technology Act of 2004</p> | <ul style="list-style-type: none"> • The State Protection and Advocacy (P&A/AT) system can provide funding to assist individuals with disabilities in acquiring, using, and maintaining AT devices and services. | <ul style="list-style-type: none"> • Provides for a National Information Internet System that includes a comprehensive working library of assistive technology for all environments, information on evidence-based research and best practices that can be used to accommodate individuals with disabilities in areas such as education and employment, and links to public and private resources and information (<www.assistivetech.net>); and, • Provides for the development and dissemination of training materials, and the provision of technical assistance to transition-age students with disabilities receiving services under IDEA. |

Accommodations

Youth with disabilities may need accommodations to get the most from their participation in entrepreneurial education and training programs. It is therefore crucial for adults and youth alike to be knowledgeable about the use of accommodations.

Accommodations are changes made in a classroom, worksite, or assessment procedure that help people with disabilities learn, work, or receive services. Accommodations are designed, not to lower expectations for performance in school or work, but to alleviate the effects of a disability. Among other things, accommodations are used to help individuals with disabilities learn or demonstrate what they have learned, work as independently and efficiently as possible, and live comfortably within their communities and home.

Reasonable accommodations can allow a person with a disability to participate in the application process (e.g., job or college), or to perform the essential functions of a particular job. Accommodations are NOT intended to justify or compensate for a lack of knowledge, skills, or abilities necessary to succeed. Whenever possible, accommodations should be based on the use and

further development of existing skills and capabilities.

Many professionals have expertise in developing accommodations for individuals with disabilities, and all states have assistive technology programs. These programs provide resources for customizing accommodations based on an individual's needs, and technical assistance and training to professionals responsible for assisting persons with disabilities. To contact your state's AT program, visit <www.RESNA.org/taproject/index.html>. Assistance is also available from the Job Accommodation Network (JAN), a free consulting service supported by ODEP. Table 3-2 provides examples of common types of accommodations.

JAN has collected cost and benefit data from its users. Data collected suggests that more than half of all accommodations cost absolutely nothing. Of those accommodations that do cost, the typical expenditure is less than \$600. Further, JAN statistics show that most employers report financial benefits from providing accommodations due to a reduction in the cost of training new employees, a reduction in the cost of insurance, and an increase in worker productivity.

TABLE 3.2

Common Accommodations in Classrooms, Assessment Settings, and Workplaces

Presentation Accommodations

- Information read aloud
- Sign language
- Braille
- Large print
- Directions clarified
- Assistance from another person

Presentation Equipment Accommodations

- Magnification
- Amplification
- Noise buffer
- Templates
- Audio/video cassettes
- Lighting/acoustics
- Computer or other machinery

Response Accommodations

- Communication device (symbol boards, talking boards)
- Computer or other machinery
- Spell checker
- Braille
- Tape recorder
- Calculator

Scheduling Accommodations

- Extended time
- Extra breaks
- Multiple sessions
- Time beneficial to individual (such as around medication schedule)

Setting Accommodations

- Number (individual may work better alone or in small groups)
- Place (individual may work better at home or at an off-site setting)
- Proximity (individual may need to be closer to instructor, blackboard, restrooms, etc.)

Adapted from Thurlow, House, Boys, Scott, and Ysseldyke (2000).

Universal Design

Programs should strive not only for reasonable accommodations, but also for universal design - a blueprint for creating flexible goals, methods, materials, assessments, activities, and services that meet the needs of diverse job seekers. Universal design calls for strategies that from the outset accommodate the greatest variety of individuals, making costly after-the-fact modifications unnecessary. An example of universal design is closed captioning, which was originally designed for individuals with hearing impairments, but is now used everyday by people in gyms, at sports bars, or at home when they cannot or do not want to increase the volume.

Achieving universal design involves changes in policy and the physical environment, as well as in program design and practice. By structuring policies, operational practices, services, and the physical environment to benefit the greatest number of people, programs can better meet their customers' needs. Adopting a universal design approach within the workforce development system can enhance the cost-effectiveness of the system while improving the quality of services and performance outcomes.

Universal design strategies for the workforce development system are rooted in the following principles:

- **The best practices invariably serve the most customers.** By providing the best possible services to job seekers and to businesses, organizations will naturally be inclusive of the broadest range of potential job seeker and business customers. A single set of high-quality services can be more effective, and far more efficient, than a boutique of specialized services designed for small sub-groups of job seekers and businesses.
- **Every agency and organization can benefit from collaboration.** Local systems that engage in significant collaborations are invariably more effective than those that conduct their work alone or with a limited range of partners.
- **Businesses and job seekers are equal customers of the workforce development system.** Serving both well means better outcomes for both.

- **Highly coordinated services are essential for all customers.** Given the complexity of the workforce development system and the wide range of services available to businesses and job seekers, it is necessary that systems agencies and organizations build a network of robustly coordinated services across the community that are accessible at multiple points and in a highly seamless fashion.
- **Greater alignment between the workforce development and economic development systems.** To provide a full array of effective business services, workforce development organizations should align themselves with organizations already providing such services in similar venues.

Universal design asks from the outset how to make the design work seamlessly for as many people as possible. It seeks to consider the breadth of human diversity across the lifespan to create design solutions that work for all users (Fletcher, 2002).

Assistive Technology

Assistive technology is a specific type of accommodation. As defined by the Assistive Technology Act of 2004, assistive technology is "technology designed to be utilized in an assistive technology device or assistive technology service." An assistive technology device, as defined by the Assistive Technology Act, refers to "any item, piece of equipment, or product system, whether acquired commercially, modified, or customized, that is used to increase, maintain, or improve the functional capabilities of individuals with disabilities."

There are dozens of non-profit and for-profit organizations that manufacture or sell assistive technology equipment, and nearly all of them have websites. Each state has an organization responsible for promoting and supporting the use of assistive technologies. The listing of the state contacts can be found at <<http://www.resna.org/taproject/at/statecontacts.htm>>.

Whereas universal design alters the environment and information, assistive technology allows individuals to adjust to an unaltered environment or information source, and provides access to materials and services

to people with disabilities that would not otherwise be accessible. Examples of assistive technology include wheelchairs, alternative automobile controls, communication aids, and hearing aids, plus a variety of technologies that increase, maintain, or improve access to electronic and information technology for individuals with disabilities. For example, people with limited hand functioning may use a keyboard with large keys or a special mouse to operate a computer. People who are blind may use software that reads text on the screen in a computer-generated voice. People with low vision may use software that enlarges screen content. People who are deaf may use a TTY (text telephone). People with speech impairments may use a device that speaks out loud as they enter text via a keyboard.

Program Accessibility

Publicly funded entities are prohibited from denying people with disabilities equal access to participate in programs and activities because facilities are not accessible.¹ The requirement of program accessibility means that, when viewed in its entirety, the program or activity provided by the recipient of public funds must be readily accessible to qualified individuals with disabilities with various physical and mental disabilities.

Ensuring programmatic access requires innovation and creativity. It may also involve:

- redesign of equipment (computer screen readers and magnifiers, closed captioning, and alternative keyboards);
- use of aids (special software and equipment that makes information devices more accessible);
- delivery of services at alternative accessible sites (locations with ramps, services available on the first floor, and/or elevators to access services in facilities in locations other than the first floor);
- use of accessible vehicles and technologies (mobility devices and other independent living equipment that

is specially designed to increase an individual's ability to perform daily living or work-related skills); and,

- alternatives to existing facilities, and/or construction of new facilities.

Visit the website of the National Center on Workforce and Disability/Adult at <http://www.onestops.info/> for universal strategies which can be used in the workforce development system to ensure programmatic accessibility.

Financial Planning

The second area of additional consideration for persons with disabilities is financial planning. As discussed previously, there are many different ways to finance a small business. Banks, savings and loans, commercial finance companies, and the U.S. Small Business Administration (SBA) are generally the most common sources of funding. In recent years, state and local governments have also developed many programs to encourage small business growth in recognition of its positive effects on the economy. For many persons with disabilities however, immediate and extended families serve as the primary source of financial support. When this is the case, it is crucial to involve the family in advocating for or guiding the process of developing, operating, and maintaining the business. Family involvement can range from assisting with benefits and financial planning, to assisting the youth in developing the business idea. In addition, families can assist in creating the workplace, generating business, and developing community-business relationships.

Some states offer a variety of funding sources and financial options specifically for persons with disabilities (see Table 3.3). Other states could utilize similar strategies to provide financial options to persons with disabilities when they are deciding to start their own business. Given the high demand for small business ownership by people with disabilities, there is a significant need to expand the availability of such financial programs.

¹ The concept of physical accessibility, which is also applicable, is beyond the scope of this document. Specific architectural standards are spelled out in state and local building codes as well as in guidance published by the U.S. Access Board. The federal architectural accessibility standards are available from the U.S. Access Board. Please note that if your facility must comply with accessibility standards, and your state or local accessibility standards are more stringent than the federal standards, you should use the more stringent standard(s).

The Supplemental Security Income (SSI) Program began in 1974 as mandated by the Social Security Act (P.L. 74-271). The purpose of this program is to provide individuals with disabilities cash assistance and access to Medicaid so that many of the services and supports needed (e.g., transportation, medical supplies) to participate in employment opportunities could be provided.

Nationally, the Abilities Fund is the first and only nationwide community developer targeted exclusively to advancing entrepreneurial opportunities for Americans with disabilities. The Fund is specifically charged with providing training, technical assistance services, and advisory supports to individuals with disabilities and to the organizations that support them. In addition, the Fund helps budding entrepreneurs obtain the funding they need to launch or grow a small business, and links them to a variety of lending programs that best match the needs and situations of the borrower. The Abilities Fund is not a direct lender, but they do work with a variety of lending programs throughout the country and assist persons in obtaining funding. Once the initial contact with the Abilities Fund is made, a program manager will assist the lender with comprehensive business planning services, support, and financial advice. Contact information for the Abilities Fund is located in the Resource Section in Appendix A.

Financial planning can be especially critical for budding entrepreneurs with disabilities who are currently receiving cash benefits through the U.S. Social Security Administration’s **Supplemental Security Income Program (SSI)** and **Social Security Disability Insurance Program (SSDI)**. It is important that these entrepreneurs know and understand the impact that their business income may have on their entitlement to benefits. In addition, there are a number of work incentives available through the Social Security Administration to assist beneficiaries interested in starting a small business. Since disruption of benefits and cash assistance could prove detrimental to an individual’s well-being, business, and benefits planning need to begin simultaneously. If you are working with a young person who has a disability and is eligible for Social Security benefits, it is very important to work with a Social Security certified Work Incentive Planning and Assistance Coordinator (WIPA) who can assist in this process.

TABLE 3.3

State Financial Options for Persons with Disabilities

| Name of Financial Option | Description |
|--|---|
| New Jersey Enterprise Support Center | This is a consulting firm specializing in entrepreneurship training programs for people with disabilities. Formerly the New Jersey Disability Loan Fund within the New Jersey Developmental Disability Council, the Enterprise Support Center combines economic development and social service resources with the overall goal of economic independence for people with disabilities. |
| Wisconsin’s Business Development Initiative and Micro Loan Programs | These programs strive to promote the employment of individuals with disabilities. The Business Development Initiative (BDI) provides grant dollars and financial assistance to entrepreneurs with disabilities and to organizations and businesses interested in hiring persons with disabilities. The BDI Micro Loan Program offers loans at a competitive rate to both entrepreneurs with permanent disabilities and rehabilitation agencies to finance business start-ups or expansions. |

Social Security Disability Insurance (SSDI) is a federal cash benefit that may be available if a person has a disability. SSDI provides a variety of benefits to family members when a primary wage earner in the family acquires a disability or dies.

Understanding these programs can be fairly complex. For additional information and to locate a WIPA counselor in your area, see <http://www.socialsecurity.gov/work/ServiceProviders/WIPADirectory.html>.

SSDI provides benefits to people with disabilities who are “insured” by workers’ contributions to the Social Security trust fund. The amount is adjusted each year to account for cost-of-living changes and may be reduced if the recipient is receiving workers’ compensation payments (including Black Lung payments) and/or public disability benefits.

The SSI program, which is funded from general tax revenues, makes cash assistance payments to aged, blind, and disabled individuals (including children under age 18) who have limited income and resources. Most states pay a supplemental benefit to individuals in addition to their federal benefits. To be eligible for benefits under either SSI or SSDI, a person must be unable to work or working but unable to engage in substantial gainful activity (SGA). Once a person is receiving SSI benefits, this requirement no longer applies and their eligibility continues until they either medically recover or do not meet a non-disability-related requirement. The amount of monthly earnings considered as SGA depends on the nature of a person’s disability and there are special SSDI rules for individuals who are blind. In the SSI program, SGA does not apply to determining eligibility for individuals who are blind; their eligibility continues until they medically recover or otherwise become ineligible because of a non-disability-related reason.

If an individual is self-employed and their disability is not blindness, the Social Security Administration will look at the person’s activities and their value to the business to decide if they are performing SGA. Self-

employment-related work is considered SGA if:

- the individual performs significant services to the business AND receives the SGA level average monthly income;
- their work is comparable to the work of individuals without disabilities in their community engaged in the same or similar businesses; or,
- their average monthly work is worth the SGA level earnings in terms of its effect on the business, or when compared to what would have to be paid to an employee to do the work.

In the case of individuals who are blind and self-employed, the Social Security Administration decides SGA based solely on their earnings, i.e., they do not look at time spent in the business or services rendered as is done for non-blind self-employed individuals. In the case of a self-employed individual, SSI payments are reduced in relation to the net monthly earnings of the business. Excluding the first \$85 of income, the SSI payment is reduced by \$.50 for every dollar of net earnings from the business.

In contrast, SSDI recipients continue to receive their full SSDI check until SGA is reached, at which time they are no longer eligible to receive benefits. In 2007, SGA was defined for small business owners as net earnings of \$900 per month (\$1500 for individuals who are blind) or working over 80 hours per month. Before this happens, however, each SSDI recipient is entitled to a nine month Trial Work Period, during which time they can receive their full SSDI benefit regardless of the amount they earn or hours worked. Following the nine month Trial Work Period, they can still receive SSDI payment for any month that they fail to earn or work over the SGA threshold during a three year period of extended eligibility.

The Medicaid buy-in option allows states to establish new Medicaid eligibility categories for working people with disabilities over the age of 18 whose income or resources would otherwise make them ineligible for Medicaid. The buy-in provision, first established in 1997, was broadened through the Ticket to Work and Work Incentives Improvement Act of 1999. Currently 32 states have the Medicaid buy-in option. To determine if your state has this program, visit <http://www.cms.hhs.gov/TWWIA/07_BuyIn.asp>.

There are several other work incentives available to self-employed persons with disabilities. For example, the cost of certain Impairment-Related Work Expenses (IRWE) for things such as wheelchairs, transportation, personal attendant care in the workplace, and specialized work-related equipment, that the person needs in order to work, can be deducted from the person's earnings for the purpose of determining whether they are performing SGA. IRWE are also excluded from earned income for the purpose of determining the amount of their monthly SSI payment. See Exhibit 3-1 for examples of deductible expenses for Social Security beneficiaries.

In addition, to maintain eligibility for SSI, an individual is generally not allowed to own assets valued at greater than \$2,000 with the exception of a home, one vehicle, and funds for burial. Persons with disabilities who are entrepreneurs, however, may utilize the Property Essential to Self Support (PESS) work incentive to exclude the entire value of property used in a trade or business (e.g., inventory) or used for work as an employee (e.g., tools or equipment).

SSI recipients may also utilize a Plan for Achieving Self-Support (PASS) which allows them to set aside money and/or resources and to use those assets to assist them in reaching a work goal. For example, they can set aside money to go back to school, to get specialized training for a job, or to start a business. The money or resources that are set aside under an approved PASS are not considered in determining their initial or continuing eligibility for SSI.

Finally, SSA promotes employment activities through the Ticket to Work and Self-Sufficiency Program which provides disability beneficiaries who are over age 18,

with a ticket they can use to obtain vocational rehabilitation services, employment services, and other support services from an employment network of their choice. In addition, this legislation provides people with disabilities who are working and earning more than the usual allowable limits for regular Medicaid, the opportunity to retain their health care coverage through monthly premium payments or service co-payment through Medicaid under a "Medicaid buy-in" option available to states. In addition, it allows working people with disabilities to earn more income without the risk of losing vital health care coverage under Medicare.

There are certain services available for professionals and persons with disabilities that can also help minimize the risk associated with self-employment/ entrepreneurship and take into account accommodations and specific needs. One such service is the Small Business and Self-Employment Service (SBSSES). This service is operated under the Job Accommodation Network (JAN) and provides comprehensive information, counseling, and referrals about being self-employed and small business ownership opportunities for persons with disabilities. Services include information about starting and managing a business and developing a business plan (see <<http://www.toolkit.cch.com/>>). They also address some of the issues that are particular to persons with disabilities who want to pursue business ownership. For more information about the SBSSES, visit <<http://www.jan.wvu.edu/SBSSES>>.

A list of tips for interacting with persons with disabilities is included in Exhibit 3-2. In addition, a list of attitudinal barriers is provided in Exhibit 3-3.

TABLE 3.4

Funding Tools Under the Social Security Administration

Plan for Achieving Self-Support (PASS) is a tool for small business funding and planning. Persons with disabilities may utilize a PASS to set aside income or resources to reach a work goal. For example, you could set aside money to pay expenses for education, vocational training, or starting a business as long as the expenses are related to achieving the established work goal. Income or resources that are set aside under an approved plan will not count against the resource limit of \$2000 for any individual. Each plan must:

- be in writing and be approved by SSA;
- have a specific work goal that can probably be reached;
- detail how long it will take to reach the goal;
- detail what income or resources will be set aside and how they will be spent;
- explain how each person will keep the income or resources that are set aside separate from other money; and,
- describe any goods and services needed to reach the goal and explain why they will be needed.

Income Thresholds for Medicaid Work Incentive title 1619(b) Medicaid allows individuals receiving SSI and Medicaid to earn past the point that an SSI check is reduced to \$0.00, but still be eligible for SSI and Medicaid <<http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm>>.

Property Essential to Self-Support (PESS) allows a small business owner with SSI and/or Medicaid to have unlimited liquid cash funds in a small business account and unlimited small business resources and property. These opportunities do not exist in regular wage employment (e.g., a single person receiving SSI must have less than \$2,000 in liquid cash resources if employed in a wage job). Further, in deciding initial and continuing eligibility for SSI, resources essential to means of self-

support are not counted. Here are some examples of what is **NOT** counted:

- Property that is used in a trade or business (e.g., inventory) or used for work as an employee (e.g., tools or equipment). Other use of the items does not matter;
- Up to \$6,000 of equity value of non-business property that is used to produce goods or services essential to daily activities (e.g., land used to produce vegetables or livestock solely for consumption by your household); and,
- Up to \$6,000 of equity value of non-business income-producing property, such as rental property if the property yields an annual rate of return of at least 6 percent. However, liquid resources, such as stocks, bonds, or notes are not considered property essential to self-support, unless used as part of a trade or business.

Impairment-Related Work Expenses generally would be the same as business expenses that are allowed to reduce gross sales to net self-employment income by both the IRS and SSA. Not usually very applicable to small businesses.

Blind Work Expense (BWE) SSA is very liberal about what can be excluded from countable income as a BWE (e.g., even income taxes are considered an excludable work expense).

Self-Employment Subsidy encompasses tools including unincurred business expenses and unpaid help. Subsidy is a powerful tool for self-employed individuals who receive SSDI.

**For additional and more detailed information about Social Security's funding tools and employment support programs, visit <<http://www.ssa.gov/work/ResourcesToolkit/resourcetoolkit.html>>.*

Conclusion

Entrepreneurship is a strategy that can lead to economic self-sufficiency. While entrepreneurship is particularly important for youth with disabilities who have frequently been denied equal access to traditional labor markets, it is beneficial for all youth. Through entrepreneurship education, youth, including those with disabilities, can learn skills (such as time management, leadership development, and interpersonal skills) that are highly sought by a variety of

employers. Having such skills provides youth with more options. In order for youth with disabilities to take advantage of such programs however, those who develop and operate entrepreneurship programs must have greater awareness of and the willingness to implement certain strategies such as accommodations and financial planning. This Guide is intended to provide useful information to assist them in this effort, and to help all entrepreneurship programs be welcoming to and inclusive of youth with disabilities.

EXHIBIT 3-1

Examples of Expenses Likely and Not Likely to Be Deductible Based on Criteria from the Social Security Administration

| DEDUCTIBLE | NOT DEDUCTIBLE |
|--|---|
| <p>1. Attendant Care Services Performed in the work setting.</p> <p>Performed to help you prepare for work, the trip to and from work, and after work (e.g., bathing, dressing, cooking, and eating).</p> <p>Services which incidentally also benefit your family (e.g., meals shared by you and your family).</p> <p>Services performed by your family member for a cash fee where he/she suffers an economic loss by reducing or ending his/her work in order to help.</p> | <p>1. Attendant Care Services Performed on non-workdays or helping you with shopping or general homemaking (e.g., cleaning, laundry).</p> <p>Performed for someone else in your family.</p> <p>Services performed by your family member for a cash fee where he/she suffers no economic loss.</p> <p>Services performed by your family member for payment “in-kind” (e.g., room and board) regardless of whether the family member suffers economic loss.</p> |
| <p>2. Transportation Costs The cost of structural or operational modifications to your vehicle which you need in order to travel to work, even if you also use the vehicle for non-work purposes.</p> <p>The cost of driver assistance or taxicabs where unimpaired individuals in the community do not generally require such special transportation.</p> <p>Mileage expenses at a rate determined by SSA for an approved vehicle and limited to travel to and from employment.</p> | <p>2. Transportation Costs The cost of your vehicle whether modified or not.</p> <p>The cost of modification to your vehicle not directly related to your impairment or critical to your operation of the vehicle (e.g., paint or décor preferences).</p> |
| <p>3. Medical Devices Wheelchairs, hemodialysis equipment, pacemakers, respirators, traction equipment, and braces (e.g., arm, leg, back, etc.).</p> | <p>3. Medical Devices Any device you do not use for a medical purpose.</p> |
| <p>4. Work-Related Equipment and Assistance One-handed typewriters, typing aids (e.g., page-turning devices), measuring instruments, reading aids for visual impairments, electronic visual aids, Braille devices, telecommunications devices for hearing impairments, and special work tools.</p> <p>Reader services if you are visually impaired, interpreter services if you are deaf or hard of hearing, expenses for a job coach.</p> | <p>4. Work-Related Equipment and Assistance If you are self-employed, equipment previously deducted as a business expense.</p> |
| <p>5. Prosthesis Artificial hip. Artificial replacement of an arm, leg, or other parts of the body.</p> | <p>5. Prosthesis Any prosthetic device that is primarily for cosmetic purposes.</p> |

EXHIBIT 3-1 (CONTINUED)

Examples of Expenses Likely and Not Likely to Be Deductible Based on Criteria from the Social Security Administration

| DEDUCTIBLE | NON-DEDUCTIBLE |
|---|--|
| <p>6. Residential Modifications <i>If you are employed outside of your home:</i> Modifications to the exterior of your house that permit access to the street or to transportation (e.g., exterior ramps, railing, and pathways).</p> <p><i>If you are self-employed at home:</i> Modifications made inside your home in order to create a workspace to accommodate your impairment (e.g., enlarge doorway into an office or workroom, the modification of office space to accommodate your problems in dexterity, etc.).</p> | <p>6. Residential Modifications <i>If you are employed outside of your home:</i> Modifications to your house to help you in your home (e.g., enlarge interior doorframes, lower kitchen appliances and bathroom facilities, interior railings, stairway chair lift).</p> <p><i>If you are self-employed at home:</i> Any modification expenses you previously deducted as a business expense in determining SGA.</p> |
| <p>7. Routine Drugs and Routine Medical Services Regularly prescribed medical treatment or therapy that is necessary to control your disabling condition (even if control is not achieved), such as anti-convulsant drugs or blood level monitoring, radiation treatment or chemotherapy, corrective surgery for spinal disorders, anti-depressant medication, etc. Your physician’s fee relating to these services are deductible.</p> | <p>7. Routine Drugs and Routine Medical Services Drugs and/or medical services used for your minor physical or mental problems (e.g., routine physical examinations, allergy treatment, dental examinations, and optician services).</p> |
| <p>8. Diagnostic Procedures Any procedure related to the control, treatment, or evaluation of your disabling condition (e.g., brain scans, and electroencephalograms).</p> | <p>8. Diagnostic Procedures Procedures not related to your disabling condition (e.g., allergy testing).</p> |
| <p>9. Non-Medical Appliances and Devices In unusual circumstances, when devices or appliances are essential for the control of your disabling condition either at home or at work (e.g., an electric air cleaner if you have severe respiratory disease), and this need is verified by a physician.</p> | <p>9. Non-Medical Appliances and Devices Devices you use at home or at the office which are not ordinarily for medical purposes (e.g., portable room heaters, air conditioners, dehumidifiers, and humidifiers) and for which your doctor has not verified a medical work-related need.</p> |
| <p>10. Other Items and Services Expendable medical supplies (e.g., incontinence pads, elastic stockings, and catheters).</p> <p>The cost of a personal assistance dog including food, licenses, and veterinary services.</p> | <p>10. Other Items and Services An exercise bicycle or other device for physical fitness unless verified as necessary by your physician.</p> |

Tips for Interacting with People with Disabilities

When introduced to a person with a disability, it is appropriate to offer to shake hands. People with limited hand use or who wear an artificial limb can usually shake hands. (Shaking hands with the left hand is an acceptable greeting.)

Remember that people with disabilities, like all people, are experts on themselves. They know what they like, what they do not like, and what they can and cannot do.

If you offer assistance, wait until the offer is accepted. Then listen to or ask for instructions. Do not insist or be offended if your offer is not accepted.

Don't be afraid to ask questions when you're unsure of what to do.

Usually people with disabilities do not want to make the origin or details of their disability the first topic of conversation.

Avoid asking personal questions about someone's disability. If you must ask, be sensitive and show respect.

People with disabilities may be accompanied by a personal assistant or a sign language interpreter. Always direct your communication to the individual with a disability and not to the companion/interpreter.

Use a normal speaking tone and style. If someone needs you to speak in a louder voice, they will ask you to do so.

Don't be embarrassed to use common expressions such as "I've got to run now," "See you later," or "Have you heard about" even if the person doesn't run, see or hear well. People with disabilities use these phrases all the time.

Be aware that many people can have disabilities that are not apparent. Just because you cannot see a disability does not mean it doesn't exist.

Be considerate of the extra time it might take a person with a disability to get some things done.

Give unhurried attention to a person who has difficulty speaking. Don't pretend to understand when you don't—ask the person to repeat what they said.

Speak calmly, slowly and directly to a person who is hard of hearing. Don't shout or speak in the person's ear. Your facial expressions, gestures, and body movements help in understanding. If you're not certain that you've been understood, write your message.

Greet a person who is visually impaired by telling the person your name and where you are.

When you offer walking assistance, let the person take your arm and then tell him or her when you are approaching inclines or steps, or turning right or left.

Avoid excessive praise when people with disabilities accomplish normal tasks. Living with a disability is an adjustment, one most people have to make at some point in their lives, that does not require exaggerated compliments.

Avoid terms that imply that people with disabilities are overly courageous, brave, special, or superhuman.

Respect all assistive devices (i.e., canes, wheelchairs, crutches, communication boards, service dogs, etc.) as personal property. Unless given specific and explicit permission, do not move, play with, or use them.

Don't pet a guide or companion dog while it's working.

Make community events available to everyone. Hold them in wheelchair accessible locations.

When planning a meeting or other event, try to anticipate specific accommodations a person with a disability might need.

Relax. Anyone can make mistakes. Offer an apology if you forget some courtesy. Keep a sense of humor and a willingness to communicate.

Listen to the person with the disability. Do not make assumptions about what that person can or cannot do.

When speaking with a person with a disability, talk directly to that person, not through his or her companion. This applies whether the person has a mobility impairment, a mental impairment, is blind, or is deaf and uses an interpreter.

Extend common courtesies to people with disabilities as you would anyone else. Shake hands and hand over business cards. If the person cannot shake your hand or grasp your card, he or she will tell you. Do not be ashamed of your attempt, however.

If the disability includes a speech impairment and you are having trouble understanding the person is saying, ask him or her to repeat rather than pretend you understand. The former is respectful and leads to accurate communication; the latter is belittling and leads to embarrassment.

*From: Irene M. Ward & Associates (1994).
The ten commandments of communicating
with people with disabilities.*

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Resource Section on Entrepreneurship and Small Business

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ACCESSIBILITY RESOURCES

ADA Basic Building Blocks

<<http://www.adabasics.org>>

ADA Building Blocks contain a web course that explores the legal requirements and spirit of the Americans with Disabilities Act.

ADA Disability and Business

Technical Assistance Centers (DBTAC)

<<http://www.dbtac.vcu.edu/>>

These centers provide information, training, and technical assistance on the ADA and accessible electronic and information technology in education.

Adaptive Environments Center, Inc.

<<http://www.adaptenv.org>>

This center promotes accessibility as well as universal design through education programs, technical assistance, training, consulting, publications, and design advocacy.

Center for Universal Design

<<http://www.ncsu.edu/www/ncsu/design/sod5/cud>>

The Center for Universal Design is a national research, information, and technical assistance center that evaluates, develops, and promotes universal design in housing, public and commercial facilities, and related products.

Job Accommodation Network (JAN)

<<http://www.jan.wvu.edu>>

JAN, funded by the U.S. Department of Labor's Office of Disability Employment Policy, is a free consulting service that provides information about job accommodations, the ADA, and the employability of people with disabilities. JAN operates the Small Business and Self-Employment Service (SBSES) which can answer questions about starting a business or self-employment practices. For more information about the SBSES, visit <<http://www.jan.wvu.edu/SBSES>>.

National Center for Accessible Media (NCAM)

<<http://ncam.wgbh.org>>

NCAM is a resource for making media and information technology, including captioning, accessible for people with disabilities.

The National Public Website on Assistive Technology

<www.assistivetech.net>

The website provides assistive technology (AT) and disability-related information and includes a searchable database that helps target solutions, determine costs and find vendors of AT products for people with disabilities, family members, service providers, educators, and employers.

One-Stop Accessibility Guidance

<http://www.onestops.info/article.php?article_id=137&subcat_id=64>

This manual assists the workforce development system in meeting the needs of customers with disabilities.

WIA Section 188 Disability Checklist

<<http://www.dol.gov/oasam/programs/crc/section188.htm>>

The WIA Section 188 Disability Checklist identifies the basic disability-related requirements of the nondiscrimination provisions of the Workforce Investment Act.

ELECTRONIC & INFORMATION TECHNOLOGY ACCESSIBILITY

Alliance for Technology Access (ATA)

<<http://www.ataccess.org>>

This organization connects children and adults with disabilities to technology tools through public awareness and special initiatives.

Center for Applied Special Technology (CAST)

<<http://www.cast.org>>

CAST develops and disseminates products that expand opportunities for learning through universal design, including through the development and innovative uses of technology.

National Center on Accessible Information Technology in Education (AccessIT)

<<http://www.washington.edu/accessit/index.php>>

This center focuses on the use of electronic and information technology for students and employees with disabilities in educational institutions at all academic levels.

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Section 508 Guidance

<<http://www.Section508.gov>>

This government office offers electronic and information technology accessibility standards, guidance, and resources.

Trace Center

<<http://trace.wisc.edu>>

This center develops universally designed products and systems to make standard information technologies and telecommunications accessible to and usable by people with disabilities.

INTERNET ACCESSIBILITY

Cynthia Says Portal

<<http://www.cynthiasays.com>>

This portal is a free web content accessibility validation tool for checking websites against various accessibility standards.

Web Accessibility Initiative (WAI) from the World Wide Web Consortium (W3C)

<<http://www.w3.org/WAI>>

This initiative develops common protocols that promote the Internet's evolution and ensures its interoperability, including ensuring the web is accessible to and usable by people with disabilities.

Web Accessibility in Mind (WebAIM)

<<http://www.webaim.org>>

This site addresses web accessibility through online learning opportunities. Its WAVE tool can help web authors verify that their websites are accessible to people with disabilities.

GOVERNMENT PROGRAMS SUPPORTING SMALL BUSINESS

Access Board

<<http://www.access-board.gov>>

The Access Board is an independent federal agency that develops accessibility standards and guidelines for facilities and technology.

Catalog of Federal Domestic Assistance

<www.cfda.gov/>

The online Catalog of Federal Domestic Assistance provides access to a database of all federal programs available to state and local governments (including the District of Columbia); federally-recognized Indian tribal governments; territories (and possessions) of the United States; domestic public, quasi-public, and private profit and non-profit organizations and institutions; specialized groups; and individuals. After you find the program you want, contact the office that administers the program and find out how to apply.

Corporation for National and Community Service

<<http://www.nationalservice.org/>>

The Corporation for National and Community Service is the nation's largest grantmaker supporting service and volunteering. Many of the programs provide opportunities for Americans of all ages and backgrounds to express their patriotism while addressing critical community needs. AmeriCorps is one such program. First, AmeriCorps VISTA helps individuals and communities in poverty. VISTA volunteers with disabilities can receive a living allowance and still be eligible for SSI and Medicare benefits because the stipend is excluded from their income. Second, AmeriCorps NCCC is a 10-month program that focuses on public safety, public health, and disaster relief. Volunteers with disabilities may continue to receive SSI and Medicare benefits. Third, AmeriCorps State and National have grant funds that go to governor-appointed state commissions. These, in turn, distribute and monitor grants to local and non-profit organizations. Grantees include Habitat for Humanity, American Red Cross, and Boys and Girls Clubs, among others.

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Federal Deposit Insurance Corporation

Money Smart Program

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

The Federal Deposit Insurance Corporation (FDIC) is an independent agency that supervises banks, insures deposits up to \$100,000, and helps maintain a stable and sound banking system. The FDIC has created Money Smart, a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Although designed with adults in mind, it can be used for older youth.

The Money Smart program may be used by organizations interested in sponsoring financial education workshops. The 10 Money Smart Training Modules are:

- **Bank on It**— an introduction to bank services;
- **Borrowing Basics**— an introduction to credit;
- **Check It Out**— how to choose and keep a checking account;
- **Money Matters**— how to keep track of your money;
- **Pay Yourself First**— why you should save;
- **Keep It Safe**— your rights as a consumer;
- **To Your Credit**— how your credit history will affect your credit future;
- **Charge It Right**— how to make a credit card work for you;
- **Loan To Own**— know what you're borrowing before you buy; and,
- **Your Own Home**— know about home ownership.

Land Grant Institutions Rural Entrepreneurial Outreach Program

15 U.S.C. 1540, Executive Orders 13256, 13230, 13021, 13339

This program promotes rural development programs and provides outreach, technical assistance, advisory services, counseling, dissemination of technical information, and training. It also encourages the development of programs that nurture future

entrepreneurs in rural America and in those communities that have the most economic need.

My Money

<http://www.mymoney.gov/>

This is a federal government website dedicated to helping Americans understand more about their money — how to save it, invest it, and manage it to meet their personal goals.

United States Department of Agriculture

<http://www.usda.gov/wps/portal/usdahome>
<http://www.4-h.org>

USDA provides students, parents, and teachers with youth-g geared information and resources related to agriculture. 4-H has had a long-standing history of helping youth reach their fullest potential through developing life skills, and learning by doing. 4-H also fosters personal development and leadership through career exploration (learning about alternatives in jobs, permanent callings, and work preparedness), critical thinking skills, economics, business, and marketing (study of principles underlying commerce, merchandising, and entrepreneurship).

United States Department of Commerce

<http://www.commerce.gov>

The U.S. Department of Commerce has established entrepreneurship programs that reach minority youth. The Department's Business Development Centers target minorities as well. Objectives of the Centers are to provide electronic and one-on-one business development services for a nominal fee to minority firms and to individuals entering, expanding, or improving their efforts in the marketplace.

United States Department of Education

<http://www.ed.gov>

The U.S. Department of Education distributes discretionary grants focusing on self-employment and school-based business development. Some of the examples include small business research, school-based enterprises, self-employment technology transfer, and linkages to employment. The Office of Special Education and Rehabilitative Services and the Office of Vocational and Adult Education listed below are part of the U.S. Department of Education.

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Office of Special Education and Rehabilitative Services <http://www.ed.gov/about/offices/list/om/fs_po/osers/home.html>

The Office directs, coordinates, and recommends policy for programs that are designed to meet the needs and develop the full potential of children with disabilities through the provision of special educational programs and services. In addition, it seeks to reduce dependency and enhance the productive capabilities of persons with disabilities through the provision of independent living and vocational rehabilitation services; increase knowledge about, foster innovation in, and improve the delivery of services for persons with disabilities through the performance of rehabilitative and special education research and demonstration activities; and disseminate information about services, programs, and laws affecting persons with disabilities.

Office of Vocational and Adult Education <http://www.ed.gov/about/offices/list/om/fs_po/ovae/home.html>

The Office administers, coordinates, and recommends policy for improving quality and excellence of programs that are designed to prepare students for postsecondary education and careers through strong high school programs and career and technical education. In addition, it provides opportunities to adults to increase their literacy skills; promotes identification and dissemination of effective practice in raising student achievement in high schools, community colleges and adult education programs; leads targeted research investments; promotes improved coordination and communication among programs and activities that prepare youth and adults for postsecondary education and careers; insures the equal access of minorities, women, people with disabilities, and disadvantaged persons to careers and technical and adult education; provides a unified federal approach to high school, career and technical and adult education as well as community colleges with a focus in particular on low achieving areas; and promotes the implementation of education technology, as it applies to access and service delivery, as well as instructional methodology.

United States Department of Health and Human Services <<http://www.hhs.gov>>

Offices in the U.S. Department of Health and Human Services support community-based programs. The Office of Community Services provides funds directly to the community. The Office of Refugee Resettlement promotes self-sufficiency by providing funds that generate short- and long-term self-sustaining behaviors for immigrants and refugees. The Administration for Native Americans promotes programs and policies that foster a balanced community-based approach by (a) supporting local access to community programs and services; (b) fostering the development of stable, diversified local economies that provide jobs and reduce dependency of social services; and (c) encouraging Native American leaders to develop policies and implement practices that support goals for the community.

United States Department of Housing and Urban Development <<http://www.hud.gov>>

Housing and Urban Development established Community Block Grant Programs, which provide annual grants on a formula basis to be used for a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities. In addition, there are small business grants that support ventures for women, veterans, and mentor/protégé programs.

United States Department of Justice <<http://www.usdoj.gov>>

The U.S. Department of Justice (DOJ) has a juvenile mentoring program that provides technical assistance through services and conferences for professionals working in the juvenile justice system. DOJ also supports one-on-one mentoring projects for youth at risk of failing school, dropping out of school, and becoming involved in delinquent behavior. In addition, the DOJ monitors the latest legal updates, resources, and publications that pertain to the Americans with Disabilities Act. Visit <<http://www.ada.gov/>> for standards, information lines, technical assistance, and other resources.

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United States Department of Labor

<<http://www.dol.gov>>

The Department of Labor has several programs that help a variety of individuals. The Office of Disability Employment Policy provides national leadership by developing and influencing disability-related employment policy and practice affecting the employment of people with disabilities. The Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems. The Department also includes the Bureau of Labor Statistics, which is the principal fact-finding agency for the federal government in the broad field of labor economics and statistics.

United States Small Business Administration

<<http://www.sba.gov>>

The United States Small Business Administration (SBA) maintains and strengthens the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters. It provides technical assistance to help entrepreneurs starting or operating a small business, provides assistance in financing and contracting, and provides information on laws and regulations. In 2006, SBA, in partnership with Junior Achievement, launched www.mindyourownbiz.org to encourage youth to participate in entrepreneurship activities. The site displays the five steps of business ownership.

United States Social Security Administration

<<http://www.socialsecurity.gov>>

The Social Security Administration provides work incentives that support small business and self-employment. Some of these tools/incentives include Plans for Achieving Self-Support, Income Thresholds for Medicaid, Property Essential for Self-Support, Impairment-Related Work Expenses, Blind Work Expenses, and Self-Employment Subsidies.

United States Treasury

<<http://www.ustreas.gov>>

The United States Treasury has established a Community Development Financial Institutions Fund (CDFI) that expands the available investment capital and financial services in distressed urban and rural communities. The U.S. Treasury also established the CDFI Coalition, which is charged with promoting the work of community development financial institutions, conducting public education and advocacy programs, and holding forums for cross-sector communication and collaboration among national leaders.

STATE PROGRAMS SUPPORTING SMALL BUSINESS

New Jersey Disability and Non-Profit Micro Loan Fund, Inc.

c/o PPS

P. O. Box 621

Bordentown, NJ 08505-0621

609-291-8729

The New Jersey Disability and Non-Profit Micro Loan Fund, Inc. was established in 1992 to use economic development strategies to create jobs for people with disabilities. The Loan Fund, which operates as a private 501(c)(3) corporation, now has assets in excess of \$500,000. It provides small to medium size loans, loan guarantees, lines of credit, and loan packaging.

The Entrepreneurs with Disabilities Program (EWD)

<http://www.abilitiesfund.org/iowa_ewd_program/ewd_welcome.php>

This is a collaborative effort between Iowa Department of Education, Iowa Vocational Rehabilitation Services, Iowa Department for the Blind, and the Iowa Finance Authority. The program provides technical and financial assistance to qualified individuals with disabilities seeking self-sufficiency by starting or expanding a small business.

State of Wisconsin

Department of Development

338 W. National Avenue

Milwaukee, WI 53204

414-382-1752

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In Wisconsin, a partnership was developed between the Wisconsin Department of Vocational Rehabilitation (DVR) and the Wisconsin Department of Development (DOD). One of their goals is securing business loans for business start-up.

PRIVATE ORGANIZATIONS/ PROGRAMS SUPPORTING SMALL BUSINESS

Abilities Fund

<<http://www.abilitiesfund.org/>>

The first and only nationwide community developer targeted exclusively to advancing entrepreneurial opportunities for Americans with disabilities. Services are designed specifically for individuals with disabilities interested in business ownership and the organizations that serve them. Services focus on three primary markets: (1) entrepreneurs with disabilities, (2) microenterprise development organizations, and (3) vocational rehabilitation agencies and other disability-related organizations.

Association for Enterprise Opportunity (AEO)

<<http://www.microenterpriseworks.org/>>

AEO is the national association of organizations committed to microenterprise development. AEO provides its members with a forum, information, and a voice to promote enterprise opportunities for people and communities with limited access to economic resources. A listing of programs can be found on the website.

BizWorld

<<http://www.bizworld.org/index.html>>

BizWorld is an eight-hour program, best taught in two-hour sessions on four consecutive days, although the program can be easily tailored to fit any timeframe. During the BizWorld program, classrooms are transformed into incubators as students collaborate to start and run successful businesses in the friendship bracelet industry. These businesses compete to become the most valuable company listed on the BizWorld Stock Market. Each two-hour session focuses on a different aspect of business: business design and

raising capital, manufacturing, marketing, and finance. From developing an exceptional product, to setting a price that will guarantee a profit, students are shown how every business decision ultimately influences their value as a company.

Business Professionals of America (BPA)

<<http://www.bpa.org>>

BPA contributes to the preparation of a world-class workforce through the advancement of leadership, citizenship, and academic and technological skills using the Secretary's Commission on Achieving Necessary Skills (SCANS) as the basis for a certification program, job preparation, and workplace competencies.

The Coleman Foundation

<<http://www.colemanfoundation.org>>

The Coleman Foundation offers programs that focus on creation of entrepreneurs and the development of entrepreneurship as an academic discipline.

Consortium for Entrepreneurship Education

<<http://www.entre-ed.org/index.htm>>

The Consortium is a national membership organization that provides leadership and advocacy for the growth of the field of entrepreneurship education as a lifelong learning process.

DECA, Inc.

<<http://www.deca.org>>

DECA is a national association of marketing education students that provides teachers and members with educational and leadership development activities to merge with the classroom instructional program (i.e., this is an in-class rather than an extracurricular program). DECA chapters attract students who are interested in preparing for entrepreneurial, marketing, or management careers. While DECA membership consists primarily of students in marketing programs, membership extends also to alumni and to professionals in marketing education and in marketing teacher education.

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The Education, Training & Enterprise Center (EDTEC)

<<http://www.edtecinc.com/>>

EDTEC is a national youth entrepreneurship training company. Founded in 1985, EDTEC is a minority-owned firm with a mission to address the needs of urban America by making the most of the human capital often overlooked by traditional training firms. The firm has two major divisions: educational products and management consulting/training. EDTEC's major entrepreneurship curriculum, the *New Youth Entrepreneur*, is a 12-volume set developed in conjunction with the Ewing Marion Kauffman Foundation. EDTEC also publishes *Making Money the Old-Fashioned Way*, a history of entrepreneurship in the African American community, and an array of materials focused on economic development issues, including financial literacy, micro-loan development, and non-profit board training.

Entrenuity

<<http://www.entrenuity.com/>>

Entrenuity is a faith-based entrepreneurship program. It provides instructor training, curriculum resources, and program design support. Entrenuity's Entrepreneurship and Character Development curriculum is available with or without a component on spiritual education.

Ewing Marion Kauffman Foundation

<<http://www.kauffman.org/>>

The Ewing Marion Kauffman Foundation works with partners to encourage entrepreneurship across America and to promote entrepreneurial success at all levels. The Foundation works to further understand the phenomenon of entrepreneurship, to advance entrepreneurship education and training efforts, to promote entrepreneurship-friendly policies, and to assist entrepreneurs and others in commercializing new technologies that promise to improve the economic welfare of our nation.

Foster Youth Money Guide Series —

Money Pals: Being Cool with Cash —

A two-part guide for youth ages 8 to 11

<<http://www.aecf.org/knowledgecenter/publicationseries/fosteryouthmoneyguides.aspx>>

The Casey Foundation and the National Endowment for Financial Education jointly published this series of guidebooks expressly for use by foster children and teens to educate them about personal finance and empower them to make sound decisions about reaching their future goals. The guidebooks were developed after discussions with foster parents, youth counselors, social workers, and other foster care professionals.

GoVenture

<<http://www.goventure.net/home.cfm>>

GoVenture has several simulations designed for adults and youth. GoVenture Lemonade Stand is an easy-to-use program that introduces youth to the experience of running your own lemonade stand business. GoVenture Micro Business introduces the experience of running a micro business. Both segments teach children and adults the basics of running a business. They also offer the opportunity to apply concepts from subjects such as math, finance, career, or general life skills in a fun business setting. GoVenture Entrepreneur is a highly visual and realistic business simulation that recreates the day-to-day experiences involved in starting and running a small business.

Independent Means

<<http://www.anincomeofherown.com/imi/index.php>>

Independent Means provides family-centered financial education products and programs, on-the-ground programs, camps, seminars, books, newsletters, games, and other activities for kids, parents, mentors, and the companies that serve them.

Junior Achievement

<<http://www.ja.org/>>

Junior Achievement uses hands-on experiences to help young people understand the economics of life. In partnership with businesses and educators, Junior Achievement brings the real world to students. Through age-appropriate curricula, Junior

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Achievement programs begin at the elementary school level, teaching children how they can impact the world around them as individuals, workers, and consumers. Junior Achievement programs continue through the middle and high school grades, preparing students for future economic and workforce issues.

Kauffman Foundation

<<http://www.entreworld.com/>>

The Ewing Marion Kauffman Foundation works to encourage entrepreneurship across America and improve the education of children and youth. The Foundation focuses its operations and grantmaking in two areas: entrepreneurship and education. The Kauffman Foundation promotes entrepreneurial success at all levels by working with leading educators and researchers nationwide to create awareness of the economic impact of entrepreneurship, to develop and disseminate proven programs that enhance entrepreneurial skills and abilities, and to improve the environment in which entrepreneurs start and grow businesses.

Making Cents

<<http://www.makingcents.com/>>

This organization builds the capacity of community development organizations, primary and secondary schools, microfinance institutions, and organizations by delivering entrepreneurship and microenterprise training to entrepreneurs and potential entrepreneurs. Making Cents also trains loan assessors and microfinance professionals to assess loan applications. Making Cents' Business Venture Series is comprised of three training curricula targeted for young people. The training curricula develop entrepreneurial thinking and sound business skills through a variety of interactive activities and business simulation exercises. These curricula expand the capacity of organizations to offer business development services to develop (a) youth's recognition of self-employment as a viable income-generating option, and (b) the skills to set up and run a microenterprise.

MicroSociety

<<http://www.microsociety.org/>>

MicroSociety is an innovative school design where children create a microcosm of the real world inside the

schoolhouse. Each student has a role in running that world. Young entrepreneurs produce goods and services, elected officials establish laws, CrimeStoppers keep the peace, judges arbitrate disputes, and reporters track down stories. All citizens earn wages in the school's "micro" currency, invest in product ideas, deposit and borrow money from "Micro" banks, and pay taxes, tuition, and rent. The MicroSociety program has been implemented in kindergarten through 8th grade, as well as in after-school programs. Typically, students attend classes in the morning and apply what they learn "on the job" for one hour in the afternoon. MicroSociety integrates these real-world connections into the curriculum and instruction throughout the day.

Mini-Society

<<http://www.minisociety.org/default.asp>>

The Mini-Society is an experience-based instructional system targeted primarily to teaching entrepreneurship, economics, and citizenship concepts to students ages 8 to 12. It was conceived by Dr. Marilyn Kourilsky in the early 1970s and has since been refined, extended, and extensively tested. Mini-Society has been widely implemented in over 43 states and has been shown to be effective across socioeconomic boundaries and student learning styles. Mini-Society has also been conducted in out-of-school settings such as 4-H summer camps. With a teacher to consult for guidance, in the Mini-Society program, students develop a self-organizing economic society driven by the need to resolve a classroom situation involving the fundamental economic issues of scarcity and allocation of resources. The children begin to identify opportunities in their environment and initiate entrepreneurship ventures to provide goods and services to their fellow citizens.

National Federation of Independent Business (NFIB) Young Entrepreneur Foundation

<<http://www.nfib.com/page/YoungEntrepreneurFoundation.html>>

The mission of the NFIB Young Entrepreneur Foundation is to educate young people about the critical role of small business and the American free-enterprise system, and to help students interested in small business and entrepreneurship further their

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education. Among its programs are the Free Enterprise Scholars Awards, which rewards high school students with monetary scholarships. The scholarships attempt to recognize those who already have meaningful experiences with small business. In addition, a summer internship program gives college students an opportunity to work in NFIB's Washington office to give them an insider's look at how public policy and small business interact.

National Foundation for Teaching Entrepreneurship

<<http://www.nfte.com/>>

NFTE brings its entrepreneurial training to high school students, especially those from low-income communities. Through its programs, students gain an entrepreneurial understanding of basic workplace and life skills, often for the first time. NFTE provides its entrepreneurship training programs in a variety of intensities via a "mini-MBA" course, using a specially developed, proven curriculum.

Partners for Youth with Disabilities—

Young Entrepreneurs Program (YEP)

<http://www.pyd.org/mentoring_programs/young_entrepreneurs.htm>

The Young Entrepreneurs Program (YEP) utilizes mentoring tactics to help youth learn to plan for their financial future through the motivating lessons provided by YEP staff, guest speakers, and community trips designed to provide real world business experience.

Real Enterprises, a Program of Corporation for Enterprise Development

<<http://www.realenterprises.org/>>

REAL Enterprises, a national non-profit organization, helps individuals, schools, communities, and rural America grow through hands-on entrepreneurship education. Their purpose is to prepare youth and adults to be active, self-sufficient, and productive citizens who can contribute to their community's social and economic development.

The Saving for Education, Entrepreneurship, and Downpayment (SEED) Policy, Practice, and Research Initiative

<www.cfed.org>

This is a multi-year national initiative to develop, test, and impel matched savings accounts and financial education for children and youth. The efforts consist of:

- community organizations testing distinctive programs with various age and target groups, financial education, and supportive services;
- pre-school demonstration and impact assessment of 500 accounts and controls from Head Start programs in Michigan;
- universal model experiment that will establish 1000 college savings accounts among randomly selected infants and a fully scalable delivery system within one state's 529 college savings plan;
- rigorous research using account monitoring, in-depth interviews, cross-sectional surveys, impact studies, and other methods;
- federal and state policy development and advocacy designed both to establish progressive universal systems of accounts and protect children and families from asset and other benefit penalties; and,
- product and market development efforts to design and implement efficient and profitable account systems.

Service Corps of Retired Executives (SCORE)

<www.score.org/>

SCORE, the Service Corps of Retired Executives, matches volunteer business management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors share their management and technical expertise with both present and prospective small business owners.

SCORE volunteers are members of 388 locally organized chapters offering assistance in almost 800 locations throughout the United States, Puerto Rico,

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the U.S. Virgin Islands, and Guam. SCORE chapters offer low-cost pre-business workshops that address topics like assessing entrepreneurial potential, developing a startup checklist, selecting a legal entity, creating a business plan, and securing funding.

Small Business Advancement National Center, University of Central Arkansas

http://www.sbaer.uca.edu/about_us/

The Small Business Advancement National Center (SBANC) was founded in 1990. Since its inception as the Small Business Institute Directors' Association National Center, it has evolved into a entrepreneurial and small business counseling and electronic resource information center. Now a leading-edge facility, SBANC offers small businesses and entrepreneurs some of the most up-to-date information on advances in today's small business technology. Small Business Development Centers (SBDCs) general business education, such as management development, technical information, and marketing assistance, form the bulk of SBDC services. These business education services are offered via one-on-one counseling as well as regularly scheduled training seminars. To find an SBDC near you, visit <http://www.sba.gov/sbdc/sbdcnear.html>.

Self-Employment Technical Assistance, Resources, & Training (START-UP/USA)

<http://www.start-up-usa.org/>

START-UP/USA, a partnership between Virginia Commonwealth University and Griffin-Hammis and Associates LLC, is funded by a cooperative agreement from the U.S. Department of Labor (DOL), Office of Disability Employment Policy (ODEP). The partnership provides technical assistance and disseminates resources nationally to individuals interested in pursuing self-employment. START-UP/USA also provides assistance to three sub-national projects, START-UP/Alaska, START-UP/Florida, and START-UP/New York.

University and College Programs

<http://www.net-impact.org/>

Students in business programs at postsecondary institutions are sometimes available to serve as mentors and provide advice. Check with your local institutions. Some schools have chapters of Net Impact, a network of over 10,000 MBA students and professionals committed to using the power of business to create a better world. In the Net Impact Service Corps program, Net Impact members work with local non-profit organizations through pro-bono consulting engagements.

Wall Street Journal

<http://www.startupjournal.com/>

With content from the Wall Street Journal's extensive editorial resources—including the printed edition and WSJ.COM—this free member of the WSJ.COM family focuses on the small business entrepreneur. The site is updated every business day, and provides readers with timely news and insights. Other features include searchable databases of business opportunities, franchise offerings, companies for sale, and more.

Youngbiz.com

The website offers a magazine, a library of resources, quizzes for potential entrepreneurs, and a leader's guide to provide a step-by-step tool to take students through the exciting world of owning their own business as a young entrepreneur.

Youth Venture

www.youthventure.org

Youth Venture's mission is to mobilize young people to develop their own opportunities for leadership by creating and operating organizations that meet their needs. These organizations fall into three categories: community service organizations, small business ventures, and after-school clubs. Youth Ventures seeks out allies (individuals who like working directly with young people) who can encourage and support young people's efforts to create without controlling them. Youth Venture also works with local partners (community leaders, school principals, heads of youth groups) to change rules and provide seed money to start the ventures.

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Appendix B

References

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Appendix C

Glossary of Terms

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A

Accessible— Easy to approach, enter, operate, participate in, or use safely, independently, and with dignity by a person with a disability (i.e., site, facility, work environment, service, or program).

Accommodation— Changes made in a classroom, worksite, or assessment procedure that help people with disabilities learn, work, or receive services. Accommodations are designed not to lower expectations for performance in school or work, but to alleviate the effects of a disability.

ADA— Americans with Disabilities Act— Protects people with disabilities from discrimination in employment, government services, and public accommodations.

AT— Assistive Technology— Any item, piece of equipment, or product system that is used to increase, maintain, or improve the functional capabilities of a person with a disability.

B

Bank— A bank is an establishment traditionally known for the custody, loan, exchange, or issue of money, for the extension of credit, and for facilitating the transmission of funds

Break-Even Analysis— The break-even analysis helps determine the success of a business before it begins. It describes the number of units of a product or number of hours of a service that must be sold to break even or to make a profit. It also describes the effect that changing a product's price or reducing expenses would have on profitability.

Business Plan— Defines the business, identifies goals, and helps identify the enterprise to others. The business plan helps the entrepreneur allocate resources properly, handle unforeseen complications, and make good business decisions. It also informs sales personnel, suppliers, and others about operations and goals.

C

Cash Flow Statement— Cash is even more important to a business than profits: a profitable business may still be unable to pay its bills. The cash flow statement shows when the business will receive cash and when cash must be available to pay bills. The cash flow statement shows when the cash actually will be received and the expenses actually paid.

Corporate Entrepreneurship— The idea that firms can behave in a proactive, innovative, and risk-taking manner.

Collateral— Collateral is the stocks and bonds, or evidence of deposit, or other property pledged by a borrower to secure repayment of a loan. The main purpose of collateral in loan transactions is to assure a lender that a loan will be repaid in the case of default.

D

DBTACs— Disability & Business Technical Assistance Centers— These are federally funded centers that provide information and technical assistance to businesses, people with disabilities, and other entities concerning the ADA.

DD— Developmental Disability— A term used to describe life-long disabilities resulting from a mental and/or physical impairment or a combination of mental and physical impairments, with an onset prior to the age of 22. Such disabilities affect daily functioning in three or more functional areas, including capacity for independent living, economic self-sufficiency, learning, mobility, receptive and expressive language, self-care, and self-direction. Examples of developmental disabilities include cerebral palsy, mental retardation, and epilepsy.

Disability— The broadest definition can be found in the ADA; includes a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

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Employment— Regular engagement in skilled or unskilled labor or service activities for payment.

Enterprise— Refers to a business, organized business activities aimed specifically at growth and profit, or a new and risky venture.

Entrepreneurship— The process that individuals use to find and evaluate opportunities and risks, and then develop and execute plans for translating those opportunities and risks into financial self-sufficiency.

Essential Job Functions— These are the tasks that are fundamental and necessary to perform a given position. They do not include marginal duties.

H

HCBS— Home and Community-Based Services— These are services provided to individuals with disabilities needing long-term care in a setting (living space) of their choice.

I

IDEA— Individuals with Disabilities Education

Act— The federal law that mandates a “free, appropriate public education” to all “eligible” children with disabilities (including mental, physical, and emotional disabilities) that, because of their disability, require special instruction in order to learn.

IEP— Individualized Education Program— A written plan, mandated by IDEA, developed for every student with a disability who is found to meet the requirements for special education. The IEP must be designed to provide the child with a free appropriate public education. The IEP refers both to the educational program to be provided to a child with a disability and to the written document that describes that educational program. Key considerations in developing an IEP include assessing the student in all areas related to his/her disability, considering access to the general curriculum, considering how the disability affects the student’s learning, developing goals and objectives that make the biggest difference for the student, and

outlining the services and supports necessary to educate the child in the least restrictive environment. The IEP should be reviewed and, as appropriate, amended each year to address changes in the child’s needs.

ILCs— Independent Living Centers— ILCs are community-based, not-for-profit, non-residential organizations that provide advocacy, peer counseling, independent living skills training, and information and referral to persons of any age with any disability.

Income Statement— An income statement shows a business’s financial activity over a period of time to determine if the business made or lost money. It matches expenses with business revenues. The income statement includes total sales, cost of goods sold, gross profit, indirect expenses, other expenses, pre-tax profit or loss, taxes, and net profit or loss.

Informed Choice— A concept that was developed in the vocational rehabilitation system to empower persons with disabilities. Informed choice refers to a person’s ability to understand and use programs successfully, because the programs and services are designed to enable consumers to navigate them competently and without fear of reprisal. Individuals with disabilities need to know how to find, evaluate and use information, which will better inform their decision making process. Service delivery systems should facilitate — not stifle or direct — this decision-making process.

Integrated Setting— Integrated setting refers to a setting in which individuals interact with non-disabled individuals other than those who may be providing services to that person. With respect to an integrated employment setting, it refers to a setting typically found in the community in which individuals interact with non-disabled individuals, other than those who are providing services to that person, to the same extent that non-disabled individuals in comparable positions interact with other persons.

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Intrapreneurship— Intrapreneurship is used to define a situation when an employee of a corporation is allowed to exercise some independent entrepreneurial initiative.

IPE— Individualized Plan for Employment— A written plan, required for individuals determined eligible for vocational rehabilitation services, that spells out the services and supports the individual will receive from the State Vocational Rehabilitation agency to facilitate his/her achievement of the employment outcome identified in the plan. An individual must be afforded the opportunity to exercise informed choice in selecting an employment outcome, the specific VR services to be provided under the plan, the entity(ies) that will provide the services, and the methods used to procure the services. An IEP must be agreed to and signed by the individual and it may be amended to address changes in the person's situation or needs. Entrepreneurship or self-employment can be designated as a person's desired employment outcome.

IRWE— Impairment-Related Work Expense— A Social Security work incentive that can be used to help reduce the impact of earnings on Social Security disability benefits (SSI and SSDI). IRWEs include the reasonable cost of items and services (e.g., attendant care, medical devices, special transportation) that, because of an impairment, a person needs and uses in order to work. The cost of these items and services is deducted from the earnings that Social Security uses to determine whether a person is working at the Substantial Gainful Activity level.

ITP— Individual Transition Plan— A planning document required under IDEA for students with disabilities, starting at age 16 and revised on an annual basis, that outlines their plans for transitioning from school to adult life.

J

Job Coach— A person hired by the placement agency or provided through the employer to furnish specialized on-site training to assist an employee with a disability in learning and performing a job and adjusting to the work environment.

L

Loan— A loan is often described as money lent through a formal process that needs to be repaid with interest.

M

Marketing— Marketing is the detailed process involved with promoting, selling, and distributing products or services for the purposes of business.

Microenterprise — A microenterprise is a business with five or fewer employees, which requires \$35,000 or less in start-up capital, and which does not have access to the traditional commercial banking sector.

N

NIDRR— National Institute on Disability and Rehabilitation Research— A federal funding agency within the U.S. Department of Education that provides leadership and support for a comprehensive program of research related to the rehabilitation of individuals with disabilities. All of NIDRR's programmatic efforts are aimed at improving the lives of individuals with disabilities from birth through adulthood. NIDRR is a division of the Office of Special Education and Rehabilitative Services (OSERS).

O

ODEP— Office of Disability Employment Policy— An office within the U.S. Department of Labor that provides national leadership by developing and influencing disability-related employment practices and policies.

O & M— Orientation & Mobility— The training process that prepares individuals who are blind or visually impaired to travel safely and independently.

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OSEP – Office of Special Education Programs – The federal entity that oversees special education services for children and youth with disabilities from birth through age 21. OSEP is a division of OSERS within the U.S. Department of Education.

OSERS – Office of Special Education and Rehabilitative Services – The federal entity that supports programs that assist in educating children with special needs, providing rehabilitation services for youth and adults with disabilities, and conducting research to improve the lives of individuals with disabilities. OSERS consists of three program-related components: OSEP, RSA, and NIDRR.

P

P & A – Protection & Advocacy – Federally funded programs, located in every state, that advocate for and protect the legal rights of individuals with disabilities.

PASS – Plans for Achieving Self-Support – A Social Security work incentive that can be used to help reduce the impact of earned income on SSI benefits. A PASS allows a person with a disability to set aside income and/or resources towards a work goal for a specified period of time (i.e., a person could set aside money for education, vocational training, or business start-up expenses).

PCA – Personal Care Attendant – PCAs assist people with disabilities to be as independent as possible by providing support and assistance with activities of daily living (i.e., bathing, dressing, driving, eating, etc.) and organizing social, cultural, and other activities upon request.

Pro-Forma Balance Sheet – The balance sheet is a snapshot of a business at a particular point in time. It shows a business's assets (what the business owns), liabilities (what the business owes), and owner's equity (what the owner is worth). A new business gets its first balance sheet when the business starts. It is updated annually thereafter, usually at year's end. The balance sheet shows the business's financial status and stability, and if the owner's equity is increasing. It consists of two parts: assets and liabilities, and owner's equity.

Q

Qualified Individual with a Disability – An individual with a disability who satisfies the requisite skills, experience, education, and other job-related requirements of the employment position such an individual holds or desires, and who, with or without reasonable accommodation, can perform the essential function of such position. This terminology is located within the Americans with Disabilities Act.

R

Reasonable Accommodations – This terminology, used in the Americans with Disabilities Act, refers to any change an employer makes which enables a qualified person with a disability to (a) have equal opportunity in the selection process, (b) perform the essential functions of a job, and (c) enjoy equal benefits and privileges of employment.

Risk – Risk is the chance of loss on an investment due to many factors, including inflation, interest rates, default, politics, foreign exchange, call provisions, etc.

RSA – Rehabilitation Services Administration – Located in the U.S. Department of Education, RSA oversees grant programs that help individuals with physical or mental disabilities to obtain employment and live more independently through the provision of individualized services and supports. RSA administers the State Vocational Rehabilitation program which provides funds to the states and territories to provide employment-related services for individuals with disabilities, giving priority to individuals with significant disabilities.

S

SE – Supported Employment – Supported employment means competitive employment in an integrated setting, or employment in integrated work settings in which individuals with the most significant disabilities are provided ongoing support services through an external source such as a community rehabilitation program or a State Vocational Rehabilitation agency. Supported employment provides assistance such as job coaches, transportation,

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assistive technology, specialized job training, and individually tailored supervision.

Self-Sufficiency— In the strictest sense, self-sufficiency refers to the ability to meet all of one's needs without any outside assistance. The term is used in this Guide in terms of financial or economic self-sufficiency, which refer to being able to meet one's financial obligations without outside assistance. Therefore, a person who is economically self-sufficient would not rely on cash assistance or cash benefits to meet his/her daily living needs.

SGA—Substantial Gainful Activity— A level of earnings used by the Social Security Administration to indicate the performance of significant and productive physical or mental work for pay or profit that pertains to eligibility for many of SSA's benefit and incentive programs. SSA calculates two SGA levels: one for individuals who are blind or visually impaired and one for individuals with other types of disabilities. SGA is adjusted on an annual basis for inflation.

Simulations— A technique used for teaching entrepreneurship that centers on creating a scenario that represents real-life, real-world experiences. Training simulations typically come in one of three categories: "Live" simulation, where real people use simulated (or "dummy") equipment in the real world; "Virtual" simulation, where real people use simulated equipment in a simulated world (or "virtual environment"); and "Constructive" simulation, where simulated people use simulated equipment in a simulated environment.

Small Business— A term used to describe a microenterprise. Also defined as a business that is independently owned and operated and that is not dominant in its field of operation, and generally employs fewer than 100 people.

Small Business Development Centers (SBDCs)— Centers in many U.S. communities that provide free assistance regarding business feasibility, business planning, marketing suggestions, financing, and management. SBDCs are part of the U.S. Small Business Administration.

SSDI—Social Security Disability Insurance— A monthly insurance benefit to individuals with disabilities who meet certain medical criteria and who either (a) have previous work experience themselves, and have paid Social Security taxes (FICA) for enough years to be covered under Social Security; or (b) have a retired or deceased parent who has paid into the system. Individuals on SSDI typically are also eligible for Medicare (after a 24-month waiting period if the person is under 65 years old).

SSI—Supplemental Security Income— A monthly cash benefit that is available from the Social Security Administration to people who have a disability, low income, and few resources. People who receive SSI also automatically become eligible to receive Medicaid medical insurance in most states.

Sped—Special Education— Education services for children and youth with disabilities.

Supported Living— Often involves partnerships between individuals with disabilities, their families, and professionals in making decisions about where or how the person wishes to live. People in supported living may need little or no services from professionals, or they may need 24-hour personal care. The kind and amount of supports are tailored to the individual's needs.

I

Transition— The 1990 amendments to the Individuals with Disabilities Education Act (IDEA) mandate that each student has transition services included in his or her IEP no later than age 16. The Act requires a systematic plan of action for vocational and other community activities.

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Undue Hardship— This term applies when an accommodation would require “significant difficulty or expense” to the employer, based on the size of the business operation, financial resources of the employer, and cost of the accommodation.

Universal Design— The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications, and the built environment more usable by as many people as possible at little or no extra cost. Universal design benefits people of all ages and abilities. The terminology is embedded in multiple laws and implementing regulations, such as the Americans with Disabilities Act, IDEA, Sections 504 and 508 of the Rehabilitation Act, and now Section 188 of Title I of WIA.

V

VR— Vocational Rehabilitation— The process of assisting individuals with disabilities to obtain, regain, maintain, and advance in employment through diverse services tailored to meet the needs of eligible individuals. Each state has a public VR agency.

W

Waivers— Programs that allow people to receive Medicaid long-term care services in the community.

WIA— Workforce Investment Act— Workforce legislation passed by the U.S. Congress in 1998 that required implementation by all states by July 1, 2000. WIA replaces the Job Training Partnership Act (JTPA) and is the legislation that, among other things, establishes the One-Stop Career Center system.

Workplace Accommodations— Modifications or adjustments to the work environment or the manner of circumstances under which the position held or desired is customarily performed, that enable a qualified individual with a disability to perform the essential functions of that position.

Workforce Development— The term encompasses organizations at the national, state, and local levels that have direct responsibility for planning, allocating resources, providing administrative oversight, and operating programs to assist individuals and employers in obtaining education, training, job placement, and job recruitment.

WOTC—Work Opportunity Tax Credit— A federal income tax credit that encourages employers to hire eight targeted groups of job seekers, including people with disabilities and people who receive TANF benefits.

Y

Youth Development— A process which prepares young people to meet the challenges of adolescence and adulthood through a coordinated, progressive series of activities and experiences which help them to become socially, morally, emotionally, physically, and cognitively competent.

For More Information, Please Contact:

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