

Readiness Self-Assessment Worksheet



Answer these questions about your resources, skills, and needed accommodations to help you think about how ready you are for self-employment.

Once you are done, share your answers with your TVR counselor.

1. Why Self-Employment?

Why do you think self-employment is a better choice than getting a job with an existing business?

- Can you explain why self-employment is the best option?
- Do your reasons make sense in terms of the realities (compared to false beliefs) of self-employment?
- Do your reasons make sense in terms of your life values?

2. Start-up Funding

How will you pay your bills until your new business earns a profit?

- Do you have enough savings to cover your personal expenses?
- Would getting a job with an existing business help you build savings and skills for self-employment in the future?
- Would financial counseling help you get your finances in order before applying for a business loan?
- What other financial resources do you have that could help get your business up and running?

3. Business Skills

What business skills do you have for running your business?

- Do you have experience using a computer?
- Do you have skills for managing day-to-day business operations (like bookkeeping, ordering, or keeping track of inventory)?
- Can you do the accounting for your business? If not, can you hire professionals to help you?
- Do you know how to advertise to customers?
- Do you have friends or family willing to volunteer their time to help you get started?

4. Needed Accommodations

What accommodations will you need when you open and run your business?

- If you have challenges with verbal communication, have you thought about other ways to communicate with customers, such as email?
- If you have challenges with math or managing money, do you have a family member or friend that can help you with bookkeeping?
- How will you run your business if an issue related to your disability comes up, such as a pain flare-up?

5. Other Challenges

Are there other challenges that might affect opening your business?

These could include:

- Environmental issues (allergies, chemical or sound sensitivities)
- Family commitments
- Debt or poor credit
- Criminal record
- Land use restrictions on tribal land
- Leadership responsibilities
- Substance abuse issues
- Other

**Once you answer these questions,
share your answers with your TVR counselor.**

**By thinking about possible challenges
and solutions ahead of time,
your proposed business is more likely
to be successful!**

