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SelfInformed

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Our Spotlight Is on



you!



The Business of Gratitude

Looking Back, Saying Thanks, and Moving Forward

How gratitude, reflection, and appreciation can help self-employed business owners build stronger relationships and find greater satisfaction in the businesses they've created.

As Thanksgiving approaches, most Americans are thinking about family gatherings, holiday traditions, and perhaps a little time away from work. For small business owners, however, the holiday season can look quite different. There are customers to serve, invoices to send, projects to finish, and plenty of responsibilities that don't disappear just because the calendar says it's time for a break.

When you're self-employed, it's easy to get so caught up in running your business that you rarely stop to appreciate what you've accomplished.

But November offers an opportunity to do exactly that.

Gratitude might not seem like a traditional business strategy. It doesn't appear on a balance sheet, generate an invoice, or immediately increase revenue. Yet taking time to appreciate the people, experiences, and opportunities that come with self-employment can change how you approach your business.

It can strengthen relationships, help you recognize progress, provide perspective during challenging times, and remind you why you chose to work for yourself in the first place.

This Thanksgiving, before rushing into another busy season or setting goals for 2027, consider what gratitude can teach you about the business you've built.

Remember Why You Started

Think back to when you first decided to become self-employed.

Maybe you wanted more control over your schedule. Perhaps you saw an opportunity to turn a hobby into a business, build something for your family, or provide a product or service you believed was missing from the marketplace.

Whatever motivated you, there was probably something exciting about the possibility of working for yourself.

Of course, owning a business comes with challenges that aren't always obvious in the beginning. Finding customers, managing finances, handling unexpected expenses, and making difficult decisions can quickly become part of everyday life.

Somewhere along the way, the excitement of entrepreneurship can get buried beneath the responsibilities of running a business.

Thanksgiving is a good opportunity to revisit those original motivations.

Are you doing work you enjoy? Have you gained more independence? Are you building something you can be proud of? Has your business provided opportunities for your family or allowed you to make a difference in your community?

The answers won't always be simple, and there's nothing wrong with acknowledging that some things haven't turned out exactly as planned.

But it's worth remembering that success isn't measured entirely by revenue or the number of customers you serve.

Sometimes success is having the flexibility to attend your child's school event. Sometimes it's helping a customer solve a problem that has been bothering them for months. Other times, it's simply keeping your business moving forward during a difficult year.

Those accomplishments deserve recognition, too.

Thank the People Who Help Make It Possible

One of the unique aspects of self-employment is that even when you're operating a business by yourself, you rarely succeed entirely on your own.

Think about the people who have supported your business throughout the year.

There are the customers who continue to choose your services, the friends who recommend your business, and the family members who understand when work occasionally takes priority over personal time.

There may also be vendors who have gone above and beyond, fellow business owners who offered advice, or mentors who helped you navigate an unfamiliar challenge.

These relationships are easy to overlook when you're focused on the next sale or project.



As Thanksgiving approaches, consider taking a few minutes to thank some of those people.

For customers, a personal message can go a long way. Rather than sending a generic holiday greeting to your entire contact list, think about reaching out individually to a handful of people who made a difference this year.

Be specific. Thank someone for trusting you with an important project, supporting your business for several years, or recommending your services to a friend.

If you own a retail business, perhaps a small handwritten note included with an order would be appreciated. A consultant might send a thoughtful email recognizing a client's accomplishments. A contractor could follow up with a homeowner to make sure everything is going well after a completed project.

None of these gestures needs to involve an expensive gift or elaborate promotion.

And don't forget the people working behind the scenes. A sincere thank-you to a dependable supplier, employee, contractor, or family member can be just as meaningful.

The goal isn't to turn Thanksgiving into another marketing campaign. It's to recognize the people who have helped make your business possible.

Make Gratitude Part of the Customer Experience

While Thanksgiving provides a natural reminder to express appreciation, gratitude shouldn't be limited to one holiday.

For self-employed professionals, the ability to develop genuine personal relationships is one of the advantages of running a smaller business.

Customers often appreciate knowing who they're working with, being able to ask questions, and feeling that their concerns are taken seriously.

Those personal connections are difficult to maintain if every interaction revolves around completing a transaction.

Consider how appreciation might become a more consistent part of your business.

Do you follow up after completing a project? Do you remember the preferences of longtime customers? When someone provides feedback, do you acknowledge it and make improvements when appropriate?

Small gestures throughout the year can help customers feel valued.

Imagine a customer who has ordered from your business regularly for several years. Remembering their preferences or acknowledging an important milestone may be more memorable than offering them another discount.

Similarly, a service provider who takes the time to explain an unexpected delay, check on a completed project, or help a customer avoid an unnecessary expense demonstrates that the relationship involves more than making a sale.

People remember how they're treated.

Over time, consistently positive experiences can encourage repeat business, build trust, and give satisfied customers a reason to recommend your company.

Gratitude and customer loyalty are closely connected, but appreciation works best when it is genuine.

Thank your customers because you value their support, not because you expect something in return.

Be Thankful for the Lessons, Even the Difficult Ones

Not every business owner will look back on 2026 as a successful year.

Perhaps revenue fell short of expectations. A promising opportunity didn't work out. A longtime customer went elsewhere, or an unexpected expense disrupted your plans.

For some entrepreneurs, simply making it through the year may have required considerable effort.

Practicing gratitude doesn't mean pretending these challenges didn't happen.

Instead, it can provide an opportunity to recognize what you've learned from them.

Maybe a difficult customer taught you the importance of clear contracts and expectations. Perhaps an unprofitable project encouraged you to reconsider your pricing. Or maybe an overwhelming workload revealed that your business needs better systems or more realistic deadlines.



Those experiences may not have been enjoyable, but they can still have value.

As the year begins to wind down, ask yourself a few questions:

- **What am I most proud of accomplishing this year?** Think beyond financial results.
- **What was my biggest challenge, and what did it teach me?** Consider what you might do differently next time.
- **Who made a positive difference in my business?** Recognize the people who helped along the way.
- **What is one thing I would like to change next year?** Focus on an improvement that would make running your business easier or more rewarding.

You don't need a lengthy strategic planning session to answer these questions. Set aside a little time, write down a few thoughts, and be willing to acknowledge both the successes and the setbacks.

Sometimes the most valuable lessons come from the things that didn't go according to plan.

Remember That Your Time Has Value, Too

When you're self-employed, there is always something else that could be done.

Another email to answer. Another potential customer to contact. Another project that could use a few more hours of attention.

Because your business depends so heavily on your efforts, taking time away can sometimes feel irresponsible.

But remember that many people pursue self-employment precisely because they want more control over how they spend their time.

That freedom doesn't mean much if you never give yourself permission to use it.

Thanksgiving can be a good opportunity to evaluate whether your business is supporting the life you want to live.

Are you regularly making time for family, friends, and activities outside of work? Can you step away for an afternoon without feeling obligated to check

your phone every few minutes? Have you created reasonable expectations with customers about when you're available?

The answers may depend on your industry. A retailer entering the busiest shopping season of the year has different responsibilities than a consultant whose clients are taking time off for the holidays.

Still, nearly every business owner can look for small ways to create some breathing room.

That might mean setting holiday hours, communicating deadlines in advance, scheduling a few days off, or simply deciding that a particular evening will be reserved for something other than work.

Taking care of yourself isn't separate from taking care of your business.

Your energy, creativity, and ability to make good decisions are valuable resources. Protecting them helps you continue providing the service your customers expect.

And occasionally, the best use of your independence is choosing not to work.

Carry an Attitude of Gratitude Into the New Year

Thanksgiving may be the season most closely associated with gratitude, but the benefits of appreciation don't have to end when the holiday decorations come down.

Consider making a few simple habits part of how you operate your business.

Keep a record of positive customer feedback so you can revisit it on difficult days. Make it a point to personally recognize people who provide referrals. Celebrate small milestones rather than immediately moving on to the next goal.

You might also look for opportunities to support other independent businesses in your community.

Purchasing from a local shop, recommending another business owner, or sharing a positive experience with friends can make a meaningful difference, particularly for entrepreneurs who rely heavily on word of mouth.

Small Business Saturday, which follows Thanksgiving, is a natural opportunity to put that support into practice.

And as you prepare your plans for 2027, remember that business goals should reflect more than financial growth.

Increasing revenue and attracting new customers are worthwhile objectives, but so are improving your work-life balance, strengthening relationships, creating better systems, and finding greater satisfaction in what you do every day.

You don't have to accomplish everything at once.

Choose a few priorities that matter to you and build on the progress you've already made.

A Different Kind of Bottom Line

Running a small business isn't easy. There are long hours, uncertain outcomes, and responsibilities that can sometimes feel overwhelming.

But there are also opportunities that make self-employment uniquely rewarding.

The freedom to pursue your own ideas. The satisfaction of helping customers. The relationships developed along the way. The ability to create something that reflects your values, talents, and hard work.

Those are all reasons to be thankful.

At NASE, we recognize the commitment and determination it takes to build and maintain a successful small business. We also know that behind every business is an individual, and often a family, working toward something meaningful.

As Thanksgiving approaches, we encourage you to take a moment to appreciate how far you've come, recognize those who have supported you, and consider what you've learned along the way.

Thank your customers. Acknowledge your accomplishments. Give yourself permission to enjoy some time away from work.

And perhaps most importantly, remember that building a successful business isn't just about what you accomplish next. It's also about appreciating what you've already created.

This Thanksgiving, take pride in the business you've built and the people who helped you build it.

ANNOUNCEMENT



Dependent Scholarship Applications Opens 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

NOW ACCEPTING

Growth Grant Applications



Multiple Growth Grants of $4,000 are Awarded Each Quarter

Since 2006, the NASE has awarded nearly $1,000,000 to members just like you through the Growth Grants program by providing small business grants. These grants can be used for things like marketing, advertising, hiring employees, expanding facilities, buying new equipment and other specific business needs. Applications are accepted 365 days a year and you may save your progress, the application doesn't have to be completed in one sitting.

APPLY NOW

Member Benefits

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



Open Enrollment is Here!

Get a health insurance quote to protect you, your family and your business!

When can I enroll in health coverage?

- **November 1:** Open Enrollment starts.
- **December 15:** Deadline to enroll in coverage that starts January 1.
- **January 15:** Open Enrollment ends. Last day to enroll for coverage beginning February 1.

After January 15, you can only get a health plan if you qualify for a Special Enrollment Period.

To be contacted by a Licensed Insurance Agent for your insurance needs and request self-employed health insurance, **click here and fill out the form**.

UENI offers small & micro businesses a no-hassle, all-done-for-you online marketing package that includes a fully built website, custom domain name, a branded email inbox, and unlimited hosting, with incredible human support. All at an incredibly affordable price.

Click Here to Get Started



NASE members in the US can take advantage of special member pricing on Dell's entire portfolio — including laptops, desktops, peripherals, licensing, servers, storage and more. Dell Technologies partners with **NASE** to help members gain benefits and value tailored to their business needs.

Click Here to Get Started

Member Benefits

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



NASE Members may create their customized HRA 105 legal plan documents for free!

A health reimbursement arrangement (**HRA**) is an IRS-approved, employer-funded health benefit used for reimbursement of out-of-pocket medical expenses and health insurance premiums. Section **105** of the Internal Revenue Code allows employers to establish a written plan to reimburse medical expenses.

Click Here for a Full Benefit Explanation



NASE Members Save Up To 75% Off Office Supplies at Office Depot Business Solutions

Your **NASE** Office Depot® Member Benefits Program, previously Office Depot Business Solutions Division, has been rebranded to **ODP Business Solutions**™. Now a B2B-focused company serving small, medium and enterprise level companies like yours.

Click Here to Learn More

This Thanksgiving, Our Spotlight Is on you!


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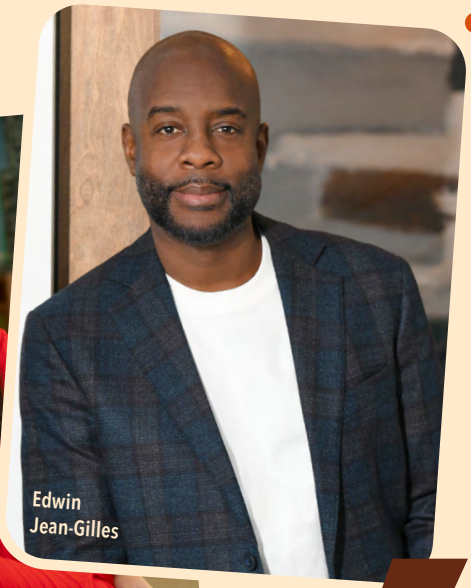
Edwin Jean-Gilles

Celebrating the entrepreneurs, small business owners, and self-employed professionals who make NASE what it is.



Every month, SelfInformed gives us the opportunity to introduce our readers to one of the many remarkable entrepreneurs who make up the NASE community. We've shared stories of small business owners from across the country, each with a different background, different challenges, and a unique reason for choosing self-employment.

Some started their businesses to pursue a lifelong passion. Others saw an opportunity to provide a needed service, gain greater independence, or create a better future for their families. We've featured educators, consultants, designers, inventors, and business owners working in industries of all kinds.

While their businesses may be different, they share something important: the courage and determination to build something of their own.

This Thanksgiving, rather than highlighting just one member, we want to take the opportunity to recognize all of you.

Thank you for being part of NASE.

Thank you for the long hours, hard work, and dedication you put into your businesses. Thank you for the products and services you provide, the jobs and opportunities you create, and the contributions you make to your local communities.

Most importantly, thank you for allowing NASE to be part of your journey.

Since 1981, the National Association for the Self-Employed has worked to support America's smallest businesses through advocacy, education, resources, and member benefits. While our programs and services have evolved over the years, our commitment to helping self-employed individuals succeed remains the same.

And it's our members who give that mission meaning.

Your Story Could Be Next!

One of our favorite parts of publishing SelfInformed is getting to know the people behind the businesses.

Our Member Spotlight features provide an opportunity for entrepreneurs to share what inspired them, the challenges they've overcome, the lessons they've learned, and the advice they would offer someone just starting out.

They also provide a chance to introduce their businesses to fellow NASE members and readers across the country.

We would love to hear your story!

Whether you've been self-employed for decades or recently started your first business, we encourage you to consider being featured in an upcoming issue of SelfInformed.

It's an opportunity to showcase your business, share your experiences, and perhaps inspire another entrepreneur along the way.

Interested in being featured?

Visit our **Get Featured** page to tell us a little about yourself and your business. Our team will review your information and contact you about potential opportunities to participate in a future Member Spotlight.

As we celebrate Thanksgiving and look ahead to another year, we want to express our sincere appreciation to every member who has chosen to be part of NASE.

From all of us at NASE, thank you for everything you do, and Happy Thanksgiving!



The 2027 Forecast

What a Democratic-Led Congress Could Mean for Small Business

As of November 21, there are 257 House seats won by Democrats and 173 by Republicans, with five House seats counted still undecided. In the Senate, it shows 22 seats won by Democrats (total 56, including two others who caucus with them) and 13 by Republicans (total 44). A historic win by Democrats, exceeding expectations and winning in deep red states, including winning the Senate races in Texas, Kansas, and South Carolina.

House Ways and Means:
Tax, Tariffs, and Health Coverage

Rep. Richard Neal is the current ranking Democrat and is expected to become the committee's chair. Neal's stated priorities include renewing the Affordable Care Act tax credits that expired at the end of 2025 due to Republican opposition and repairing Social Security. He is also planning early action on tariffs.



For small business, the relevant bill here is H.R. 8415, *the Small Business Tax Cut Act*, was referred to the Committee on Ways and Means. The 20% deduction itself is already settled law, since the 2025 OBBBA made the 20% 199A deduction permanent. The open question is whether any expansion moves.

Senate Finance:
Tariff Refunds, Oversight, and Reconciliation

Sen. Ron Wyden is the ranking Democrat, and reporting says he will take over the chairmanship. The committee has jurisdiction over taxation, tariffs and safety net programs including Medicaid, Medicare and SNAP. His announced priorities include IRS oversight, restoration of clean energy credits, and examination of Trump's settlement agreement with the IRS.

The most direct small-business item is tariff refunds. In February 2026, Wyden and 25 Senate Democrats introduced legislation requiring the Trump administration to pay automatic refunds of illegal tariffs and to prioritize small businesses. Wyden has also pursued oversight of the buyers of those refund rights. He pressed investment banks that purchased the rights to tariff refunds, often for a fraction of their value, from American small businesses that could not afford to wait.

The main constraint is the filibuster. A simple majority allows Democrats to set committee schedules and launch inquiries, but passing bills still requires 60 votes to overcome a Senate filibuster. Some Democrats have discussed budget reconciliation, thereby avoiding the filibuster, which would be a route for partisan tax or tariff items.

House and Senate Small Business Committees:
SBA, Contracting, and Bipartisan Bills

The House committee is led by Chairman Roger Williams (R-Texas), with Ranking Member Nydia Velázquez (D-NY) on the Democratic side. The committee has a track record of bipartisan output. However, Congresswoman Velázquez announced her retirement early in the 119th, so the committee will have a new chair.

In the Senate, leadership will also see significant change. Sen. Ernst announced her retirement and thus, the committee will have a new ranking member, most likely, Sen. Todd Young (R-IN); while current ranking member Sen. Ed Markey (D-MA) will assume the chairmanship. Markey has pushed back on Trump's SBA policy proposal that harms underserved small business owners and entrepreneurs, and in June he released a new report on Trump's corrupt federal contracting scheme. We can expect the committee to proceed with an aggressive oversight agenda.

TLDR: *Lots of Change*

The 120th will look massively different and will potentially provide a significant opportunity to advance small business policy. However, there is a real threat that the Congress will be consumed with intense external pressure to be responsive to the issues that pushed through the Blue Tsunami.

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