10 REASONS TO LOVE BEING SELF-EMPLOYED
For some people, punching the time clock of a traditional 9 to 5 job is a perfectly acceptable way of life. For others, their dreams lie in the allure of being one’s own boss. This dream includes setting your own schedule and following your own rules. Though this may sound like a very isolated way to do business, that assumption could not be further from the self-employed reality. The NASE experts help everyday people realize their dreams of owning a business or branching out to be self-employed and work for themselves.
While there are many reasons to love being self-employed, the top ten reasons are outlined here:

1. **AUTONOMY**
Workers in corporate environments often deal with oversight from management. At a certain point, when one is trained to do one’s job, an employee expects to be given the freedom to do their job as they were trained to do. Many times, the corporate environment is fraught with micromanagement and socially detached managers. Self-employment eliminates that management style and allows a person to manage themself. Being self-employed allows you the autonomy and freedom to use your skills to the best of your ability, without the innovation killing oversight that restricts personal growth. Self-employment is an opportunity to feed one's spiritual health by striking out independently to pursue one’s path.

2. **FLEXIBILITY OF WORKPLACE**
The COVID-19 pandemic taught us all about the importance of flexibility. The exact number of businesses that closed due to COVID-19 is still unknown. The need for businesses and people to be flexible about how and where they do business was defined during the pandemic.

Businesses that were operational online fared better than traditional brick and mortar establishments. When local governments ordered lockdowns and restricted access to establishments, companies that required staff to be onsite found themselves unable to do business.

Being self-employed gives one the freedom to set up their business to the location of their choosing. The flexibility allows one to choose online services, in-person services, or a mixture of both. This flexibility provided security for the self-employed concerned about COVID-19 exposure, as well. Self-employed people could choose for themselves how comfortable they were around other people amid the pandemic and could adjust their schedules accordingly.

3. **DITCH THE COMMUTE**
People can spend hours a day on their commute. This time is taken away from opportunities you could spend with your loved ones. One of the better reasons to love being self-employed is the ability to manage one’s own time and delegate more time to the essential things in life — the people you love.

In giving up long commutes, self-employed individuals can rededicate that time to planning a romantic getaway with their significant other, or maybe even just a date night. This also frees up evenings to be there for kids and their activities.

4. **WORK-LIFE BALANCE**
People are more than just parts of a corporate machine, helping it to run smoothly. People are families, hobbies, friends, and more. Being self-employed allows you to control your schedule and to control your work-life balance. Work is often something that defines us. When we introduce ourselves, we include our names and frequently our trade. If work defines a sense of purpose, then family defines a sense of belonging. These balances are essential to success and happiness.

Being self-employed allows one the freedom to prioritize loved ones. If you need to plan a romantic evening for your significant other, there is no need to clear your schedule with your boss because you are the boss. Controlling your own life’s schedule is one of the many things to love about being self-employed.
5. INNOVATION AND CREATIVITY

The death of innovation can be summarized in an often repeated phrase: “That’s not how we do things here.” When you work for someone else, you are subject to the company’s vision, its resources, and its decisions. Too often, that means that great ideas are dead on the table if they do not fit into the company’s values where one is employed. Self-employment offers the creative freedom to innovate and try out your ideas.

The freedom of creativity is another thing to love about being self-employed. The creative liberties that a self-employed person can take are controlled by themselves. This freedom of expression and innovation means that the sky is truly the limit. Creativity can also be redirected from work to romance when you are self-employed since you would be your boss.

6. PURSUING DREAMS

If you have ever dreamed of owning your own business or being self-employed, you know that this dream will return again and again. For some, the desire to be self-employed is a lingering aspiration. If left unfulfilled, this can lead to unhappiness and frustration. One of the things to love about being self-employed is the pursuit of that dream and happiness.

People who are unhappy in their work-life may bring that dissatisfaction home with them. This has negative effects on relationships. If you are dissatisfied in the workplace and dream of being your own boss, this might affect your ability to show the ones you love how much they mean to you.

7. INCREASED INCOME

When you do what you love for work, you pour yourself into it, which means you are more committed to your success. Being self-employed gives you the ability to control your earning potential based on your commitment to yourself. It also allows you to control the revenue stream and the bookkeeping.
As an individual contributor in a larger company, you may not have much control over investments, expenses, or pricing. Still, one of the things to love about being self-employed is financial control. Instead of depending on someone else to make sound business decisions, a self-employed person can control the return of investment and profit margins.

8. BUILD YOUR NETWORK
Instead of building the network chosen for you by another entity, being self-employed allows you to choose your network and select the people you plan to work with. If you are employed somewhere that does not align with your values. You may find yourself struggling to drag yourself to work in the mornings. Being self-employed allows you the freedom to build your network and align yourself with others who share your values and vision.

We spend so much of our time invested in our work. That is why it is essential to love what you do and surround yourself with people who encourage and empower you. The freedom to network with people who will feed your business and your soul is a recipe for self-love and happiness.

9. PERSONAL BRAND
Self-employment allows you to create a name and an image for yourself and your business. Through self-employment, you can develop your brand that sells your business ideas to clients, customers, vendors, or contractors. Your brand is about so much more than just your product or business plan, though. Building a personal brand involves both a vision and a mission.

A personal brand is a dream or an idea that is brought to life through actions and interactions. Every customer or client who interacts with you or your business experiences your brand. What better opportunity for creating a better community than the chance to build a personal brand that brings happiness to another person?

Being self-employed is a freedom that is not comparable to a traditional employee-employer relationship. For those who dream of this type of independence, self-employment is the obvious answer.

10. SELF-EMPOWERMENT
The recurring theme of the things to love about self-employment is the control that it gives you over many aspects of your life. This control is about more than just a need to be in power. Self-employment brings about self-empowerment. The realization of what you can accomplish is an inspiring feeling.

Self-empowerment can also mean self-love. Loving yourself enough to love what you do is a fantastic accomplishment. People fortunate enough to follow their dreams get to live fulfilled lives. Happiness can spread. If you can live your life on your own terms, you can confidently engage in relationships. Being self-employed allows you the ability to manage your relationships and your time with the people you love.

FINAL THOUGHTS
To learn more about ensuring your small business’ success in 2021, contact the experts at NASE. Our licensed professionals will be happy to answer any questions you have.
Member Benefits

Visit NASE.org to learn more about the following benefits!

**New!**

Receive a 20% rebate on the selling or listing side of the real estate commission when you buy or sell property!

If you've ever bought or sold a home, you know that every penny counts. Now, through special arrangements for NASE Members, you can save hundreds or even thousands of dollars on your next real estate transaction through the Real Estate Advantage Program.

**MyKlovr**

MyKlovr.com is an online college and career counseling app.

MyKlovr is a transformative tool for anyone planning an education or pursuing a career, at any point in their life's journey. Whether you're a 9th grader just starting to think about college, or an experienced worker looking to acquire credentials for a new role — myKlovr gathers the resources to help you assess your talents, benchmark strengths and skills, research potential options and discover meaningful solutions.

Click Here to Get Started!

**Small Business Growth Grants**

Sponsored by Dell Technologies

Dell Technologies is supporting small business growth by sponsoring 2021 NASE Growth Grants.
Small business owners like you can’t afford to waste time going to court or chasing collections with clients, customers and vendors. And especially during a world-wide pandemic, you need to stay healthy to keep your business thriving.

For a myriad of reasons civil court is a huge hassle and for the time being that system won’t be fixed any time soon. Why put yourself through that tedious process when you could settle your dispute online in the comfort and safety of your own home? At the same time, did you know that 85% of cases don’t get in front of a judge anyway?

The best and most convenient alternative is to use OneDayDecisions.com.

What Is OneDayDecisions.com?
One Day Decisions is the only online entity that conveniently resolves dollar-based disputes from anywhere, in a legally binding manner, in as little as one day, with no litigation, faster payments, higher collection amounts, easier terms and no credit damage.

Why is OneDayDecisions.com better than court/arbitration/mediation, etc?
Unlike small claims court and other venues, One Day Decisions is the first settlement service where any disputed dollar amount can be settled completely online in as little as one day, from any geographical location. Anyone can sign up and invite the opposing party to settle a case at no charge. One Day Decisions charges a low, one time, non-refundable fee to both parties, which is far less than court, lawyers, mediators or time lost from work. And plus, during the Covid-19 pandemic, One Day Decisions is the best way to settle your dispute with having to risk your health at a courthouse...assuming your local courthouse is even open at this time.

This is a very new, proven concept. Please help!
Not to worry! During every step of the process, short video tutorials (on top right of every page) guide users through each step of the process and can be played on any computer or mobile device.

After both parties agree to participate and pay a low, onetime, non-refundable fee, ODD calculates a fair settlement and offers up to three chances to settle. Notification of offers and counteroffers are sent by email. Once an agreement is reached, the settlement amount is paid by credit card through the website and payment is issued within 7–10 business days.

What proof do I have that my dispute was settled?
Once the process is over, both parties will download a PDF of their Certificate of Resolution (valid in all 50 states) that certifies the matter to be permanently settled and free from any further pursuit.

More benefits from using OneDayDecisions.com:
- No charge to file a case
- Debtors can get their debt discounted
- Receivers get their money faster — within 7–10 business days
- Settle from home! Covid-19 safe & save the costs of missing work
- Avoid using a collection agency (which take 30% of what little they collect)
- Avoid face-to-face confrontation in court, arbitration or mediation
- Debtors pay what they owe with a credit card rather than a lump sum check
- Unlimited by court jurisdictions, cases get settled anywhere in the country
- All settlements are final and binding

Here is a helpful 1 minute video that lays out the One Day Decisions process simply and quickly
The Biden Administration has announced an expansive relief package covering every aspect of the American economy in an effort to continue to fight the Covid pandemic. The package includes a continued emphasis on small business relief.

Small Business Highlights include:

**AMENDMENTS TO THE PAYCHECK PROTECTION PROGRAM:**

- **Eligibility of Certain Organizations**
  - Non-profit organizations are eligible to receive a covered loan if the organization employs no more than 500 employees per physical location.
  - Non-profit entities are eligible for a covered loan if the non-profit entity does not receive more than 15% of its receipts from lobbying activities and if the cost of lobbying activities did not exceed $1,000,000 during the most recent tax year that ended prior to February 15th, 2020 and if the non-profit entity employs no more than 300 employees.

- **ELIGIBILITY FOR 2ND DRAW LOANS**
  - **Eligibility of Internet Publishing Organizations**
    - Internet-only periodical publishers engaged in the collection and distribution of local or regional and national news and information will be eligible for a covered loan for the continued provided news, information, content and emergency information if the organization employs no more than 500 employees, or the size standard established by the Administrator for the North American Industry Classification code and that the organization makes good faith efforts to ensure that the loan will be used to support local or regional news.

  - **Second Draw Loans**
    - Changing PPP funding from $806.4B to $813.7B
    - Any money not otherwise appropriate by the Treasury for fiscal year 2021 will be appropriated to the Small Business Administrator, and $7.25B will remain available.
SUPPORT FOR RESTAURANTS

- There will be $25B appropriated to the Restaurant Revitalization Fund (in addition to amounts otherwise made available). Of the appropriated funds, $5B will be made available to eligible entities with gross receipts of no more than $500,000 and $20B will be made available to the SBA Administrator to award grants in an equitable manner to eligible entities of different sizes based on annual gross receipts.

COMMUNITY NAVIGATOR PILOT PROGRAM

- The Community Navigator Program refers to outreach, education and technical services provided to community navigators that target eligible businesses to increase awareness of programs of the SBA.
  - Community Navigators refers to a community organization, a community financial organization of the SBA or any other private non-profit organization engaged in the delivery of community navigator services. Eligible businesses include: small business concerns owned and controlled by women, veterans, and socially and economically disadvantaged small businesses.
  - In addition to amounts otherwise made available, there will be $100M appropriated for the Community Navigator Program by the Treasury.

SHUTTERED VENUE OPERATORS

- There will be $1.25M to be used for the Economic Aid to Hard Hit Small Businesses, Nonprofits and Venues Act, of which $500,000 will be used to provide technical assistance to assist applicants access the System for Award Management or to assist applicants with alternative grant applications.

DIRECT APPROPRIATIONS

- $840M has been appropriated to the Small Business Administrator for Administrative expenses including to prevent, prepare for and respond to the COVID-19 pandemic, domestically and internationally.
- $460M will be appropriated to carry out the disaster loan program, of which $70M will be used for the cost of loans and $390M will be used for administrative costs to carry out the program.

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