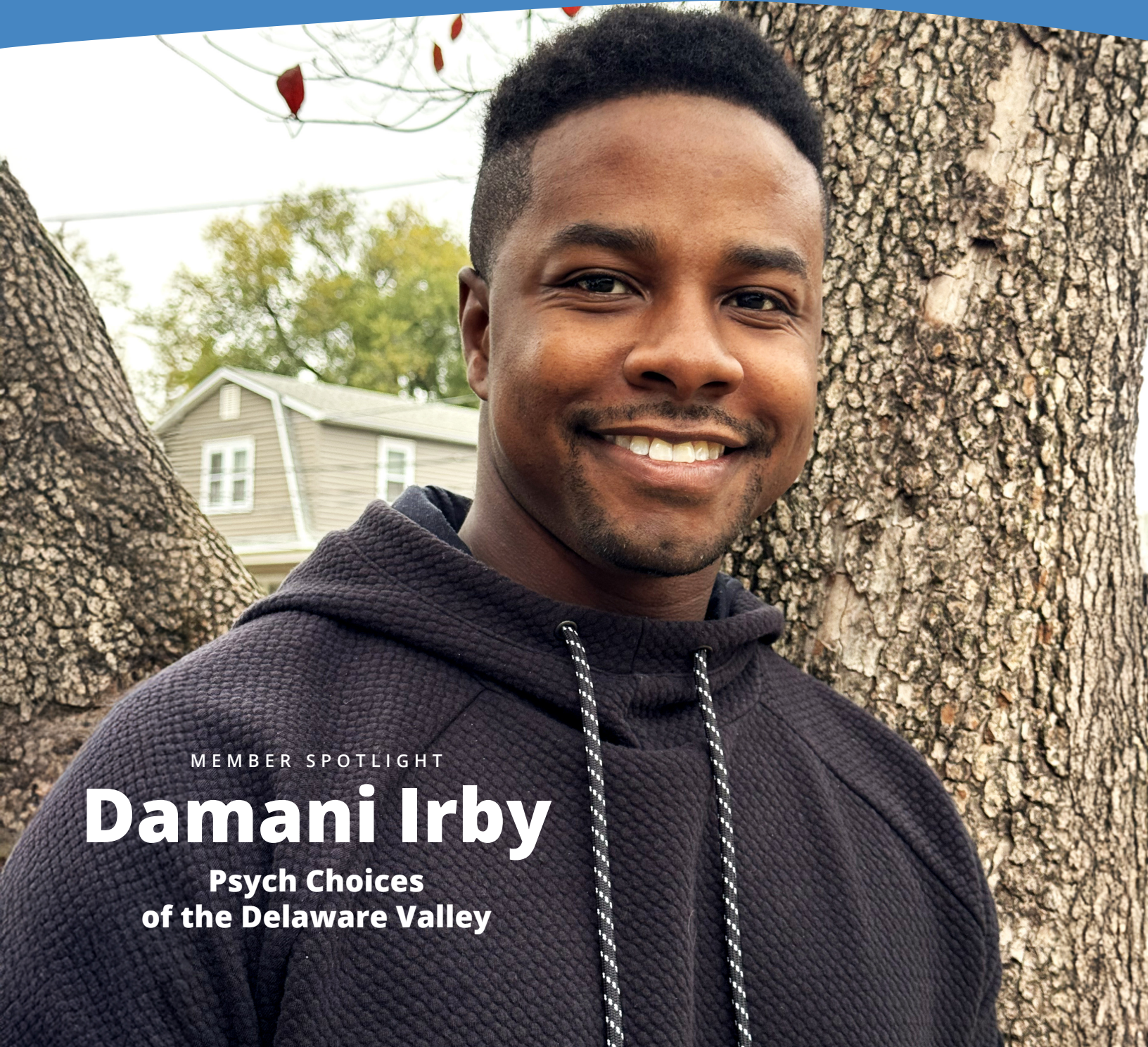


SelfInformed

Published by the National Association for the Self-Employed

January 2026



MEMBER SPOTLIGHT

Damani Irby

Psych Choices
of the Delaware Valley

How Self-Employed Business Owners Can Plan with Purpose for a



Focused Year Ahead

Running a small business or micro business comes with a wonderful sense of freedom. It also comes with plenty of responsibility. As a self-employed business owner, you are responsible for delivering products or services that satisfy your customers and keep revenue flowing.

As you move into a new year, it's important to take a look at where you are now and where you'd like to go. While it's easy to get caught up in the day-to-day activities that keep your business running, it's also important to step back occasionally and look at the bigger picture. Spending some time thinking about the future and what it will take for your business to reach the next level is a wise investment that will pay off many times over.



Why Planning is Critical for the Self-Employed

To be clear, planning is important at all levels of business. From massive multi-national corporations down to one-person operations, all businesses need to have detailed plans in place.

Of course, for a huge corporation, there are dedicated planning teams that do nothing but think about the future. You don't have that same luxury. It all falls on you, from top to bottom, and that means that planning is often pushed onto the back burner or ignored entirely.

A lack of planning in a small business relegates you to reactive work. You simply encounter each day as it comes, putting out fires and responding to the most urgent requests first. That might get you through, but it doesn't allow for meaningful, sustainable progress. What's worse, this approach to work can lead to burnout and frustration, and it can even threaten the very existence of your operation.

The Role of Focus in Running a Small Business

What's missing in this somewhat grim picture is time to focus. As an entrepreneur, you need blocks of time where you can sit down, focus on a task at hand, and execute. But if you aren't careful with your planning and how your business operates, that focused time will never come around.

It's common for a micro business owner to fall into this trap. As you get caught up in daily operations, you forget to spend time on the thing that made your business valuable in the first place. Whatever it is that you have to offer the market, you need to protect enough time to actually deliver that value. If all of your time is swallowed up by busy tasks, you'll never get around to doing great, meaningful work for your clients.

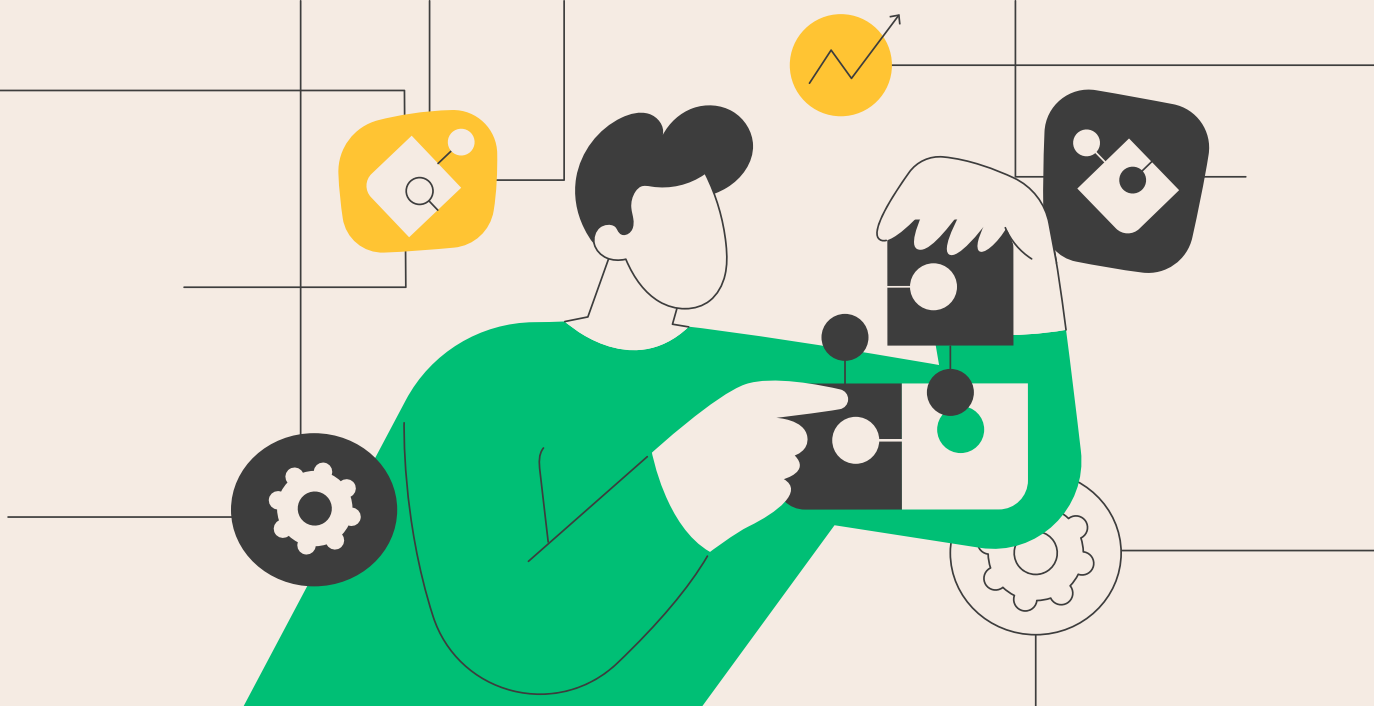
Setting Realistic Business Goals for the Coming Year

Let's zoom out from the daily operations of your business for a second. In order to know what to spend your time on each day, you need to have some overarching goals that provide your business with direction. Those goals should be ambitious, but realistic. Shooting for the moon might be tempting, but if you are destined to fall short, the goals you set will be more frustrating than motivating.

Here are a few quick tips to guide your goal-setting process:

- **Avoid setting too many goals.** A total of three annual goals is a good target, as you'll be able to track progress without being overwhelmed.
- **Be modest with revenue targets.** Everyone wants to make more money, but aiming to increase revenue by 10-20% is far more realistic than trying to double your income.
- **Look at your lifestyle.** Consider setting a goal that involves working fewer hours each week while still growing your business effectively.
- **Add one new thing.** It could be an additional product or another service, but commit yourself to finding a fresh way to serve your customers.

Setting goals is a critical part of growing a business of any size. Without a destination in mind, you can't possibly know which way to go. And, when you set logical, practical goals, you'll enjoy a boost of motivation as you work toward making them come true.



Build Time-Saving Systems with Batching

Goals are great. At the same time, they aren't going to go anywhere without systems. It's systems that move you from one point to the next while not burning out along the way. When you have systems in place for your business, much of what you do during each day will feel like it's on autopilot.

This starts with batching. The concept behind batching is that you should do similar tasks all at the same time to avoid switching back and forth between duties throughout the day. There is a cognitive cost that comes with that switching, and it can wear you out long before the workday is over.

Answering questions from clients or customers is a great place to apply the concept of batching. Instead of randomly answering inquiries throughout the day, set aside certain times when that work will be done. For example, you might have 30 minutes in the morning, 30 minutes at lunch, and 30 minutes at the end of the day for this important job. All you do during those windows is answer questions and get back to people, and since you have three blocks set aside, no one will ever have to wait very long for an answer.

You can apply this same concept to nearly everything you do as a small business owner. From sending invoices and payment reminders to scheduling meetings and more, nearly everything can benefit from batching. You'll be amazed at how much you can get done in a single day when you work through your to-do list in batches.

Get More Done by Doing Less

Even with optimal systems in place, there is still a limit to how much you can do in one day, or one week, or one year. Only 24 hours are available in each day, and some of them need to be allocated for things other than trying to grow your business.

Toward that end, there are probably things you are doing in your current routine that could simply be dropped. It's likely that at least a few of your ongoing habits aren't really making any meaningful difference in the success of the business, and nothing would change if you just stopped doing them completely.

To track down these time wasters, make a log of what you do each day while working in the business. For now, write every single thing down, no matter how obvious it may be. If you are like most small business owners, this is going to turn into a rather long list pretty quickly. Once the list is done, leave it alone and come back to it with fresh eyes a day later.

When the next day arrives, review your list and think about each line item. Some will be things that you obviously need to keep doing, like having sales calls or working on your products or services. But other activities will probably jump out as not being so mission-critical. Highlight anything that you think you might be able to drop and stop doing it for one week. If you skip it for a whole week and nothing about the business changes, you can probably leave that activity behind permanently.

Build Powerful New Daily Habits

If you go through the process of setting some clear goals, putting operational systems in place, and cutting out time-wasting activities, you'll be primed for a great year. But there is still one other step you can take toward building an even better business. These are daily habits that make much of what we have already discussed possible.

Habits aren't quite the same as systems, as these are things that you do over and over, no matter what type of task you are working on. Taking some time for reflection can help you uncover what habits you might want to build or change, but the list below highlights three possibilities to consider.

- **Start the Day Intentionally.** It's all too easy to start the day in reactionary mode, grabbing your phone to answer messages before you even get out of bed. This habit can scramble your brain and put you directly into reactionary mode. Instead, make it a habit to work on one intentional task each morning before you dive into other stuff. That pattern will put you in a better frame of mind to be productive the rest of the day.
- **Create Boundaries Around Focus Time.** When you plan on using part of your day to focus on a project, put boundaries on the time so you won't be interrupted. Tell people in your life

that you'll be unavailable, and put your phone on silent (or turn it off completely!). There is tremendous power to be found in dedicated focus time, but that power only appears when distractions are gone.

- **Be Physically Active Each Day.** Many small business owners in the 21st century find themselves stuck at a desk staring at a screen all day long. Spending some of your day in that position is inevitable, but it's important to keep your body moving. Physical activity is as important for your mind as it is for your body, so time spent being active is anything but wasted. Even a couple of short 10-minute walks can make you feel better and more energized for your work.

Set the Tone Right from the Start

It's a great feeling to hit the ground running in a new year. If you can perform well in the first month or two, there will be no limit to what you can accomplish the rest of the way. And, if some of your time early in the year is spent on planning and setting goals, you'll know exactly what steps you need to take to drive your business forward. Whether you are starting a business from scratch or trying to reach new heights with an existing venture, the advice on this page should serve you well.



ANNOUNCEMENT



Dependent Scholarship Applications Opened January 1st

Multiple College Scholarships of \$3,000 are Awarded Each Year

This program is open to legal dependents of NASE Members, ages 16–24. To apply, students need to be high school students or college undergraduates planning to enroll in college for the upcoming fall semester. The application period is **January 1st through April 30th**.

[APPLY NOW](#)

See the Latest Press Releases from NASE



NASE Provides Financial Grants to Support Small Businesses in CA, FL, GA, NY, OR, and WI

Dec 01, 2025

NASE announced today \$28,000 in Growth Grants to seven local small businesses for the third quarter of 2025, including three sponsored by AARP.

[READ FULL STORY →](#)



NASE Salutes the Power and Ingenuity of America's Entrepreneurs on Small Business Saturday

Nov 23, 2025

NASE encouraged the American public to show their support for our nation's new and existing mom-and-pop small businesses, and #ShopSmall this Small Business Saturday, November 29th.

[READ FULL STORY →](#)

[READ ALL PRESS RELEASES](#)



Member Benefits

Visit [NASE.org](https://www.nase.org) to learn more about the following benefits!

Check out the NASE Benefits at a Glance

[Click Here to Get Started](#)

A Complete List of NASE Membership Benefits

- Expert Advice
- Home & Personal
- Business Benefits
- Travel Benefits
- Health
- Optional Benefits

[Annual Benefits Guide \(PDF\)](#)

[Monthly Benefits Guide \(PDF\)](#)

[Gold Benefits Guide \(PDF\)](#)

[Veteran Benefits Guide \(PDF\)](#)

[Student Benefits Guide \(PDF\)](#)

Customized insurance for your business needs.

[Get a quote](#)

HISCOX
business insurance

Underwritten by Hiscox Insurance Company/Inc., a Chicago-based insurer.

Hiscox Small Business Insurance

Get Insurance Customized to your Small Business

Hiscox offers businesses a new way to buy small business insurance online in minutes.

[Click Here to Get Started](#)



Member Benefits

Visit [NASE.org](https://www.nase.org) to learn more about the following benefits!

LEGALZOOM

Join the millions who launched their businesses with LegalZoom. Or... Time to be your own **boss**.

Online legal document preparation services to help you START, GROW and RUN your business.

[Click Here to Get Started](#)

LIMITED TIME **90% off** for 3 months*

Save 30% of your time per month

Based on a survey commissioned by Intuit of QuickBooks Online customers as of September 2024.

qb INTUIT quickbooks [Buy now](#)

		CUSTOMER FAVORITE	
<p>Simple Start</p> <p>\$38 \$26⁶⁰/mo</p> <p>Save 30% for 6 months*</p> <p>Choose plan</p>	<p>Essentials</p> <p>\$75 \$52⁵⁰/mo</p> <p>Save 30% for 6 months*</p> <p>Choose plan</p>	<p>Plus</p> <p>\$115 \$80⁵⁰/mo</p> <p>Save 30% for 6 months*</p> <p>Choose plan</p>	<p>Advanced</p> <p>\$275 \$192⁵⁰/mo</p> <p>Save 30% for 6 months*</p> <p>Choose plan</p>

Explore the Features

See profit at a glance. Get every tax deduction. Manage & pay bills.

Create invoicing. Auto taxes and forms. Pay your team.

[Click Here to Get Started](#)



MEMBER SPOTLIGHT

Damani Irby

Damani Irby is the Practice Owner of Psych Choices of the Delaware Valley in Broomall, Pennsylvania. Psych Choices was originally formed and founded by previous owners in 2001. Damani acquired the business in 2018 after working directly for the previous owners as a contractor for a couple of years. After the acquisition, Damani focused on rebranding and rebuilding the demographic, focusing on holistic care

and not medication alone. By trade, he is a Licensed Professional Counselor with over 15 years of clinical experience. ***Happiness by Choice, not by Chance*** is the slogan where we promote taking ownership of one's own satisfaction in life. As a self-care driven practice we believe in work-life balance, which motivates our providers to truly focus on patient care instead of simply meeting a numerical quota.

What inspired you to enter the field you are in?

I'm passionate about mental health because it's literally connected to all our why's in life. This fact has become even more vital post-pandemic than ever before. Mental health is correlated with relationships with self/others, physical health, perception of happiness etc. Good mental health enhances physical, mental, emotional and social/relational dynamics. Most issues with society from childhood bullying to crime all connect to an individual's mental health functioning

When and why did you start your business?

I acquired Psych Choices in 2018, which led to me leaving my full time job and focusing solely on the practice. I decided to take a chance on myself and implement everything in the mental health system I wasn't seeing while working for other companies in behavioral health. The practice has also provided me with opportunities for a flexible schedule allowing me to do consulting, real estate, and sit as a board member on IBC's committee. All of which promote enhancement of the community I live in.

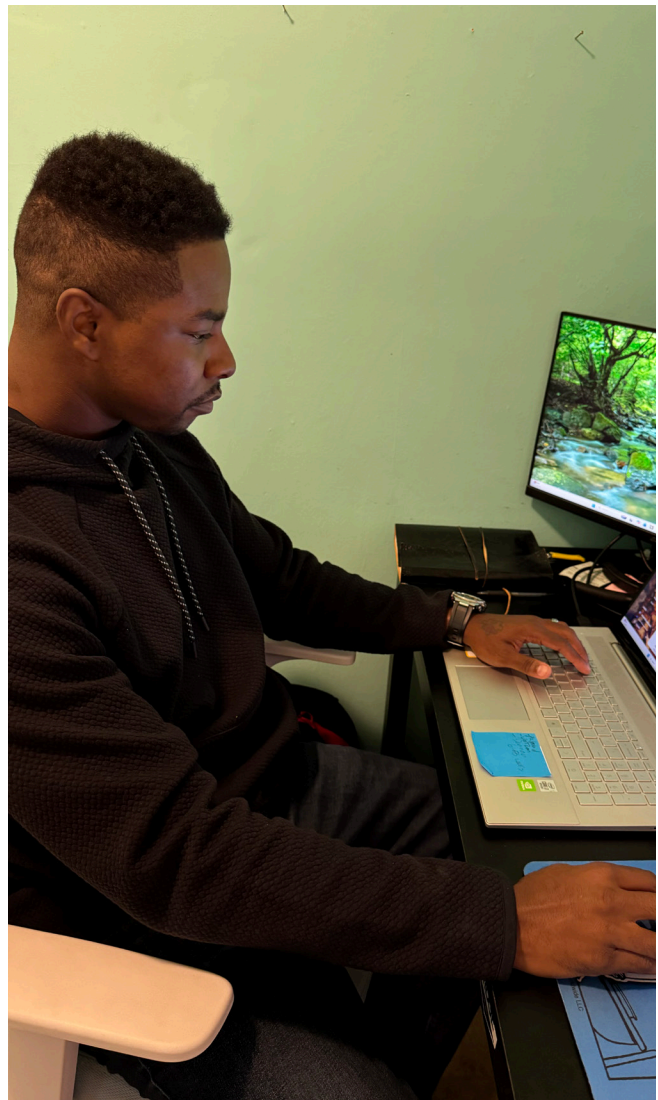
How do you market your business?

Currently, I market my business with a combination of online Search Engine Optimization, social media, personal referral outreach, and community engagement.

What challenges have you faced in your business? How have you overcome them?

One of the biggest challenges I've faced in business is the evolution of competition in our local area. During the pandemic several large private equity companies as well as insurance companies acquired several group practices in our area, creating these large capital powerhouses. By doing this it's created less business diversity in the area, and more difficulty hiring and seeking new patient leads.

We've had to get creative around our marketing and hiring to maintain sustainable margins for our business. What this has meant is increasing our pool of clients we market too as well as increasing our pool of therapists/employees we target. By increasing the pool of options, we've improved the likeliness of landing the clientele/personnel that fit our business model.



Do you have any employees? If yes, how many and are they full or part time?

Yes, we have 11 full time employees and 13 part time employees. The plan is to add an additional location and hire more. Currently we're maxed out at our present location and the numbers are still improving.

What's your schedule like, what's a typical day for you?

Typical day for me includes but isn't limited to facilitating community referral relationships, social media marketing, allocating funds to cover business expenses, analyzing/projecting business income, monitoring employee productivity, responding to emails, communicating with and supervising my management team, and seeing clients myself as I'm a licensed psychotherapist.



What’s the best thing about being self-employed?

Primarily, the best thing is the schedule flexibility that allows me to be more present for my wife and children. Secondly, I’m passionate about having a hand in the mental health care provided to the community, which means I’m involved in hiring and training of what I believe the public deserves access to.

What’s the best compliment you’ve ever received from a client?

The best compliment I received is when I read a message from one my employee therapists, this a direct quote from the message: “I had to let you know that my patient is truly impressed with the ownership and how well run the practice is. She couldn’t stop gushing about the overall treatment she receives from everyone she encounters at Psych Choices. She recognizes that this is due to leadership.”

What’s the most important piece of advice you would give to someone starting their own business?

Start small, and grow gradually with the market trends. The problem I see with a lot of businesses is they’re grow to slowly or too quickly, both of which are detrimental to business sustainability.

Any other information you would like to share?

Psych Choices is proud to present that we recently received word of winning the Best of Delco 2025 award in the Mental/Behavioral Health category. This award is based on a voting system in which the community expresses their preferred choices of businesses in the area. This is our first time winning, and this recognition is a sentiment to the passion we have around enhancing the mental health of the community.

FY26 Federal Appropriations:

Progress Amid Political Headwinds



As the January 30, 2026 funding deadline approaches, Congress has made substantial progress on the fiscal year 2026 federal appropriations process, marking a significant departure from recent years' last-minute omnibus packages. Following a 43-day government shutdown that ended in November, lawmakers have worked deliberately to pass individual spending bills through a bipartisan, committee-driven process.

As of late January, Congress has successfully passed six of the twelve regular appropriations bills into law. The House recently completed its constitutional duty by passing all twelve measures, with the final packages approved on January 22 and 23. These include critical funding for defense, homeland security, labor and health services, education, and transportation. The completed bills represent approximately \$1.2 trillion in spending and demonstrate a shift toward regular order rather than rushed, end-of-year omnibus legislation.

The remaining bills awaiting final Senate action include Defense, Homeland Security, Labor-HHS-Education, and Transportation-HUD appropriations. Senate leadership has indicated these measures will be considered before the January 30 deadline to avoid another government shutdown. Already enacted are bills covering Commerce-Justice-Science, Energy and Water Development, Interior-Environment, Financial Services, Agriculture, Military Construction-VA, and Legislative Branch operations.

A central tension in this year's appropriations process involves competing visions for federal spending levels.

The Trump Administration proposed significant cuts to non-defense programs, with some estimates suggesting reductions of up to 23 percent. However, congressional appropriators have largely rejected these proposals. The House bills reflect approximately 6 percent cuts to non-defense spending, while Senate measures maintain funding closer to fiscal year 2025 levels. Congress has also resisted administration proposals to eliminate entire federal programs and reorganize agency structures.

The appropriations bills currently advancing through Congress include robust funding for agencies that the administration had targeted for major reductions, including the National Institutes of Health, Environmental Protection Agency, National Oceanic and Atmospheric Administration, and U.S. Geological Survey. Appropriators have also moved to rebuild staffing levels at agencies affected by workforce reductions implemented last year.

Looking ahead, the completion of the FY26 appropriations process represents both achievement and ongoing challenge. While the deliberate, member-driven approach marks an improvement over previous years' compressed timelines, significant policy differences remain. As Congress works to meet the January 30 deadline, the outcome will set important precedents for the balance between executive proposals and congressional power of the purse.

Katie Vlietstra is NASE's Vice President for Government Relations and Public Affairs; You can contact her at kvlietstra@nase.org.