

# SelfInformed

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MEMBER SPOTLIGHT

## Jennifer Sarrett, PhD

Disruptive Inclusion

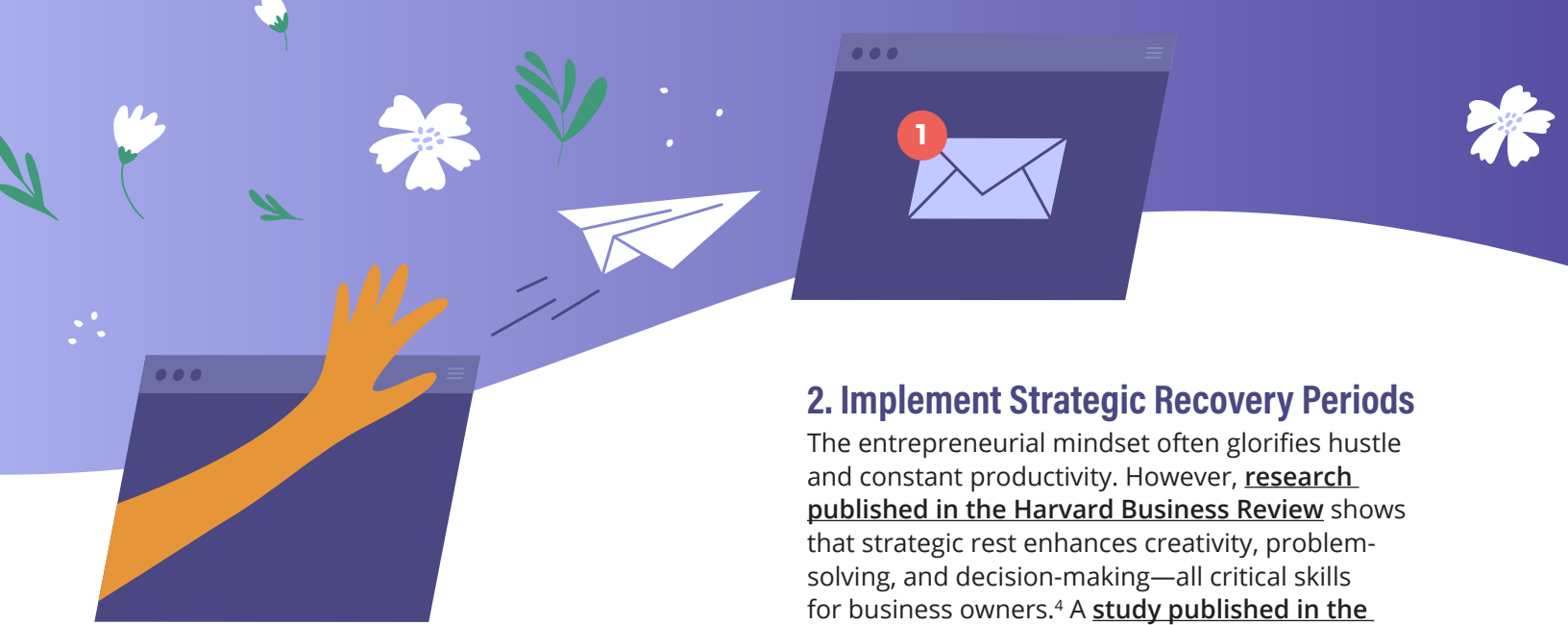


# How to Avoid Burnout



Running a small business demands everything you've got—creativity, time, energy, and determination. While your passion may fuel long hours and dedication, even the most motivated entrepreneurs aren't immune to burnout. According to a [2022 study by Capital One](#), 48% of small business owners reported experiencing burnout, with inflation, cash flow, and low sales cited as top challenges.<sup>1</sup> Fortunately, implementing strategic self-care practices can help you sustain your well-being and business success.

**Here are five essential strategies to help entrepreneurs avoid burnout while growing their businesses:**



## 1. Establish Clear Boundaries Between Work And Personal Life

When your business is also your passion, the line between work and life easily blurs. This boundary erosion is especially challenging for micro-business owners who often handle everything from operations to marketing single-handedly. The MetLife and U.S. Chamber of Commerce 2022 Small Business Index reported a 20-percentage point increase in the share of small business owners who reported working more hours than they had the previous year. A persistent worker shortage might be increasing the burden on owners.<sup>2</sup>

Consider implementing:

- Dedicated workspaces that you can physically leave behind
- Set working hours with clear start and end rituals
- Technology boundaries (such as email-free evenings)
- Visual cues that signal transitions (changing clothes, moving to different spaces)

Research from the University of California suggests that people compensate for interruptions by working faster, in turn experiencing more stress, making these boundaries crucial for productivity and mental health.<sup>3</sup> This is particularly important when starting a business, as the initial phase often demands intense focus and clear thinking.

## 2. Implement Strategic Recovery Periods

The entrepreneurial mindset often glorifies hustle and constant productivity. However, research published in the Harvard Business Review shows that strategic rest enhances creativity, problem-solving, and decision-making—all critical skills for business owners.<sup>4</sup> A study published in the National Library of Medicine reports that chronic stress impairs working memory and cognitive function, directly affecting entrepreneurial performance.<sup>5</sup>

Effective recovery practices include:

- Scheduled breaks throughout your workday (the Pomodoro Technique of 25 minutes of focused work followed by a 5-minute break works well for many)
- One full day weekly without business activities
- Quarterly planning retreats that combine reflection and future focus
- Intentional vacation time, even if brief

According to the American Institute of Stress, job stress costs U.S. businesses approximately \$300 billion annually in absenteeism, turnover, diminished productivity, and medical, legal and insurance costs<sup>6</sup>—a burden that falls directly on business owners when they're self-employed. Building a business with sustainable practices from the beginning can help you avoid becoming part of this statistic.

## 3. Create Systems That Reduce Decision Fatigue

As a business owner, you make hundreds of decisions daily. This constant demand taxes your mental resources and contributes significantly to burnout. Research from Cornell University estimates that adults make about 35,000 remotely conscious decisions each day, with business leaders facing even higher numbers.<sup>7</sup>

Consider implementing:

- Decision matrices for evaluating new opportunities
- Standard operating procedures for routine tasks
- Templates for common communications
- Batch processing similar activities (handling all emails during dedicated blocks)
- Automating repetitive processes where possible

[A study published in the National Academy of Sciences](#) found that decision quality deteriorates after prolonged periods of decision-making, with judges being more likely to deny parole later in the day simply due to mental fatigue<sup>8</sup>—a phenomenon directly applicable to business decision-making. For those starting a business, establishing these systems early can prevent burnout during critical growth phases.

## 4. Prioritize Physical Wellbeing as a Business Strategy

Your physical health directly impacts your business performance. [A 2016 RAND Report](#) found that insufficient sleep costs the U.S. economy up to \$411 billion annually due to lost productivity<sup>9</sup>, with small business owners particularly vulnerable to these effects given their often irregular schedules.



Effective approaches include:

- Movement minimums (The Mayo Clinic recommends at least 30 minutes of moderate physical activity daily)
- Strategic meal planning to avoid the energy crashes of skipped meals
- Sleep optimization (The National Sleep Foundation recommends 7-9 hours for optimal cognitive function)
- Regular health check-ups and preventive care

[Research published in the British Journal of Sports Medicine](#) shows that employees who engage in regular physical activity take fewer sick days than their sedentary counterparts<sup>10</sup>—a finding with direct implications for self-employed individuals who don't have the luxury of paid sick leave.

## 5. Build a Support Community

Entrepreneurship can be isolating, particularly for solo practitioners and small business owners. [A 2019 study by Cigna](#) found that 61% of American adults report feeling lonely<sup>11</sup>, with business owners facing unique challenges due to their leadership positions. This isolation magnifies stress and prevents you from accessing the diverse perspectives that enhance decision-making.

Effective community-building strategies include:

- Joining industry-specific associations like NASE
- Participating in mastermind groups with fellow entrepreneurs
- Finding an accountability partner for regular check-ins
- Working with a business coach or mentor who understands your industry

[Research published in the Small Business Economics Journal](#) demonstrates a correlation between entrepreneurs' professional network strengths and their firms' revenue growth<sup>12</sup>, demonstrating the tangible business benefits of community connection. Family business owners should consider expanding their network beyond family members to gain fresh perspectives.



## The Business Case for Self-Care

For practical-minded entrepreneurs, self-care must demonstrate tangible returns. According to the [2024 Gallup State of the Global Workforce Report](#), business units with engaged employees (which applies to self-employed individuals as their own “employees”) show 78% lower absenteeism, 21% lower turnover, and 23% higher profitability.<sup>13</sup> For entrepreneurs, these metrics directly impact the bottom line.

Additionally, [research from the National Safety Council and NORC at the University of Chicago](#)<sup>14</sup> indicates that every dollar invested in mental health treatment shows a return of \$4 in improved health and productivity. For small business owners, this return manifests as improved decision-making, enhanced creativity, and more effective client relationships.

[A longitudinal study published in the Journal of Applied Psychology](#) found that leaders who maintained better work-life balance exhibited more effective leadership behaviors and created more innovative business solutions than their chronically stressed counterparts. This becomes especially significant when growing a business beyond the initial startup phases, as inexperienced leaders seem to benefit the most from recovery time.<sup>15</sup>

## Starting Today

The most effective self-care strategy begins with small, consistent steps rather than dramatic overhauls. According to behavior change expert BJ Fogg, founder of the Stanford Behavior Design Lab, tiny habits that connect to existing routines are most likely to stick long-term.<sup>16</sup> Consider which area of your entrepreneurial life feels most depleted right now—cognitive, physical, or emotional—and implement one small practice from that category.

Remember that sustainability isn’t just about surviving the entrepreneurial journey; it’s about thriving throughout it. [Data from the U.S. Bureau of Labor Statistics](#) shows that approximately 24% of small businesses fail within their first year, and 48% by their fifth year.<sup>17</sup> While many factors contribute to these statistics, financial stressors shutter businesses and lead to entrepreneur burnout.

Your business deserves your best. And that means taking care of the person behind the business: you. Whether you’re just starting a business, currently growing a business, or managing an established micro business, implementing these self-care strategies will help ensure your entrepreneurial journey is both successful and sustainable.

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Get your quotes

Farmers Insurance Choice®

FARMERS INSURANCE

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Free Quotes Are Available

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Renters	Condo	Personal excess liability	Boat	Motorcycle	RV
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Free Quotes Are Available



MEMBER SPOTLIGHT

# Inclusive Self-Employment

Jennifer Sarrett, PhD is a NASE Member and the Founder & CEO of Disruptive Inclusion located in Atlanta, GA. Dr. Sarrett is a medical anthropologist turned business consultant who helps healthcare and science organizations build high-performing teams through what she calls Organizational Culture Design™. Unlike traditional approaches that fix problems after they occur, she helps organizations prevent costly culture crises by proactively and intentionally designing policies and practices. With a Ph.D. in interdisciplinary studies and international research experience, she's guided organizational transformations for clients ranging from medical research institutes to healthcare systems to media companies. Her methodology focuses on the invisible systems that either accelerate or undermine team performance—especially in high-stakes situations where effective collaboration saves lives.

## **When and why did you join NASE?**

I joined NASE in 2025 when I returned to full-time consulting. As a solo practitioner building a specialized business, I needed the credibility, resources, and community that NASE provides to entrepreneurs who don't have corporate infrastructure behind them.

## **What inspired you to enter the field you are in?**

During my transition from academia to full-time consulting, I saw both the power and limitations of traditional inclusion approaches. This work aimed to create organizational environments where everyone could thrive and contribute. However, I also saw that strategies were reactive—waiting for problems to occur before intervening—and focused on separate identity categories rather than addressing how systems actually function.



This was particularly problematic in healthcare and science environments, where poor communication and team conflict can compromise innovation and patient outcomes, yet people management is often overlooked in leadership development.

I started thinking about Universal Design—the architectural framework from the disability rights movement that builds spaces to be accessible to as many people as possible without creating new barriers. I realized this same proactive principle could transform how we approach organizational culture. Instead of retrofitting solutions after problems arise, what if we designed workplace systems that naturally promote high performance and inclusion from the start?

This insight led me to develop Organizational Culture Design™—a systematic methodology that prevents costly culture crises rather than managing them

after they occur. I focus on healthcare and science organizations because when team dynamics fail in these environments, the stakes aren't just productivity or employee satisfaction—they can directly impact patient safety and breakthrough discoveries.

### **When and why did you start your business?**

I launched Disruptive Inclusion in 2020, initially as a side project while teaching at Emory University. I had been providing workshops on inclusive teaching and clinical practice and realized this was the work I loved. Further, I knew that organizations desperately needed someone who could apply rigorous research methodology to culture challenges—not just feel-good workshops, but systematic approaches that drive measurable performance improvements.

### **How do you market your business?**

I focus on thought leadership through my LinkedIn weekly newsletter “The Science of High Performance,” speaking at healthcare and science conferences, and LinkedIn content that bridges academic research with practical implementation. My best marketing tool is actually my methodology itself—when organizations see that Organizational Culture Design prevents problems rather than just fixing them, referrals happen naturally.

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

The biggest challenge has been educating the market about proactive culture design. Most organizations only invest in culture work after expensive crises occur. I've overcome this by leading with performance metrics and cost-benefit analysis, showing exactly how prevention saves money compared to crisis management. I also had to shift my thinking from academia to business—marketing is a skill that must be learned and honed and one that academics are not usually taught.

### **Do you have any employees?**

Currently, I'm a solo practitioner by design, which allows me to maintain the research rigor and customization that makes my work effective. However, I'm planning to add team members in 2025 as demand grows—likely starting with a research assistant who can help with the extensive organizational analysis that Organizational Culture Design™ requires.



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

I start my days with a walk, a bit of yoga, then a good cup of coffee. After that, my schedule varies dramatically based on client needs. Some days I'm conducting stakeholder interviews across different time zones, others I'm deep in research analysis, and others I'm facilitating workshops or speaking at conferences. The beauty of this work is that every organizational culture presents unique puzzles to solve—I never have boring, repetitive days.

**What's the best thing about being self-employed?**

The ability to focus exclusively on work that creates measurable impact. In academia, I was constrained by institutional politics and slow change processes. As an entrepreneur, I can more immediately use my training and years of experience to solve problems and have a more direct community impact.

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

*"Dr. Sarrett helped us with a well-attended kick off meeting for all employees that shared valuable information, including how employees were feeling the impact of COVID and want to have more connections with one another at work. Reviewing and hearing the survey, interview, and focus group results is just what we needed to begin with a thoughtful and sustainable plan to enhance inclusiveness in the workplace"*  
- CEO, Social Services Agency

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

Don't try to be everything to everyone. When I found the confidence to design and deliver my alternative approach to DEI, I felt more fulfilled and was attracting more dedicated clients. Once I focused exclusively on healthcare and science organizations, my expertise became even more highly valuable. Specialization might feel risky, but it's actually what creates sustainable competitive advantage.

**Which NASE member benefit is most important to you?**

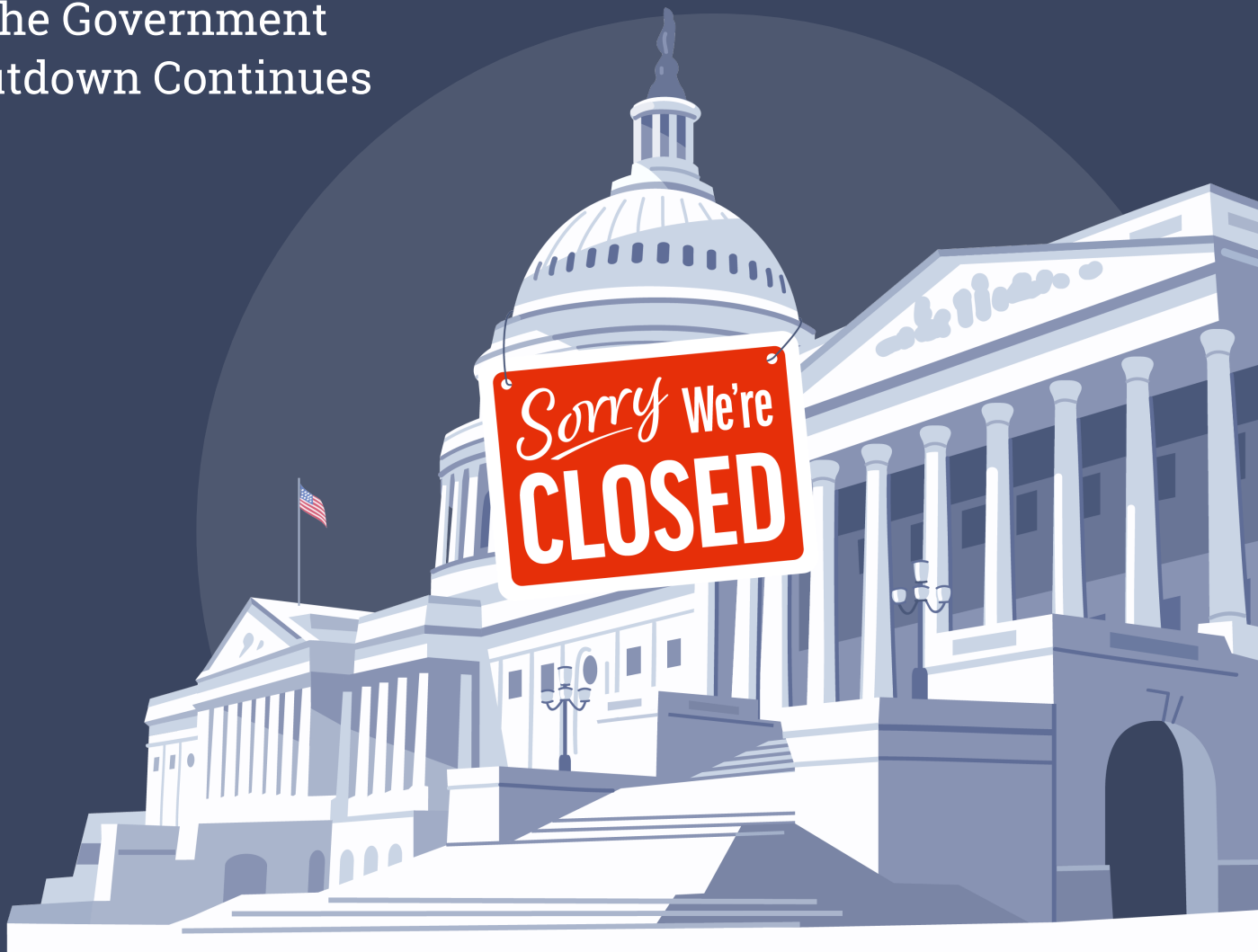
The expert advice network has been invaluable. As a solo entrepreneur transitioning from academia, having access to business expertise in areas like contract negotiation, pricing strategy, and tax planning has saved me both money and costly mistakes. I go to NASE first when I need services, products, or guidance.

**Any other information you would like to share?**

If you're leading a healthcare system, research institute, or science organization where team performance directly impacts outcomes, reach out for a free consultation to discuss how I can help your team become more collaborative, innovative, and safe for all. My goal is always to prevent crises rather than manage them. I provide free 30-minute initial consultations and NASE members and readers who mention this newsletter will receive a 10% discount on their first contracted project with me.

# 5 Quick Tips

for Self-Employed and  
Micro-Business Owners  
as the Government  
Shutdown Continues



As the current government shutdown extends into weeks, many self-employed individuals and micro-business owners wonder what it really means for them. Unlike larger corporations with deep reserves or teams of financial analysts, independent business owners often feel the effects of uncertainty immediately — in delayed payments, paused contracts, or shaken consumer confidence.

While it's impossible to control government gridlock, there are practical steps you can take now to protect your livelihood and maintain stability during a shutdown. Below are five essential tips to help self-employed professionals and micro-business owners prepare both financially and operationally for what could be a challenging few weeks or even months.

## 1. Strengthen Your Financial Readiness

The first and most critical step in weathering a shutdown is securing your financial footing. Cash flow is the lifeblood of every small enterprise, and disruptions — even short-term ones — can have ripple effects.

Start by building a cash cushion. If you can, set aside enough money to cover at least four to six weeks of both personal and business expenses. This might mean pausing non-essential purchases, cutting back on discretionary spending, or tightening your accounts receivable practices.

Next, invoice early and follow up quickly. If clients owe you payments, don't wait until the end of the month to bill them. Send invoices now and include friendly reminders for outstanding balances. A proactive approach can improve your cash position and minimize the risk of late or missed payments during uncertain times.

It's also wise to diversify your income streams. If your main clients are tied to federal agencies or government contractors, look for short-term opportunities with private or local customers. This could mean freelance work, side projects, or collaborations that reduce your exposure to a single revenue source.

Finally, line up access to credit before you need it. Check your business credit card limits, explore small lines of credit, and ensure your banking relationships are in good standing. If the shutdown interrupts SBA loan processing or delays government-backed financing, private credit may be your best bridge. And as a precaution, delay major expenses or new investments until fiscal stability returns.

## 2. Stay on Top of Taxes and Compliance

During a shutdown, the Internal Revenue Service (IRS) operates with limited staff. That means routine services — such as processing refunds, responding to inquiries, or issuing tax transcripts — can slow down or stop entirely.

To stay compliant and avoid disruption, file any necessary paperwork early. If you expect a refund or need documentation for loans or grants, submit your materials before the shutdown date.

Make sure your records are fully up to date. Maintain organized files of receipts, invoices, and financial statements, either digitally or on paper. This will ensure you're ready for audits, loan applications, or proof-of-income requests even if online systems are temporarily inaccessible.

Lastly, review your upcoming quarterly tax payments. If a deadline falls during the shutdown, prepare those payments in advance. Electronic payment systems may remain operational, but access to assistance could be limited — so it's better to be ahead of schedule than scrambling later.

## 3. Secure Access to Capital and Support Programs

For many small business owners, access to capital is a lifeline — and government shutdowns can disrupt that flow. The Small Business Administration (SBA), which guarantees loans and provides counseling, typically halts most operations during a shutdown. This means applications in process may be delayed, and new approvals may not move forward until funding resumes.

If you're considering applying for an SBA loan or grant, submit your application as soon as possible. Those in the pipeline before the shutdown have a better chance of being reviewed once operations resume.

It's also important to identify alternative funding sources. State and local governments, nonprofit organizations, and community foundations often offer microloans, grants, or business continuity programs that may remain active even if federal programs pause.

In addition, build relationships with your lenders now. Talk to your bank or credit union about potential deferral options or short-term financing solutions should federal programs become unavailable. Strong relationships with local financial institutions can make all the difference in maintaining liquidity during uncertain times.

## 4. Refine Your Operational Plan

Beyond finances, a shutdown can disrupt daily business operations — especially for self-employed individuals with federal clients or supply chain dependencies.

Take time to prioritize your essential work. Focus on projects that are least likely to be affected, or that have private or recurring revenue sources. By concentrating on stable activities, you can keep cash coming in while other parts of your business may pause.

Communicate openly with your clients and partners. Let them know you are monitoring developments and have contingency plans in place. A clear message demonstrates professionalism and builds trust — even if delays or changes occur.

You may also want to pause hiring, expansion, or new contracts until the fiscal picture becomes clearer. Growth is important, but protecting stability should take precedence when uncertainty looms.

Finally, stay informed. Follow updates from the SBA, IRS, and professional associations for self-employed workers. Reliable information will help you make smart, timely decisions instead of reacting to rumors or panic.

## 5. Invest in Personal and Professional Resilience

A government shutdown affects more than just your bottom line — it can test your personal resilience, too. Stress, unpredictability, and financial strain can weigh heavily on self-employed

professionals, who often bear full responsibility for both business and household finances.

Start by reviewing your health insurance and benefit coverage, especially if you rely on ACA marketplace plans or federal subsidies. Ensure your payments are current and that you understand how coverage might be affected if systems go offline.

Create an emergency plan for your personal expenses. Identify how you'll cover essentials such as rent, utilities, or childcare if your income dips temporarily. Even a short-term plan can provide peace of mind and help you respond quickly if needed.

Lastly, remember the power of community and connection. Engage with local chambers of commerce, professional associations, or online groups for freelancers and small business owners. Sharing information, resources, or even referrals can help you stay grounded and discover new opportunities amid uncertainty.

## A Final Word: Preparedness Is Power

For the self-employed and micro-business community, a government shutdown is more than a headline — it's a real operational risk that can disrupt cash flow, delay payments, and slow business momentum. But preparation turns uncertainty into resilience.

By shoring up your finances, staying compliant with tax and regulatory obligations, maintaining access to capital, planning operations strategically, and reinforcing your personal well-being, you position yourself to navigate disruption with confidence.

In challenging times, agility is your greatest asset. Use these steps not just to weather the storm, but to emerge stronger, more adaptable, and better prepared for whatever comes next.

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