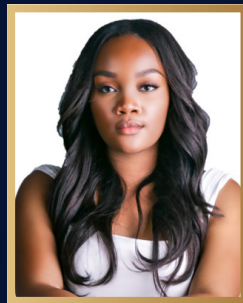
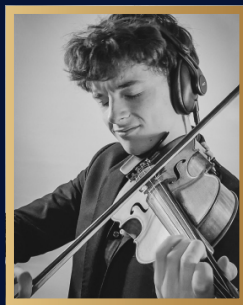


# SelfInformed

Published by the National Association for the Self-Employed

July 2021

## *Congratulations*



# 2021

**2021 NASE DEPENDENT  
SCHOLARSHIPS RECIPIENTS**

# 16

## Reasons to Be Independent



Self-employment is the essence of American independence. Think about it: Benjamin Franklin. Thomas Jefferson. Paul Revere. From the earliest days of this nation's history, it has been the entrepreneurs, inventors, and "self-made" craftsmen who have defined the spirit of American independence and ingenuity. With over 80 million small businesses operating across the country today, it's clear that even through some tough times, this spirit is alive and well. So this Fourth of July, NASE offers 16 reasons to celebrate the freedom of your independent business – and what you contribute to the fabric of the economy, culture, and the community you serve.



### **1. Small businesses are unique**

Simply put, you take the wheel when you're working for yourself. No one tells you where to go or how to get there. It's all you.

When you're self-employed, you get to create your own brand from the ground up. Your business is about you, not corporate homogenization. A small business owner has the freedom to customize and define their product and services, logo and name, ethos and market from day one.

### **2. Independent businesses are innovative**

Innovation happens in the realm of start-ups, entrepreneurial investment, and small businesses. New companies and self-employed individuals often launch to serve a gap in the market. They go where bigger businesses haven't, won't, or can't.

Whether it's technology, the environment, agriculture, or health, small businesses have been trailblazers in innovative directions. The big companies follow and the whole world shifts on the initiative of the visionary decisions of small business leaders.

### **3. Small businesses are niche**

Celebrate your smallness! Big businesses leave a lot of room for specialists to flourish in niche markets. By honing in on specialized areas of need, small businesses can build customer bases that are both loyal and willing to pay more for the deliverables only you can provide.

### **4. Independent businesses offer customer choice**

Small businesses are a whole universe beyond the box stores and big conglomerates. Whether it's a handcrafted product or expert advice, customers look to small businesses to deliver next-level work.

Even if there are other businesses out there providing your service, you can offer your own way of doing things at a different price point that will make you stand out from the crowd.

### **5. Small business owners are responsive**

Forget the robocalls and "press pound for more options" approach to customer service. Small businesses foster and cherish genuine customer engagement. They recognize the value of customer loyalty, and enjoy its rewards in the form of word-of-mouth recommendations and return business.

Customer engagement and familiarity carries over into social media, email, and good old fashioned phone calls as well. It's much easier for a small business owner to get a customer (or potential customer) on the line for a casual chat than it is for a big company.

The one-on-one connection is doubly important vice-versa: You're there on the other end of the phone when a customer needs you. No call center required.



## 6. Small businesses are success stories

Real people, relationships, and struggles are a cornerstone of marketing for small businesses in the form of telling the story of your brand.

Customers want to know how you got started, what challenges you've overcome, and what problems you solve in their lives. (Nobody asks General Electric or T-Mobile questions like that!) Small businesses are naturally relatable because you really are just like your customers.

## 7. Small businesses are the heart of a community

Independent businesses are woven into the fabric of any vibrant downtown, any thriving neighborhood. It's obvious in the look of the storefronts: variety, local color and flavor, individuality and customized products.

But the ties of small businesses go deeper than surface appearance. Independent establishments aren't just shops, products, and business transactions.

They're also relationships between people. Many businesses are family affairs, deeply tied to the communities they serve.

Small businesses are an integral part of a community, which is what makes closures so devastating. Communities increasingly recognize this, rallying around small businesses through shop-local preferences and downtown revitalization initiatives. These values reflect the importance of independent and self-owned companies in the lives of your customers.



## 8. Independent businesses are flexible

A change in the direction of the wind can drag a big ship off course, but a small boat can adjust sails quickly.

It's never easy to weather a storm, but as the captain of your own vessel, you are capable of making nimble moves in changing economic conditions. Small business owners are closer to the lives of their customers, making them more sensitive to changing needs than the remote corporate headquarters of large corporations.

## 9. Independent businesses are lean

Starting a new business is like planting a flower from seed into a generous expanse of soil. As it grows, your plant's roots can spread at their own pace. That's easier than trying to transplant the unwieldy root system of an established plant into new soil — and the same is true for big companies trying to transplant into new markets.

## 10. Small businesses are mobile

With a small business, it's easier than ever to change location. A small operation means you have a much bigger choice in terms of rental space or real estate. It also means you can work from home, operate as a mobile business that brings the services to customers, or do your work from computers and phones anywhere.





### **11. Self-employed workers are bold**

It's easier to take risks when you're an army of one (or ten, or twenty). Small businesses can test new products with a smaller investment and see the response more quickly and easily than a big corporation can. You see a market and an opportunity — and you step up.

It's no wonder that large corporations sometimes test out new products by creating LLCs; the guise of a small business allows big companies the anonymity to take risks and weather potential flops more easily.

### **12. Independent businesses are fresh starts**

Total freedom from outdated ways of doing things. Whereas a big, established company may adhere to a rigid, legacy business model, the new small business starts fresh.

Self-employment means the freedom to experiment with more efficient and creative operational ideas. Don't like cubicles? Break out of the box.

### **13. Small businesses are financially rewarding**

Bold risks and hard work can pay off for a small business owner in ways that may only translate into a small raise or promotion in a salaried position. Self-employment offers the chance to make more money, and that's a strong incentive to do all the hard work entailed in a small business.

### **14. Small businesses are personally rewarding**

Building your own company or independent business means you get to pursue your passion, putting all your skills and creative energy to good use.

Think of the millions of people who burn through years of their lives doing jobs they hate because they need a paycheck. Although building a business of your own is a tremendous amount of work, and the payoff may not come immediately, it's all labor for your own dream. That's a powerful motivator.

### **15. Independent workers are always learning**

The more your business grows, the more your knowledge and skills grow. You're involved in every single aspect of building your business, making every day a learning opportunity. In fact, the expansion of your business is limited only by your imagination. With your own schedule, you can prioritize learning, including earning credentials and a formal degree in your field. It's completely up to you what to study and master.

### **16. Self-employed workers are FREE**

Perhaps the biggest allure of starting a small business is the thought that you can "be your own boss." Finally, no one can tell you what to do, no one can take credit for your great ideas, and no one can fire you!

Take a day off when you need it, work when it's most convenient for your family, and the rest of your life. Self-employment means finally becoming the master of that elusive "work-life balance." With a small business, you take charge of your own destiny.

It doesn't get much more American than that.



New!



# Member Benefits

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



## SMALL BUSINESS GROWTH GRANTS Sponsored by Dell Technologies

Dell Technologies is supporting small business growth by sponsoring the [July 2021 NASE Growth Grant](#).

Apply for the Dell business development grant from the NASE worth up to \$4,000! Designed to help address a specific business need. [Apply Now!](#)

**APPLY  
NOW**

You could receive up to \$4,000 for your small business, sponsored by Dell. The NASE has already awarded more than \$600,000 in Growth Grants to NASE Members just like you.

Grants can be used for Dell office equipment, marketing, advertising, hiring employees, expanding facilities and other specific business needs. You could be the next grant recipient. To be eligible for an NASE grant, you must:

- Be an NASE Member in good standing.
- Demonstrate a business need that could be fulfilled by the grant.
- Provide a detailed explanation of how you will use the grant proceeds.
- Show how the grant will improve your business growth and success.
- Offer supporting documentation such as a résumé and business plan.

*Growth Grants are awarded at the sole discretion of the NASE. Unfortunately, not everyone who applies will receive a grant. Decisions of the selection committee are final and are not subject to appeal. No application feedback will be given. [Click Here](#) for recent grant recipients.*



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Most of us travel without being prepared for a medical or other emergency, or knowing how to find and obtain treatment from qualified physicians and medical facilities. That's what makes Assist America's Global Emergency Services so important. Benefits are available to Association Members at no additional cost when traveling 100 or more miles from home.

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# Member Benefits

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



## Are you Prepared for a Cyber Attack?

Running a business today comes with a multitude of challenges. Beyond managing your team, finances and growing your clientele, often the last thing on your mind is the threat of a cyber-attack. Unfortunately, not only is this a very real threat, it is one that is increasing every day.

Cyber-crime is one of the fastest growing risks facing business owners. Not only is the frequency of attacks growing but the technology is constantly changing. Despite this, only 40% of business owners say that they have cyber defense technology in place capable of blocking attacks. Even more alarming 72% of businesses reported having been attacked in the past.

To combat this growing risk and ever-changing environment, 360 Coverage Pros offers NASE members exclusive access to their top rated Cyber and Data Breach Liability Insurance Program.

Cyber and Data Breach Insurance from [360 Coverage Pros](#) can protect you from the financial costs of a cyber-attack or data breach at competitively low rates.

[Protect Your Business Today](#)



MetLife Accident Insurance provides you with a one-time, lump sum payment for designated accidents to use at your discretion.

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New!



# Member Benefits

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

## Silver Membership

NASE Silver Members receive MetLife Accident Insurance to help offset costs that may not be covered under existing medical plans. Metlife — \$10,000 Term Life, Assist America, Roadside Reimbursement and more.

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MORE

**\$240** Annually or **\$21.95** Monthly

NASE **Silver Membership**... Great Value!



Better health coverage –  
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Get a free health insurance quote today  
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Request a quote >



Get Help Accessing **Health Insurance**

Request a Health Quote Today for NASE's affordable health insurance options.



**2021 NASE DEPENDENT  
SCHOLARSHIPS RECIPIENTS**

# Congratulations



Please join us in congratulating the 2021 NASE Dependent Scholarships recipients! Each year we offer a scholarship opportunity to help ease the financial burden to legal dependents of NASE Members that are between the ages of 16 to 24 by offering four \$3,000 educational scholarships. However, this year (and in the years to come) we have decided to expand the program to five scholarships.

Since 1989, the NASE Scholarship Program has awarded more than \$1.9 million to members' dependents. This year, we had twenty-one great applications to choose from and we would like to thank everyone who applied. The five chosen in 2021 worked very hard and we wish them the best of luck not only in their academic studies but their future endeavors as well.



**Camden Stear**

*2021  
Roscoe, Illinois*

Camden will use the scholarship to attend Missouri University of Science and Technology where he plans to major in Chemical Engineering.



**Dava Flowers**

*2021  
Austin, Texas*

Dava will use the scholarship to attend the University of Texas at Austin where she plans to major in Government with a minor in Russian.



**Cullen Luper**

*2021  
San Francisco, California*

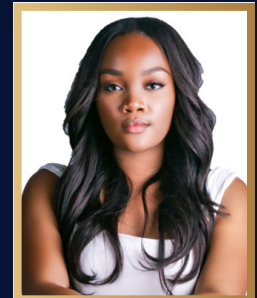
Cullen will use the scholarship at San Francisco Conservatory of Music where he plans to major in Music Composition and Production.



**Whitney St. John-Gilbert**

*2021  
Rockwall, Texas*

Whitney will use the scholarship at Texas A&M University where she plans to major in Nutrition Science.



**DeeAndrea Carter**

*2021  
Jacksonville, Florida*

DeeAndrea will use the scholarship at Howard University in Washington D.C where she plans to major in Clinical Psychology.



# BIPARTISAN INFRASTRUCTURE PLAN ADVANCING IN CONGRESS

**President Biden announced a broad, expansion infrastructure proposal negotiated with a bipartisan group of Senators,** including Republicans Senators Richard Burr (NC), Bill Cassidy (LA), Susan Collins (ME), Lindsey Graham (SC), Jerry Moran (KS), Lisa Murkowski (AK), Rob Portman (OH), Mitt Romney (UT), Mike Rounds (SD), Thom Tillis (NC), and Todd Young (IN). And Democratic Senators Chris Coons (DE), Maggie Hassan (NH), John Hickenlooper (CO), Mark Kelly (AZ), Joe Manchin (WV), Jeanne Shaheen (NH), Kyrsten Sinema (AZ), Jon Tester (MT), Mark Warner (VA), and Angus King (ME), an independent who caucuses with Democrats.

The \$1.2 Trillion infrastructure framework, includes funding for:

- \$110 billion in Roads, Bridges, and Major Projects
- \$48.5 billion in Public Transit
- \$11 billion in Safety
- \$66 billion in rail and freight
- \$7.5 billion in electric vehicle (EV) infrastructure
- \$7.5 billion in electric buses
- \$1 billion in interstate connectivity
- \$41 billion in airports, ports, and waterways
- \$20 billion in infrastructure financing authority
- \$55 billion in waterways
- \$65 billion in broadband
- \$73 billion in power infrastructure
- \$52 billion in resilience and western water

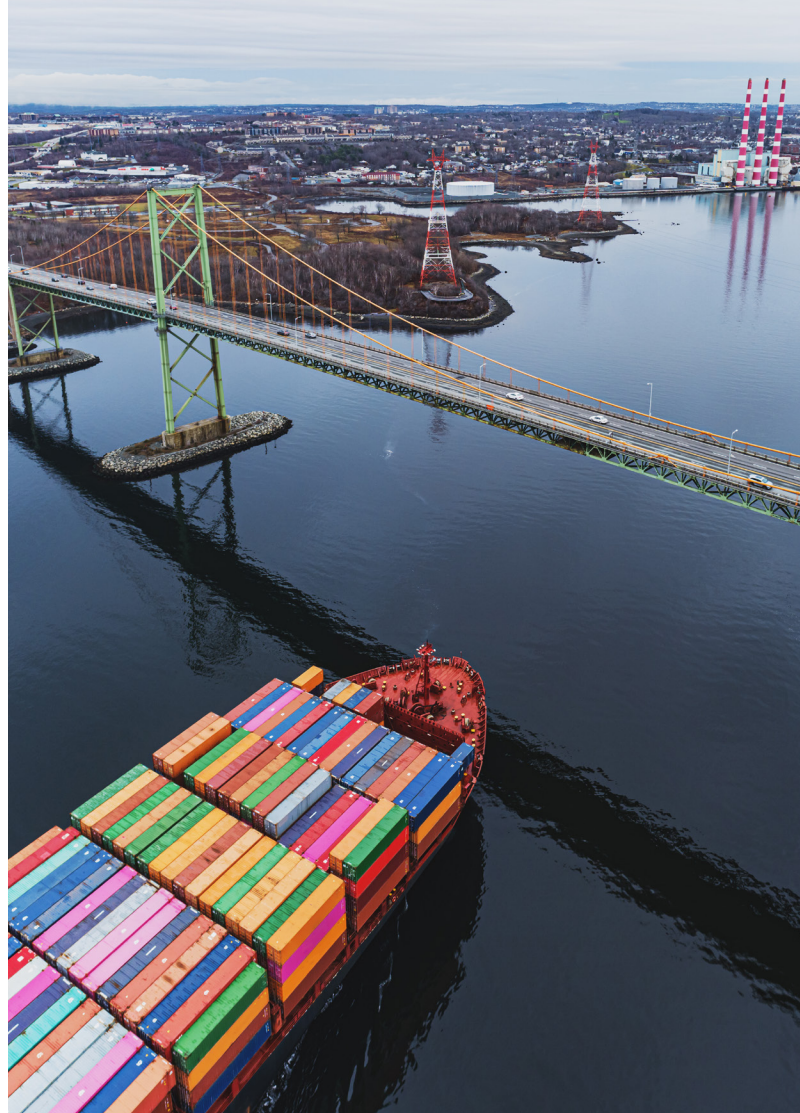
The bill would include roughly \$500 billion in new spending, with a mix of revenue raises and current funding reallocation to cover the rest. Potential areas for revenue include:

- Reduce the IRS tax gap
- Unemployment insurance program integrity
- Redirect unused unemployment insurance relief funds
- Repurpose unused relief funds from 2020 emergency relief legislation
- State and local investment in broadband infrastructure
- Allow states to sell or purchase unused toll credits for infrastructure
- Extend expiring customs user fees
- Reinstate Superfund fees for chemicals
- 5G spectrum auction proceeds
- Extend mandatory sequester
- Strategic petroleum reserve sale
- Public-private partnerships, private activity bonds, direct pay bonds and asset recycling for infrastructure investment
- Macroeconomic impact of infrastructure investment

Congressional leaders have indicated an aggressive path forward that would require both parties to minimize any objections to the proposed legislation. Currently Senate Majority leader Chuck Schumer is calling on the Senate to advance the proposal prior to the August recess, although, in a recent letter to the Democratic Caucus he has indicated he will cancel August recess if needed for additional floor/ debate time.

It is unclear how much the House Majority will go along with the aggressive timeline, the proposal has garnered significant opposition from the Progressive left and Conservative right, both with opposing opposition. The Progressive left arguing it falls short of impactful environmental policies to slow climate change and the Conservative right balking at the size and cost of the package.

The NASE has issued support for the bipartisan efforts, given the legislative gridlock, we hope that the Bipartisan Infrastructure Plan provides



a template for more constructive conversations about pressing policy issues in the months and years ahead.

“The small business community applauds both the Administration and Congress for working together in a bipartisan way to reach a deal on infrastructure. While the real work now begins, the winners of this deal will be the American people and small businesses who rely on a transportation and infrastructure system to move their American-made goods and workforce. It is our hope that the Administration and Congress continue to work together on a variety of issues, including those important to the small business community. We look forward to working with all our policy makers to ensure the strength of the American small business community.” ■

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