

SelfInformed

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MEMBER SPOTLIGHT

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Arc Angel



Building a Strong Personal Brand

AS A SMALL BUSINESS OWNER

Let's start with a little honesty: If you're a small business, then in many ways, you are the brand. In other words, your customers aren't just purchasing your service or product—they're making an investment in your energy, reputation, and the many other components that make your business what it is.

And while you may not have a marketing team, what you do have is something that big companies can't fake: a story. A real one—and that's your power.

Whether you're a self-employed hustler, a micro business owner working out of your garage, or a family business that's been around for years, your personal brand is your edge. It's how you gain trust, reel in your ideal clients, and achieve sustained success.

Why Personal Branding Matters for Small Business Owners

In the land of self-employment, your name matters. Your values, your mode of business, the way you present yourself online and offline—they all count. You're not only building a business. You're building a reputation.

Simply put, people buy from people. In many cases, purchase decisions are fueled by trust and relationship—two factors that can differentiate your brand and help you move beyond purely transactional sales.

Personal branding allows you to:

- Show potential clients what you stand for
- Separate yourself from competitors.
- Create lasting relationships with customers.
- Build a following that supports your business in the long term.

Steps to Building a Strong Personal Brand

We understand the importance of this, which is why we support small business owners in developing their professional identity and creating consistent, trusted messaging.

Consider these steps as you embark on your goal of building a strong personal brand as a small business owner:



Step 1:

Know Who You Are and What You Stand For

Before you post anything online or design a business card, map out your values.

Get clear on your intentions and the direction you want to take your business. You can ask yourself questions such as:

- What does my business stand for?
- What makes my approach different than my competitors?
- Why should someone choose to do business with me instead of a competitor?

It sounds basic, but most business owners skip this step. They jump straight into tactics and ignore the foundation.

Let's say you're a family-run bakery. Maybe you're not trying to look sleek and corporate. Maybe your strength is that every loaf of bread is made with care and tradition. Or maybe you're a self-employed digital consultant who's helped clients grow their audience without fake tricks or bots.

That honesty is your brand.

Own what makes you, *you*. That's where your personal brand starts.

Step 2:

Define Your Audience

You're not here to please everyone—and you shouldn't try. Your brand will resonate more with customers when it speaks directly to the people you want to serve.

If you're building a business around helping other small business owners, your content should reflect that. If your clients are mostly parents looking for flexible childcare options, show them that you understand their pain points.

Use simple language. Don't try to sound impressive; instead, sound helpful.

People follow and hire people who understand them.

Step 3:

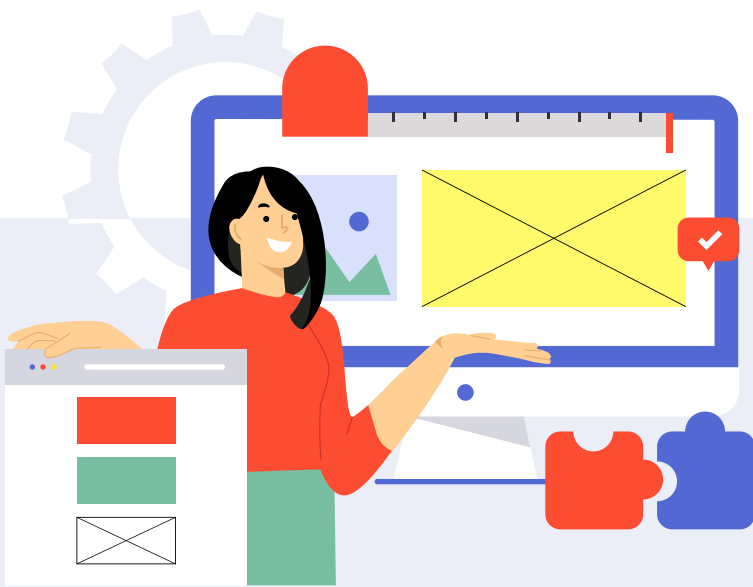
Be Consistent—Visually and Verbally

Your personal brand should be consistent across every platform you use. That doesn't mean every photo has to be perfect. But your tone, message, and style need to feel like they're coming from the same person.

Here are a few things to consider:

- **Website:** Is it clear who you are and what your business offers?
- **Social media profiles:** Do your bio, tone, and posts reflect your values?
- **Business cards, email signatures, invoices:** Are they professional and clear?

You're not building a corporate identity. You're building trust, and a part of that trust will come from consistency.



Step 4:

Build Your Online Presence Like It Matters—Because It Does

You don't need to be an influencer. But if you're not visible online, you're leaving money on the table.

Start with these basics:

A Simple Website

Make sure you own your domain name. Even if it's just a one-pager, include:

- Your name and photo
- A clear explanation of your services
- Contact info
- Testimonials from real clients

Please keep it clean, mobile-friendly, and easy to read.

One or Two Social Media Platforms

Pick the ones your customers actually use. Post regularly. Use your real voice. Show the behind-the-scenes of your work. You don't have to be perfect—you have to be present.

A Google Business Profile

Yes, even if you work from home. This helps you show up in local searches, adds credibility, and lets clients leave reviews.

An Email List

Even 30 people on an email list are more valuable than 1,000 followers who scroll past you. Send updates, tips, or mini-stories about your business journey.

When you consistently show up in these places, you become known. That's branding.

Step 5:

Use Content to Show Your Expertise

You don't need to be famous. You just need to be trusted.

Publishing helpful content shows people you know your stuff—and that you care enough to share it.

This can be:

- A blog on your website
- A LinkedIn post
- A quick video explaining a common question
- A newsletter with behind-the-scenes info

Let's say you're a micro business owner running a lawn care business. A short post about how to prep for spring or deal with weeds after rain builds value and keeps your name top of mind.

Step 6:

Be Relatable—Not a Walking Resume

Not titles. Not degrees. And definitely not copy-paste LinkedIn bios.

There's a time to be polished. But personal branding isn't it. If you're always performing—always pitching, always curating the highlight reel—you're going to burn people out.

What actually sticks? The messy stuff. The behind-the-scenes. The client disaster you fixed at 2 a.m. The launch that flopped. The time you had no clue what you were doing, but figured it out anyway. That's the good stuff. That's what people connect with.

Realness builds trust. And trust is rare.

If you're growing a small business, especially in a noisy space, your authenticity becomes your advantage. Not everyone will vibe with it. Perfect. The ones who do? They'll follow you, refer you, and believe in your brand.

Being professional has its place. But being human? That's what wins loyalty. Every time.

Step 7:

Find Your People—Because Going Solo Doesn't Mean Going Alone

Starting and running a micro business can be an isolating journey. You wear all the hats. You answer all the emails. You question half your choices. It's a lot.

But here's the reality: being self-employed does not mean you have to work in a bubble. You need people. You need to run this by someone who's been there. You need someone to tell you you're not crazy about jacking up your prices or walking away from a horror client.

That's where the community steps in. And not just any community—the right one.

Consider organizations such as NASE. Organizations like ours are not just feel-good networks. We offer practical, real tools—discounts on software, branding resources, links to other self-employed people who know what they're trying to achieve.

Step 8:

Don't Play the "Six-Figure Fantasy" Game

We all know the posts: "I made \$50,000 in my sleep." "Quit my job and never looked back." "My first course launch changed my life."

Okay...maybe.

But most of the time, it's just the internet playing dress-up. Behind the curtain, there's a spreadsheet full of refunds, a support inbox full of complaints, and a whole lot of pressure to keep performing.

Here's the thing: you don't always have to fake it to make it. You don't have to pretend your business is something it's not. You don't have to sell a lifestyle that's three steps removed from reality.

In fact, when you're honest about where you are—when you tell the unfiltered version of your growth—you stand out. People are tired of perfect; they're starving for *real*.

Your personal brand doesn't need to be flawless; it just needs to be believable, grounded, and consistent. When you lead with integrity, you build trust. And in business, trust is what pays the bills.

Step 9:

Let It Change. Let You Change.

Brands aren't tattoos. They're not set in stone. You're allowed to shift. Maybe what felt authentic to you a year ago doesn't hit the same today. That's not a crisis. That's growth.

Maybe you started as a copywriter and now you're coaching new writers. Or maybe your handmade jewelry business is turning into a full-on e-commerce brand. Great. Don't drag the old version of yourself around just because you think you have to.

Instead, evolve without losing your core. What matters to you? What kind of experience do you want your customers or clients to have? That's your foundation. Everything else—your visuals, your messaging, your voice—can be flexible.

Revisit your site. Rewrite your "About" page. Archive the content that no longer feels like you. That's not erasing your history. Not at all. What it's doing is making space for the version of you that's actually *here*.

Good personal brands grow over time. Yours should be no different.

It's Not Just Branding. It's Identity.

If your name's on the invoice, if your face is on the website, if your phone is the one that rings—then you *are* the business.

Personal branding isn't a separate side hustle. It's baked into everything: how you answer emails, how you post on social, how you show up for the people who pay you. It's not about being loud. It's about being clear. Being real. Being consistent enough that people feel like they *know* you, even if they've never met you.

And no, you don't need a marketing team or a rebrand every six months. You just need to pay attention to how you come across and adjust when something feels off.

Small business owners, micro business owners, freelancers, family business folks—we're all in the same boat. Most of us are building from scratch, figuring it out as we go. You're not late. You're not behind. And you're not alone.

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Since 2006, NASE has awarded over \$1,000,000 since the programs inception and continue to see significant return on our investments in the growth of member- businesses helping to fuel their local economies. Growth Grants provide available capital for small businesses and sole proprietors to be able to hire and train additional employees, purchase new equipment, and find innovative ways to market their business. Applications are accepted 365 days a year and you may save your progress; the application doesn't have to be completed in one sitting.

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With Open Enrollment Approaching, Entrepreneurs Confront Critical Health Coverage Choices

Oct 28, 2025

As the start of health insurance open enrollment approaches, NASE is urging millions of small business owners and entrepreneurs to take advantage of available tools and resources to select the right health care plan.

[READ FULL STORY →](#)



NASE, in Collaboration with AARP, Provides Financial Grants to Support Small Businesses

Sep 08, 2025

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

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Pets aren't like family—they are family. Taking good care of them starts with pet insurance that helps protect their health and your wallet. With MetLife Pet Insurance, you'll have comprehensive coverage that includes all of this:

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¹ When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.³ The Affinity Group Discount is not available on policies issued to residents of MN or TN. The Employer Group Discount is not available on policies issued to residents of TN.

² Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies. Pet age restrictions may apply.

³ We do not cover all pre-existing conditions; just those covered by the previous provider where there's no gap in coverage from your prior plan and your MetLife Pet Insurance plan. Pre-existing coverage is only available to individuals who obtain coverage as an employer group benefit.

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MetLife | TakeAlong DentalSM

A Dental Program
that stays with you.

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Finally, a dental insurance plan that stays with you, as you go through different stages of your life.

As a member of the National Association for the Self Employed, you now have an opportunity to enroll in MetLife TakeAlong DentalSM. TakeAlong Dental offers an individual dental policy or a non-insurance discount dental program. In either case, you can take this benefit with you no matter what life-changing event you experience. It's a dental benefit that stays with you.¹ So take a closer look at this great benefit and enroll online or by phone.

[Get Started](#)

Three valuable program options

No matter which program you choose, you'll enjoy competitive prices and great benefits such as:

PPO:

- Three benefit coverage levels to choose from: Low, medium or high.
- Flexibility to choose any licensed dentist, in- or out-of-network, and still receive benefits.¹
- Save an average of 35% to 50% off dentist list prices with in-network providers for everything from fillings to crowns.²
- No referral needed for specialty care.
- Access to thousands of participating dental locations across the U.S.

Dental HMO/Managed Care³:

- Currently available to California, Florida, New York and Texas residents.
- Two benefit coverage levels to choose from: Low or high.
- At the time of enrollment, pre-select a dentist who participates in the network.
- Broad network of carefully screened general dentists and specialists who provide quality dental care at a reduced cost.
- No waiting periods, claim forms, deductibles or annual maximums.

MetLife Discount Dental Plan⁴:

- This is a discount plan and is not insurance.
- Discount plan for dental services from nationwide networks of participating providers.
- Save 5% to 50% on most dental procedures.
- 5% to 20% savings on orthodontics, including braces and retainers.²



- 5% to 20% reduction on specialist’s fees. Specialties include endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics where available.²
- Cosmetic dentistry, such as bonding and veneers, is also included.
- You may visit any dentist participating in the program.
- All dentists must meet highly selective credentialing standards based on education, background, license standing and other requirements.⁵
- The program is not available in Washington, Utah and Vermont

It’s easy to get started.

Find all the information you need in one convenient location at metlifetakealongdental.com

MetLife TakeAlong Dental availability varies by state.

1. Your out-of-pocket expenses will usually be less if you visit an in-network dentist.

2. Based on MetLife data. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.

3. Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

“DHMO” is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: “Specialized Health Care Service Plans” in California; “Prepaid Limited Health Service Organizations” as described in Chapter 636 of the Florida statutes in Florida; “Single Service Health Maintenance Organizations” in Texas; and “Dental Plan Organizations” as described in the Dental Plan Organization Act in New Jersey.

4. DISCLOSURE: THIS PLAN IS NOT INSURANCE. The MetLife Discount Dental Program IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum credible coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. [The list of participating providers is available on this site.] A written list of participating providers is available upon request. You may cancel within the first 30 days after the effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone (800) 441-0380.

This program is not available in Washington, Utah and Vermont.

5. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor’s credentialing process and requirements, not MetLife’s. If you should have any questions, contact MetLife Customer Service.

6. All services/procedures, even those listed, may not be available under all programs/benefit coverage levels.

7. Savings from enrolling in a dental benefits program will depend on various factors, including the program’s cost, how often members visit a dentist and the cost of services rendered.

8. Orthodontia is not covered under all programs/benefits coverage levels. Please visit metlifetakealongdental.com for complete details.

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife) or an affiliate of MetLife. Certain administrative services are provided by Careington (Careington), Frisco, TX. Careington is not affiliated with MetLife or its affiliates. In certain states, availability of the individual dental product is subject to regulatory approval. Like most benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.

MetLife Discount Dental Program is provided through Careington International Corporation, Frisco, TX. Careington International Corporation is not affiliated with MetLife or its affiliates.

Vermont Residents: Any applicable waiting periods are limited to a maximum of six months. Once enrolled, this will be reflected in your policy.

For Colorado Residents: This policy DOES NOT include coverage of pediatric dental services as required under the Affordable Care Act. Coverage of pediatric dental services is available for purchase in the State of Colorado and can be purchased as a stand-alone plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage or an Exchange-qualified stand-alone dental plan that includes pediatric dental coverage.

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Request a Health Insurance Quote Through NASE

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The 2026 ACA **Open Enrollment Period** (*six weeks*) runs from **November 1, 2025**, through **December 15, 2025**. This is when you can buy individual and family insurance plans from the Affordable Care Act (ACA) marketplace or your state’s marketplace.

Plans sold during Open Enrollment start as early as **January 1, 2025**.



January 15, 2026, Open Enrollment ends.

February 1, 2026, coverage starts for those who enroll in or change plans December 16 through January 15 and pay their first premium.

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MEMBER SPOTLIGHT

David D'Arcangelo

David D'Arcangelo is the Founder and President of **Arc Angel Communications LLC** (Arc Angel), as well as **Angel Buttons LLC**, both nationally certified Disability-Owned Business Enterprises (DOBE). Legally blind since childhood, David has forged a distinguished career at the intersection of public service, policy, and entrepreneurship. His leadership includes service as a Presidential appointee to the National Council on Disability, Commissioner of the Massachusetts Commission for the Blind, and Director of the Massachusetts Office on Disability. He also brings national nonprofit governance experience through his role on the Board of Directors of the National Industries for the Blind, the largest employer of people who are blind in the United States of America.

Arc Angel partners with future-focused organizations that seek to enhance performance

and mitigate risk by modernizing their approach to disability. The firm designs and implements disability-centered strategies that move beyond outdated diversity models, ensuring that disability is integrated across governance, operations, and communications. By bridging policy and execution, Arc Angel positions disability as a true business driver that delivers measurable outcomes and long-term enterprise value, moving beyond symbolic gestures.

Angel Buttons LLC is a business that grew out of Arc Angel Communications. Beginning as a tool for marketing and inclusion, Angel Buttons has now grown into a values-driven, small batch manufacturing company producing premium buttons and other promotional materials for individuals, events, businesses, and other organizations nationwide. Its #AButtonADay is trending.

When and why did you join NASE?

I joined NASE in January 2025 because small business stands as the backbone of America's economy and community strength. As founder of Arc Angel

Communications LLC, and as a builder of other ventures, my firsthand experience has revealed both the challenges and the opportunities of entrepreneurship. NASE offers a platform that honors merit, hard work, and results, reflecting the true resilience and innovation of America's entrepreneurs. Membership represents a natural step to gain resources while contributing leadership and experience toward building a stronger, opportunity-driven future for the millions of business owners powering our nation.

What inspired you to enter the field you are in?

Living with legal blindness shaped my perspective, and my natural talent for communications provides the tools to act on them. Public service reveals the limits of treating disability as compliance, while business shows the power of merit, innovation, and results. What inspires me is the realization that by uniting these fields, I could help both people with disabilities and organizations see disability not as an obligation, but as a catalyst for performance.

When and why did you start your business?

Arc Angel Communications was first formed in 2008, operating out of my basement and focusing on marketing and public relations. The business was placed on hold during my public service from 2014 through 2023. After that service concluded, I relaunched Arc Angel Communications as an LLC with a permanent office, full insurance, and a refocus on applying my nationally recognized expertise in disability and public policy. The company's motivation has remained constant: to deliver practical, merit-based solutions that treat disability as a driver of performance rather than a compliance exercise, and, to improve the human condition.

Angel Buttons grew out of Arc Angel Communications. We were creating buttons as a part of Arc Angel Communications, until we won a "golden ticket" from Walmart. This moment validated a market opportunity for our buttons and that is why I decided to create Angel Buttons LLC as a separate entity.



How do you market your business?

Arc Angel Communications markets by positioning disability as a business advantage rather than an obligation. We try to leverage supplier diversity certifications and memberships to open doors with corporate procurement channels, while targeted use of LinkedIn and professional speaking engagements extend reach to executives and decision-makers. Our Public Relations and Communications serve as the vehicle to deliver disability-centered policies and demonstrate how they strengthen enterprise performance. We also focus on our Save As Ability podcast to "show" how our decades of public service and national recognition can build value and deliver quality for prospective clients.

MEMBER SPOTLIGHT

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

Arc Angel Communications LLC is pioneering how large organizations adopt initiative-taking disability policies that expand opportunity and strengthen enterprise performance. Challenges include gaining access to C-Suite decision makers, prospecting for new business on a bootstrapped budget, and managing every aspect of operations as a single founder. These obstacles are met through nationally recognized expertise, a formidable reputation in public service, and disciplined communications strategies that open executive doors. Persistence, credibility, and proof that disability-centered strategies drive results transform challenges into leadership opportunities.

Do you have any employees?

No employees yet, but I have a plan to scale.

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

A typical day blends client work with family life. Mornings often begin with strategy, outreach, and policy development for Arc Angel Communications. My daughter Isabella, who has a significant developmental disability, is with me at the office. She is not involved in competitive integrated work, but part of my day is devoted to building her skills through meaningful activities like making buttons and creating our #AButtonADay shorts for Angel Buttons LLC. The goal is to help her prepare for the possibility of on-the-job training in the future. Afternoons are focused on client projects developing disability-centered communications and policies that strengthen enterprise performance. Each day ends with research, writing, or planning the next phase of growth. The schedule is demanding, but the balance of entrepreneurship, policy, and family makes the work deeply meaningful.



What is the best thing about being self-employed?

The best thing about being self-employed is the ability to use flexibility and creativity to solve real problems. Through Arc Angel Communications, a Public Relations and Communications business, I deliver creative solutions that help large organizations adopt disability-inclusive practices that strengthen performance. That independence allows me to work on projects I value, apply nationally recognized expertise, and build skills with my daughter, Isabella, through meaningful daily activities. The blend of innovation, impact, and family purpose makes entrepreneurship uniquely rewarding.

What is the best compliment you have ever received from a client?

The best compliment I have received from a client was, “Thank you for having the courage to stand up for what is right.” That statement meant a great deal because it validated the mission of Arc Angel Communications to use public relations and communications to deliver disability-centered programs and policies that create a win-win-win. A win for people with disabilities through greater access to opportunity, a win for organizations through stronger performance, and a win for society. To be recognized not just for expertise, but for the willingness to lead with integrity and resolve, is the highest compliment any entrepreneur can receive.

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

The most important advice is to build your business around your strengths and values, not someone else’s template. Entrepreneurship requires perseverance, problem-solving, and creativity, but it rewards authenticity clients know when you genuinely believe in what you are offering. Stay lean from the start, be disciplined with resources, and focus on solving a real problem for your customers. When you stay true to your mission and deliver consistent value, growth follows.

Which NASE member benefit is most important to you?

The most important NASE member benefit to me has been access to their business development



grants. Arc Angel Communications LLC received a \$4,000 grant from NASE, which provided crucial support as we relaunched and scaled the business. That funding helped cover core operating costs, invest in communications tools, and strengthen our capacity to deliver disability-centered public relations and policy solutions. For a bootstrapped business, the grant was more than financial assistance; it was a vote of confidence that reinforced our mission and momentum.

Any other information you would like to share?

One final note I would like to share is the motto of Arc Angel Communications: “The path to prosperity is paved by perseverance.” It is a saying that has guided me throughout my career, especially when I took the leap starting my two small businesses.



A Month Into the Shutdown:

Gridlock Deepens Over SNAP Funding and ACA Subsidies

The government shutdown continues into another week with no clear resolution in sight. October 31st, is the 1-month mark of the shutdown. The Senate adjourned for the week yesterday and will not return until Monday, November 10, extending the government shutdown until at least its 34th day, which would match the longest funding lapse in U.S. history.

On Sunday, November 2 after the Senate adjourned, President Trump, in a series of late night Truth Social posts, President Trump called on Republicans to “go for what is called the Nuclear Option -Get rid of the Filibuster, and get rid of it, NOW!” Many Republicans, including Majority Leader Thune oppose weakening the filibuster, in fear that it would backfire if Democrats regained control of the Senate.

The Senate failed to advance the House GOP-backed CR on October 28th, marking the 13th vote on the bill. The Senate also failed to advance a Republican backed appropriations package to pay federal employees and contractors who have worked through the shutdown without pay.

As the shutdown continues, more than 40 million Americans are at risk of losing access to the Supplemental Nutrition Assistance Program (SNAP), as the USDA confirmed on October 27th that benefits would not be issued on November 1st. A coalition of more than two dozen Democratic attorneys general and governors are suing the Trump Administration over the decision to suspend SNAP benefits during the shutdown. Administration officials say they are legally prohibited from extending the benefits by using emergency funds. Congress previously allocated \$5.5 billion for an emergency fund which falls short of the \$9 billion needed to cover the cost of SNAP benefits for November. Administration officials say recalculating benefits for partial payments would be logistically challenging and could take weeks. This means that SNAP recipients would still face delays in their next benefit, and would receive less than usual.

In addition to the shutdown, congressional leaders are confronting their worst-case scenario on FY26 funding: an unprecedented, full-year continuing resolution locked at Biden-era funding levels. Despite an impasse over reopening the government and ACA subsidies set to expire, some Senators have expressed cautious optimism around bipartisan long-term appropriations negotiations. Though, there have been no major developments, and Congress made little progress on the FY26 appropriations before the shutdown began. Not to mention, members of both parties have stalled progress in the weeks since. A year-long CR would be an incredibly difficult task for Speaker Johnson, would mean no earmarks, and would only succeed with buy-in from the White House.

Since the shutdown began, both sides have remained dug into their positions. Republicans are committed to passing a “clean” CR to fund the government through November 21, while Democrats are pushing to extend the ACA premium tax credits created in 2021. Republican leadership is open to negotiating the ACA tax credits, but not until after the government has reopened. Premium letters have already started landing in mailboxes, and open enrollment is set to begin on November 1, adding the pressure on Congress to reopen the government and address the ACA subsidies. Deep divisions within the GOP — between those staunchly opposed to extending the subsidies and swing-state members open to compromise — have left leadership with little room to maneuver or strike a deal with Democrats seeking a permanent extension.

All of that to say, a clear resolution to the shutdown (and FY26 appropriations) is unclear. **This article was written prior to the news on Sunday, November 9th where a compromise was agreed to in the Senate.*

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