

SelfInformed

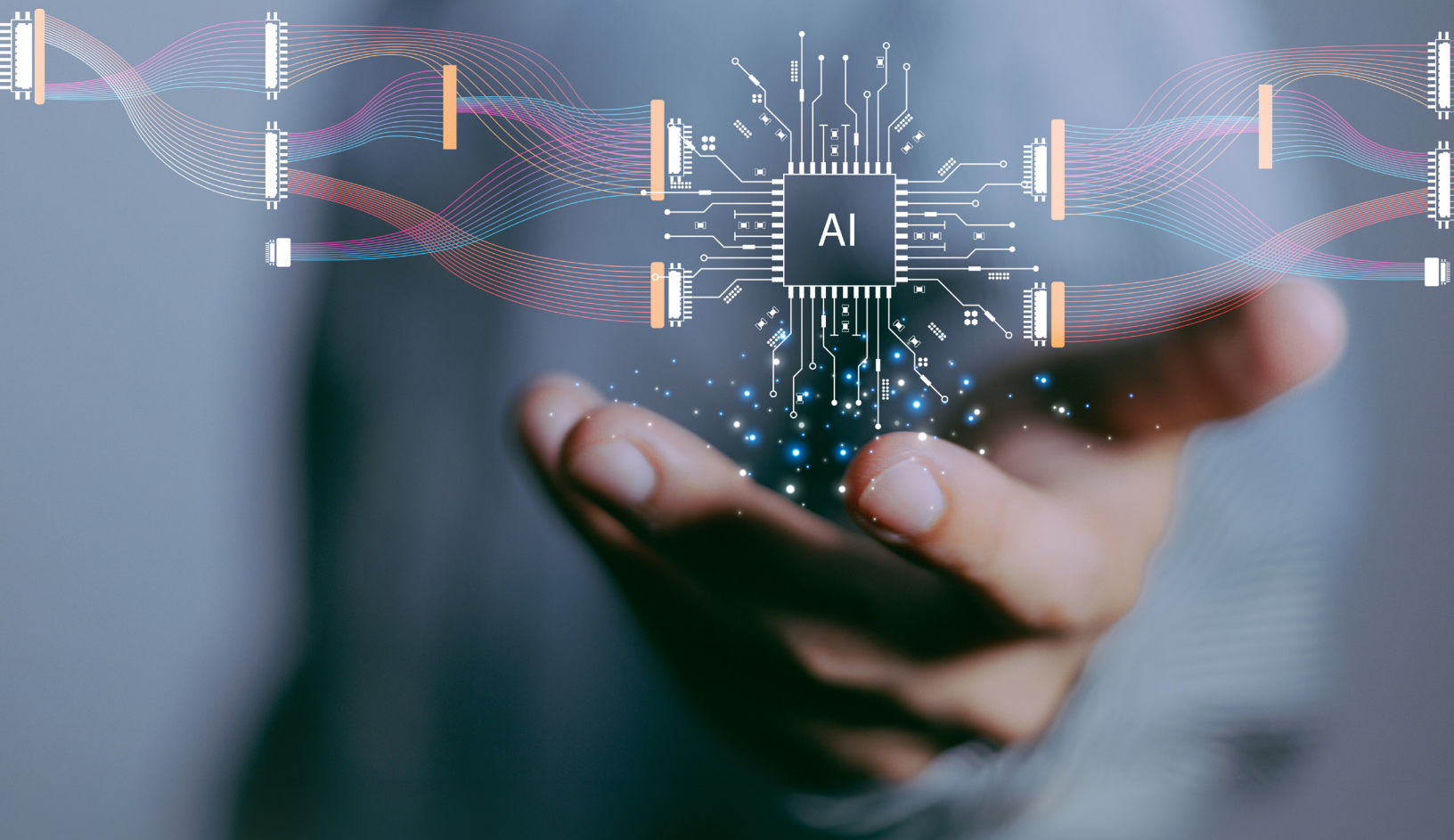
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MEMBER SPOTLIGHT

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VanHaaren Designs



AI IS THE BIGGEST SMALL-BUSINESS OPPORTUNITY IN A GENERATION

BY NASE PRESIDENT & CEO KEITH HALL

Artificial intelligence is transforming industries nationwide, and America's small-business community is no different. Kelly Loeffler, who heads the U.S. Small Business Administration, recently said small businesses will be the **"biggest beneficiaries"** of AI — a "huge leveler of the playing field for America."

Working with and on behalf of the **National Association for the Self-Employed**, I have spent more than four decades as a certified public accountant advising small businesses — companies that, according to the SBA, employ nearly **half of the private-sector workforce**. I hear daily from our community, more than 33 million strong, that owners are using AI more and more.

The question is no longer whether they will adopt it, but whether they will use its full value.

The adoption question is settled. A new Goldman Sachs 10,000 Small Businesses Voices survey of more than 1,200 small-business owners nationwide finds three-quarters now use AI — and 93 percent say it has had a positive effect on their business. That tracks with Intuit QuickBooks, whose most

recent U.S.-specific data puts regular AI use at 80 percent of small businesses, up from 48 percent the year before. Nearly eight in 10 of those owners say AI has made them more productive.

The question is no longer whether AI will be used but whether that usage will generate its highest possible value. Ask owners what they are actually doing with AI, and the answer is very modest. Simply Business found the single most common use is research and brainstorming — asking questions, digging up information, and getting past the blank page. While helpful, it is being used more as a glorified search engine.

Deeper in the Sachs report, you'll find the statistic that may matter most to the long-term future of mom-and-pop businesses: only 14 percent say AI is fully embedded in their core operations. Every entrepreneur knows the difference between building a tool into how a business actually runs and merely experimenting with it. That is the difference between dabbling and doing. And right now, most owners are dabbling with one of the most powerful tools within their reach.





The stakes extend well past any single accountant, bakery or consultant. Nearly half of America's private-sector workforce draws a paycheck from a small business, which means how well these owners harness AI won't just shape their bottom line but it will shape jobs, prices and services for tens of millions of Americans.

The data show owners already use AI as their own **bookkeeper**, marketing director and customer service department.

The most immediate gains are in communications, and the time savings are real. AI can help owners **launch businesses**, write grant and funding letters, draft and edit emails, polish documents, and research where and how to reach new customers. Whether the task is internal or external, the payoff is the same. AI gives owners back their most precious resource: time.

Perhaps even greater potential lies in financial planning, forecasting and day-to-day operations.

AI's power lies in the numbers. AI can help with financial planning, performance analysis, forecasting, customer demographic insights, and even preparing tax returns—work that once required consultants can now be done by owners.

The biggest opportunity is the forward-looking projection, especially for capital access. Most owners can outline where their business stands today; the strongest applications also show where it's going, the

three- to five-year vision, the growth numbers, the roadmap lenders and grant programs want to see.

AI can help with that, and it can make the difference in securing additional capital.

Small-business owners must proceed with caution. AI is a powerful assistant, not the final authority. Treat everything it produces as a first draft: verify the facts and keep a professional on tap for anything consequential.

With opportunity **comes responsibility**. Owners must be extremely careful about what they share with AI tools. Tax ID numbers, Social Security numbers, customer lists and proprietary data represent the real value of a business and its standing in the community. Protecting that information is not optional — the convenience of AI can never come at the expense of data security and customer trust.

Efficiency and responsibility have always undergirded our federal advocacy, whether on taxes or regulation — it's how we give voice to our community. AI, paired with human oversight, continues that mission.

Our task now is to empower America's small-business owners with the information, resources and training to close the AI gap so they can seize one of the greatest opportunities in a generation.

AI will not replace the entrepreneurial ingenuity of Main Street; it will sharpen it. Because when small businesses thrive, not just entrepreneurs win, all of us do.

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](#)



See the Latest Press Releases from NASE



NASE Awards \$15,000 in Scholarships to Five Dependents of Self-Employed Americans

Aug 17, 2026

NASE today awarded \$15,000 in scholarships to five dependents of NASE members — including three who are heading to college with plans to start or expand a business of their own.

[READ FULL STORY ➔](#)



As Entrepreneurs' Use of AI Skyrockets, It Continues to Reshape the Small Business Community — Here Is How to Do It Right

Jun 17, 2026

Artificial intelligence is no longer a technology of the future — it is a tool reshaping the small business landscape right now.

[READ FULL STORY ➔](#)

[READ ALL PRESS RELEASES](#)



Member Benefits

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



Open Enrollment is Coming!

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

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.



Eligibility:

Association Motor Plan is available to eligible **GOLD, PREMIER, PLATINUM & PLATINUM PLUS Association Members only**. Eligible members are covered for travel in vehicles as defined. The program does not, however, cover non-members who may be driving a member-owned vehicle. Benefit eligibility is determined at the sole discretion of your association.

When the automobile, motorcycle, or single rear-axle truck you are driving is disabled, simply call the provider of your choice anywhere in the United States, Canada, or Mexico. The choice is yours!

The Roadside Assistance services are subject to a **\$100 maximum coverage up to two (2) disablements per Membership per year** and are limited to one service call per disablement for a service provided by a commercial garage, locksmith, or tow truck including:

- Vehicle Towing
- Battery Jump Start
- Winching
- Fuel Delivery (*up to 2 gallons, except where prohibited by law*)
- Tire Change
- Lockout Services
- Delivery and Installation of Parts on Vehicle at the Disablement Site

Tire change assistance is also available for a trailer you are pulling.



Term Life Insurance

\$10,000 included Term Life Insurance for NASE Members. At age 60 benefits reduce 75% and then cancel at age 65.

Your NASE Membership provides you and your family with Member and Dependent Group Term Life Insurance Coverage from MetLife for no additional cost. No additional contribution is required from the member in order for this insurance protection to be provided. Members in good standing with membership fees paid on time are eligible for MetLife Term Life Insurance.

[Click Here to Review](#)



Member Benefits

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

**MetLife** | TakeAlong DentalSM
**A Dental Program
that stays with you.**
LEARN MORE
L0924043349[exp0926][All States][DC, GU, MP, PR, VI]
ADF# D1374.16



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.

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



Member Benefits

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



Access to Critical Illness Insurance and Term Life Insurance through MetLife

Receive Critical Illness insurance with a Category Benefit Amount of \$5,000 and three categories of covered conditions as part of your NASE Gold Membership!

As a NASE Gold Member, you will receive **\$5,000** of MetLife Critical Illness Insurance as part of your association membership. You can receive a **\$5,000** benefit payment in each of three distinct categories, as defined by the group certificate.

If you experience one of the conditions covered within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment of \$5,000 that you can use as you see fit. The payment can be used on anything from co-pays and deductibles to utility bills and rehabilitation

Gold Membership

\$45 Monthly

NASE Gold Members also receive Metlife - \$20,000 Term Life insurance, \$5,000 of Critical Illness insurance in each of three categories, My Med Lab online, Assist America, Emergency Roadside Assistance, Legal Club Business Plan, and more.

[Click Here to review the Gold Membership](#)



MEMBER SPOTLIGHT

Nicole VanHaaren

Nicole VanHaaren is the owner of **VanHaaren Designs**, a web and graphic design business based in Charlotte, Michigan. In addition to web and graphic design services, Nicole also offers photography.

With a passion for creativity and working with people, Nicole started VanHaaren Designs to gain experience in web design while helping other small businesses strengthen their online presence. She currently balances running her business with a full-time job and pursuing her master's degree.

When and why did you join NASE?

I joined NASE because it gives small-business owners a voice, opportunities to network and promote their businesses, and access to valuable resources.

What inspired you to enter the field you are in?

I love working with people, and web and graphic design give me a creative outlet where I can use those skills to help others.

When and why did you start your business?

I started my business to gain more experience with web design and to help other small businesses improve their websites and online platforms.

How do you market your business?

I primarily market my business through social media, word of mouth, friends and family, and referrals from existing clients.



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

Inflation and moving have both presented challenges. One of the biggest things I have had to do is regain the time needed to devote to my business while also updating my social media presence. I also work hard to find solutions that fit within each client's budget.

Do you have any employees?

It is just me for now.

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

I work a regular full-time job and am also going to school, so I typically work on my business at night and on weekends. I arrange my schedule around my clients' needs and make time for projects whenever I can.

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

The freedom to work for myself and the ability to build my business around my own schedule.

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

Some of the best feedback I have received is that the websites I create are easy to use and have helped increase clients' online business traffic.

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

Create a business plan and develop a marketing strategy. Start small, build a strong foundation, and grow your client base over time.

Which NASE Member benefit is most important to you?

The resources available through the NASE website are the most valuable benefit to me.

Is there anything else you would like to share?

I am currently attending Purdue Global while working toward my master's degree. Outside of my business and schoolwork, I also enjoy creating music and writing books.

Congress Heads Home:

A Pre-Election Wrap-Up for the Self-Employed

With the midterm elections five weeks away, Congress has largely closed up shop until November. The House left town September 16 after leadership canceled its final two scheduled weeks of votes, and the Senate is using its last few days to move a handful of bills before its own October break. Both chambers are due back November 9 for a lame-duck session scheduled to end December 18. Here's where things stand on the issues that matter most to NASE members.

No Shutdown — For Now

The biggest item on the fall agenda was settled early. Congress passed a continuing resolution (CR) that keeps the federal government funded at current levels through December 11, and the President signed it September 2. The votes were lopsided 90-6 in the Senate and 370-48 in the House, a BIG sign that neither party wanted a repeat of last fall's record 43-day shutdown heading into an election.

For the self-employed, that means stability: the IRS, SBA and other agencies you rely on will keep operating normally through the fall. But full-year FY2027 spending bills are far from finished, so expect another funding showdown in December.

Health Care Costs Still Remain a Top Issue for Self-Employed

For many self-employed Americans, the most consequential thing Congress *didn't* do this year involves addressing the skyrocketing cost of health insurance premiums. The enhanced ACA premium tax credits expired January 1, 2026. The House passed a three-year extension in January, but the Senate never took up the companion bill, no action is expected post election, especially if Democrats take the House.

That means 2027 coverage will be priced under the original ACA rules, including the return of the "subsidy cliff" — households earning above 400% of the federal poverty level receive no premium help at all. Open enrollment runs November 1, 2026 through January 15, 2027 on [HealthCare.gov](https://www.healthcare.gov). If you buy your own coverage, update your income projections carefully and shop your options; small swings in income can now mean big swings in cost.

Reconciliation 3.0 is Probably Dead

Republican leaders have been working toward another party-line reconciliation bill, but it looks very different from last year's tax law. The Senate budget resolution released in August instructs committees to find up to \$150 billion, focused mainly on defense, farm aid and election-related provisions — with no instructions to the health committees. Small business groups have urged Congress to build on the now-permanent 20% Qualified Business Income deduction and repeal Beneficial Ownership Information reporting, but those items aren't part of the current framework. Whether any package moves before January remains an open question.

What's Waiting in the Lame Duck

When lawmakers return, their to-do list includes the December 11 funding deadline, the annual defense authorization bill, the Farm Bill, a possible disaster aid package and any reconciliation effort. The election results will shape all of it — especially if control of either chamber changes hands in January.

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

