

# Readiness Self-Assessment Worksheet

Answer the following questions to assess business ownership in terms of needed resources, skills, and accommodations.

1. 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 the reasons make sense in light of some of the myths and realities of self-employment?

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

- Do you have enough savings to cover personal expenses?
- Would getting a job in your profession 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?

3. What business skills do you have for running your small business?

- Can you use a computer?
- Can you manage day-to-day business operations such as bookkeeping, ordering, or keeping track of inventory?
- Can you hire out certain management services like accounting?
- Do you have skills or do you have access to professionals to file necessary taxes for the businesses?
- Do you understand marketing?
- If you lack any of these skills, how will you obtain the training or services you need?

4. What accommodations will you need to manage your disability when you open your business?

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

5. Do you have a criminal record?

- If yes, what is it?
- How will it affect your ability to get a business license or have your business idea supported by Vocational Rehabilitation?
- Does your criminal record prevent you from starting a business in certain professions?

Once you complete these questions, print out this form and discuss it with your counselor.