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Resource Section on Entrepreneurship and Small Business

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ACCESSIBILITY RESOURCES

ADA Basic Building Blocks

<<http://www.adabasics.org>>

ADA Building Blocks contain a web course that explores the legal requirements and spirit of the Americans with Disabilities Act.

ADA Disability and Business

Technical Assistance Centers (DBTAC)

<<http://www.dbtac.vcu.edu/>>

These centers provide information, training, and technical assistance on the ADA and accessible electronic and information technology in education.

Adaptive Environments Center, Inc.

<<http://www.adaptenv.org>>

This center promotes accessibility as well as universal design through education programs, technical assistance, training, consulting, publications, and design advocacy.

Center for Universal Design

<<http://www.ncsu.edu/www/ncsu/design/sod5/cud>>

The Center for Universal Design is a national research, information, and technical assistance center that evaluates, develops, and promotes universal design in housing, public and commercial facilities, and related products.

Job Accommodation Network (JAN)

<<http://www.jan.wvu.edu>>

JAN, funded by the U.S. Department of Labor's Office of Disability Employment Policy, is a free consulting service that provides information about job accommodations, the ADA, and the employability of people with disabilities. JAN operates the Small Business and Self-Employment Service (SBSES) which can answer questions about starting a business or self-employment practices. For more information about the SBSES, visit <<http://www.jan.wvu.edu/SBSES>>.

National Center for Accessible Media (NCAM)

<<http://ncam.wgbh.org>>

NCAM is a resource for making media and information technology, including captioning, accessible for people with disabilities.

The National Public Website on Assistive Technology

<www.assistivetech.net>

The website provides assistive technology (AT) and disability-related information and includes a searchable database that helps target solutions, determine costs and find vendors of AT products for people with disabilities, family members, service providers, educators, and employers.

One-Stop Accessibility Guidance

<http://www.onestops.info/article.php?article_id=137&subcat_id=64>

This manual assists the workforce development system in meeting the needs of customers with disabilities.

WIA Section 188 Disability Checklist

<<http://www.dol.gov/oasam/programs/crc/section188.htm>>

The WIA Section 188 Disability Checklist identifies the basic disability-related requirements of the nondiscrimination provisions of the Workforce Investment Act.

ELECTRONIC & INFORMATION TECHNOLOGY ACCESSIBILITY

Alliance for Technology Access (ATA)

<<http://www.ataccess.org>>

This organization connects children and adults with disabilities to technology tools through public awareness and special initiatives.

Center for Applied Special Technology (CAST)

<<http://www.cast.org>>

CAST develops and disseminates products that expand opportunities for learning through universal design, including through the development and innovative uses of technology.

National Center on Accessible Information Technology in Education (AccessIT)

<<http://www.washington.edu/accessit/index.php>>

This center focuses on the use of electronic and information technology for students and employees with disabilities in educational institutions at all academic levels.

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Section 508 Guidance

<<http://www.Section508.gov>>

This government office offers electronic and information technology accessibility standards, guidance, and resources.

Trace Center

<<http://trace.wisc.edu>>

This center develops universally designed products and systems to make standard information technologies and telecommunications accessible to and usable by people with disabilities.

INTERNET ACCESSIBILITY

Cynthia Says Portal

<<http://www.cynthiasays.com>>

This portal is a free web content accessibility validation tool for checking websites against various accessibility standards.

Web Accessibility Initiative (WAI) from the World Wide Web Consortium (W3C)

<<http://www.w3.org/WAI>>

This initiative develops common protocols that promote the Internet's evolution and ensures its interoperability, including ensuring the web is accessible to and usable by people with disabilities.

Web Accessibility in Mind (WebAIM)

<<http://www.webaim.org>>

This site addresses web accessibility through online learning opportunities. Its WAVE tool can help web authors verify that their websites are accessible to people with disabilities.

GOVERNMENT PROGRAMS SUPPORTING SMALL BUSINESS

Access Board

<<http://www.access-board.gov>>

The Access Board is an independent federal agency that develops accessibility standards and guidelines for facilities and technology.

Catalog of Federal Domestic Assistance

<www.cfda.gov/>

The online Catalog of Federal Domestic Assistance provides access to a database of all federal programs available to state and local governments (including the District of Columbia); federally-recognized Indian tribal governments; territories (and possessions) of the United States; domestic public, quasi-public, and private profit and non-profit organizations and institutions; specialized groups; and individuals. After you find the program you want, contact the office that administers the program and find out how to apply.

Corporation for National and Community Service

<<http://www.nationalservice.org/>>

The Corporation for National and Community Service is the nation's largest grantmaker supporting service and volunteering. Many of the programs provide opportunities for Americans of all ages and backgrounds to express their patriotism while addressing critical community needs. AmeriCorps is one such program. First, AmeriCorps VISTA helps individuals and communities in poverty. VISTA volunteers with disabilities can receive a living allowance and still be eligible for SSI and Medicare benefits because the stipend is excluded from their income. Second, AmeriCorps NCCC is a 10-month program that focuses on public safety, public health, and disaster relief. Volunteers with disabilities may continue to receive SSI and Medicare benefits. Third, AmeriCorps State and National have grant funds that go to governor-appointed state commissions. These, in turn, distribute and monitor grants to local and non-profit organizations. Grantees include Habitat for Humanity, American Red Cross, and Boys and Girls Clubs, among others.

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Federal Deposit Insurance Corporation

Money Smart Program

<<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>>

The Federal Deposit Insurance Corporation (FDIC) is an independent agency that supervises banks, insures deposits up to \$100,000, and helps maintain a stable and sound banking system. The FDIC has created Money Smart, a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Although designed with adults in mind, it can be used for older youth.

The Money Smart program may be used by organizations interested in sponsoring financial education workshops. The 10 Money Smart Training Modules are:

- **Bank on It**— an introduction to bank services;
- **Borrowing Basics**— an introduction to credit;
- **Check It Out**— how to choose and keep a checking account;
- **Money Matters**— how to keep track of your money;
- **Pay Yourself First**— why you should save;
- **Keep It Safe**— your rights as a consumer;
- **To Your Credit**— how your credit history will affect your credit future;
- **Charge It Right**— how to make a credit card work for you;
- **Loan To Own**— know what you're borrowing before you buy; and,
- **Your Own Home**— know about home ownership.

Land Grant Institutions Rural Entrepreneurial Outreach Program

15 U.S.C. 1540, Executive Orders 13256, 13230, 13021, 13339

This program promotes rural development programs and provides outreach, technical assistance, advisory services, counseling, dissemination of technical information, and training. It also encourages the development of programs that nurture future

entrepreneurs in rural America and in those communities that have the most economic need.

My Money

<<http://www.mymoney.gov/>>

This is a federal government website dedicated to helping Americans understand more about their money — how to save it, invest it, and manage it to meet their personal goals.

United States Department of Agriculture

<<http://www.usda.gov/wps/portal/usdahome>>

<<http://www.4-h.org>>

USDA provides students, parents, and teachers with youth-oriented information and resources related to agriculture. 4-H has had a long-standing history of helping youth reach their fullest potential through developing life skills, and learning by doing. 4-H also fosters personal development and leadership through career exploration (learning about alternatives in jobs, permanent callings, and work preparedness), critical thinking skills, economics, business, and marketing (study of principles underlying commerce, merchandising, and entrepreneurship).

United States Department of Commerce

<<http://www.commerce.gov>>

The U.S. Department of Commerce has established entrepreneurship programs that reach minority youth. The Department's Business Development Centers target minorities as well. Objectives of the Centers are to provide electronic and one-on-one business development services for a nominal fee to minority firms and to individuals entering, expanding, or improving their efforts in the marketplace.

United States Department of Education

<<http://www.ed.gov>>

The U.S. Department of Education distributes discretionary grants focusing on self-employment and school-based business development. Some of the examples include small business research, school-based enterprises, self-employment technology transfer, and linkages to employment. The Office of Special Education and Rehabilitative Services and the Office of Vocational and Adult Education listed below are part of the U.S. Department of Education.

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Office of Special Education and Rehabilitative Services <http://www.ed.gov/about/offices/list/om/fs_po/osers/home.html>

The Office directs, coordinates, and recommends policy for programs that are designed to meet the needs and develop the full potential of children with disabilities through the provision of special educational programs and services. In addition, it seeks to reduce dependency and enhance the productive capabilities of persons with disabilities through the provision of independent living and vocational rehabilitation services; increase knowledge about, foster innovation in, and improve the delivery of services for persons with disabilities through the performance of rehabilitative and special education research and demonstration activities; and disseminate information about services, programs, and laws affecting persons with disabilities.

Office of Vocational and Adult Education <http://www.ed.gov/about/offices/list/om/fs_po/ovae/home.html>

The Office administers, coordinates, and recommends policy for improving quality and excellence of programs that are designed to prepare students for postsecondary education and careers through strong high school programs and career and technical education. In addition, it provides opportunities to adults to increase their literacy skills; promotes identification and dissemination of effective practice in raising student achievement in high schools, community colleges and adult education programs; leads targeted research investments; promotes improved coordination and communication among programs and activities that prepare youth and adults for postsecondary education and careers; insures the equal access of minorities, women, people with disabilities, and disadvantaged persons to careers and technical and adult education; provides a unified federal approach to high school, career and technical and adult education as well as community colleges with a focus in particular on low achieving areas; and promotes the implementation of education technology, as it applies to access and service delivery, as well as instructional methodology.

United States Department of Health and Human Services <<http://www.hhs.gov>>

Offices in the U.S. Department of Health and Human Services support community-based programs. The Office of Community Services provides funds directly to the community. The Office of Refugee Resettlement promotes self-sufficiency by providing funds that generate short- and long-term self-sustaining behaviors for immigrants and refugees. The Administration for Native Americans promotes programs and policies that foster a balanced community-based approach by (a) supporting local access to community programs and services; (b) fostering the development of stable, diversified local economies that provide jobs and reduce dependency of social services; and (c) encouraging Native American leaders to develop policies and implement practices that support goals for the community.

United States Department of Housing and Urban Development <<http://www.hud.gov>>

Housing and Urban Development established Community Block Grant Programs, which provide annual grants on a formula basis to be used for a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities. In addition, there are small business grants that support ventures for women, veterans, and mentor/protégé programs.

United States Department of Justice <<http://www.usdoj.gov>>

The U.S. Department of Justice (DOJ) has a juvenile mentoring program that provides technical assistance through services and conferences for professionals working in the juvenile justice system. DOJ also supports one-on-one mentoring projects for youth at risk of failing school, dropping out of school, and becoming involved in delinquent behavior. In addition, the DOJ monitors the latest legal updates, resources, and publications that pertain to the Americans with Disabilities Act. Visit <<http://www.ada.gov/>> for standards, information lines, technical assistance, and other resources.

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United States Department of Labor

<<http://www.dol.gov>>

The Department of Labor has several programs that help a variety of individuals. The Office of Disability Employment Policy provides national leadership by developing and influencing disability-related employment policy and practice affecting the employment of people with disabilities. The Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems. The Department also includes the Bureau of Labor Statistics, which is the principal fact-finding agency for the federal government in the broad field of labor economics and statistics.

United States Small Business Administration

<<http://www.sba.gov>>

The United States Small Business Administration (SBA) maintains and strengthens the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters. It provides technical assistance to help entrepreneurs starting or operating a small business, provides assistance in financing and contracting, and provides information on laws and regulations. In 2006, SBA, in partnership with Junior Achievement, launched www.mindyourownbiz.org to encourage youth to participate in entrepreneurship activities. The site displays the five steps of business ownership.

United States Social Security Administration

<<http://www.socialsecurity.gov>>

The Social Security Administration provides work incentives that support small business and self-employment. Some of these tools/incentives include Plans for Achieving Self-Support, Income Thresholds for Medicaid, Property Essential for Self-Support, Impairment-Related Work Expenses, Blind Work Expenses, and Self-Employment Subsidies.

United States Treasury

<<http://www.ustreas.gov>>

The United States Treasury has established a Community Development Financial Institutions Fund (CDFI) that expands the available investment capital and financial services in distressed urban and rural communities. The U.S. Treasury also established the CDFI Coalition, which is charged with promoting the work of community development financial institutions, conducting public education and advocacy programs, and holding forums for cross-sector communication and collaboration among national leaders.

STATE PROGRAMS SUPPORTING SMALL BUSINESS

New Jersey Disability and Non-Profit Micro Loan Fund, Inc.

c/o PPS

P. O. Box 621

Bordentown, NJ 08505-0621

609-291-8729

The New Jersey Disability and Non-Profit Micro Loan Fund, Inc. was established in 1992 to use economic development strategies to create jobs for people with disabilities. The Loan Fund, which operates as a private 501(c)(3) corporation, now has assets in excess of \$500,000. It provides small to medium size loans, loan guarantees, lines of credit, and loan packaging.

The Entrepreneurs with Disabilities Program (EWD)

<http://www.abilitiesfund.org/iowa_ewd_program/ewd_welcome.php>

This is a collaborative effort between Iowa Department of Education, Iowa Vocational Rehabilitation Services, Iowa Department for the Blind, and the Iowa Finance Authority. The program provides technical and financial assistance to qualified individuals with disabilities seeking self-sufficiency by starting or expanding a small business.

State of Wisconsin

Department of Development

338 W. National Avenue

Milwaukee, WI 53204

414-382-1752

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In Wisconsin, a partnership was developed between the Wisconsin Department of Vocational Rehabilitation (DVR) and the Wisconsin Department of Development (DOD). One of their goals is securing business loans for business start-up.

PRIVATE ORGANIZATIONS/ PROGRAMS SUPPORTING SMALL BUSINESS

Abilities Fund

[<http://www.abilitiesfund.org/>](http://www.abilitiesfund.org/)

The first and only nationwide community developer targeted exclusively to advancing entrepreneurial opportunities for Americans with disabilities. Services are designed specifically for individuals with disabilities interested in business ownership and the organizations that serve them. Services focus on three primary markets: (1) entrepreneurs with disabilities, (2) microenterprise development organizations, and (3) vocational rehabilitation agencies and other disability-related organizations.

Association for Enterprise Opportunity (AEO)

[<http://www.microenterpriseworks.org/>](http://www.microenterpriseworks.org/)

AEO is the national association of organizations committed to microenterprise development. AEO provides its members with a forum, information, and a voice to promote enterprise opportunities for people and communities with limited access to economic resources. A listing of programs can be found on the website.

BizWorld

[<http://www.bizworld.org/index.html>](http://www.bizworld.org/index.html)

BizWorld is an eight-hour program, best taught in two-hour sessions on four consecutive days, although the program can be easily tailored to fit any timeframe. During the BizWorld program, classrooms are transformed into incubators as students collaborate to start and run successful businesses in the friendship bracelet industry. These businesses compete to become the most valuable company listed on the BizWorld Stock Market. Each two-hour session focuses on a different aspect of business: business design and

raising capital, manufacturing, marketing, and finance. From developing an exceptional product, to setting a price that will guarantee a profit, students are shown how every business decision ultimately influences their value as a company.

Business Professionals of America (BPA)

[<http://www.bpa.org>](http://www.bpa.org)

BPA contributes to the preparation of a world-class workforce through the advancement of leadership, citizenship, and academic and technological skills using the Secretary's Commission on Achieving Necessary Skills (SCANS) as the basis for a certification program, job preparation, and workplace competencies.

The Coleman Foundation

[<http://www.colemanfoundation.org>](http://www.colemanfoundation.org)

The Coleman Foundation offers programs that focus on creation of entrepreneurs and the development of entrepreneurship as an academic discipline.

Consortium for Entrepreneurship Education

[<http://www.entre-ed.org/index.htm>](http://www.entre-ed.org/index.htm)

The Consortium is a national membership organization that provides leadership and advocacy for the growth of the field of entrepreneurship education as a lifelong learning process.

DECA, Inc.

[<http://www.deca.org/>](http://www.deca.org)

DECA is a national association of marketing education students that provides teachers and members with educational and leadership development activities to merge with the classroom instructional program (i.e., this is an in-class rather than an extracurricular program). DECA chapters attract students who are interested in preparing for entrepreneurial, marketing, or management careers. While DECA membership consists primarily of students in marketing programs, membership extends also to alumni and to professionals in marketing education and in marketing teacher education.

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The Education, Training & Enterprise Center (EDTEC)

<<http://www.edtecinc.com/>>

EDTEC is a national youth entrepreneurship training company. Founded in 1985, EDTEC is a minority-owned firm with a mission to address the needs of urban America by making the most of the human capital often overlooked by traditional training firms. The firm has two major divisions: educational products and management consulting/training. EDTEC's major entrepreneurship curriculum, the *New Youth Entrepreneur*, is a 12-volume set developed in conjunction with the Ewing Marion Kauffman Foundation. EDTEC also publishes *Making Money the Old-Fashioned Way*, a history of entrepreneurship in the African American community, and an array of materials focused on economic development issues, including financial literacy, micro-loan development, and non-profit board training.

Entrenuity

<<http://www.entrenuity.com/>>

Entrenuity is a faith-based entrepreneurship program. It provides instructor training, curriculum resources, and program design support. Entrenuity's Entrepreneurship and Character Development curriculum is available with or without a component on spiritual education.

Ewing Marion Kauffman Foundation

<<http://www.kauffman.org/>>

The Ewing Marion Kauffman Foundation works with partners to encourage entrepreneurship across America and to promote entrepreneurial success at all levels. The Foundation works to further understand the phenomenon of entrepreneurship, to advance entrepreneurship education and training efforts, to promote entrepreneurship-friendly policies, and to assist entrepreneurs and others in commercializing new technologies that promise to improve the economic welfare of our nation.

Foster Youth Money Guide Series —

Money Pals: Being Cool with Cash —

A two-part guide for youth ages 8 to 11

<<http://www.aecf.org/knowledgecenter/publicationseries/fosteryouthmoneyguides.aspx>>

The Casey Foundation and the National Endowment for Financial Education jointly published this series of guidebooks expressly for use by foster children and teens to educate them about personal finance and empower them to make sound decisions about reaching their future goals. The guidebooks were developed after discussions with foster parents, youth counselors, social workers, and other foster care professionals.

GoVenture

<<http://www.goventure.net/home.cfm>>

GoVenture has several simulations designed for adults and youth. GoVenture Lemonade Stand is an easy-to-use program that introduces youth to the experience of running your own lemonade stand business. GoVenture Micro Business introduces the experience of running a micro business. Both segments teach children and adults the basics of running a business. They also offer the opportunity to apply concepts from subjects such as math, finance, career, or general life skills in a fun business setting. GoVenture Entrepreneur is a highly visual and realistic business simulation that recreates the day-to-day experiences involved in starting and running a small business.

Independent Means

<<http://www.anincomeofherown.com/imi/index.php>>

Independent Means provides family-centered financial education products and programs, on-the-ground programs, camps, seminars, books, newsletters, games, and other activities for kids, parents, mentors, and the companies that serve them.

Junior Achievement

<<http://www.ja.org/>>

Junior Achievement uses hands-on experiences to help young people understand the economics of life. In partnership with businesses and educators, Junior Achievement brings the real world to students. Through age-appropriate curricula, Junior

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Achievement programs begin at the elementary school level, teaching children how they can impact the world around them as individuals, workers, and consumers. Junior Achievement programs continue through the middle and high school grades, preparing students for future economic and workforce issues.

Kauffman Foundation

<<http://www.entreworld.com/>>

The Ewing Marion Kauffman Foundation works to encourage entrepreneurship across America and improve the education of children and youth. The Foundation focuses its operations and grantmaking in two areas: entrepreneurship and education. The Kauffman Foundation promotes entrepreneurial success at all levels by working with leading educators and researchers nationwide to create awareness of the economic impact of entrepreneurship, to develop and disseminate proven programs that enhance entrepreneurial skills and abilities, and to improve the environment in which entrepreneurs start and grow businesses.

Making Cents

<<http://www.makingcents.com/>>

This organization builds the capacity of community development organizations, primary and secondary schools, microfinance institutions, and organizations by delivering entrepreneurship and microenterprise training to entrepreneurs and potential entrepreneurs. Making Cents also trains loan assessors and microfinance professionals to assess loan applications. Making Cents' Business Venture Series is comprised of three training curricula targeted for young people. The training curricula develop entrepreneurial thinking and sound business skills through a variety of interactive activities and business simulation exercises. These curricula expand the capacity of organizations to offer business development services to develop (a) youth's recognition of self-employment as a viable income-generating option, and (b) the skills to set up and run a microenterprise.

MicroSociety

<<http://www.microsociety.org/>>

MicroSociety is an innovative school design where children create a microcosm of the real world inside the

schoolhouse. Each student has a role in running that world. Young entrepreneurs produce goods and services, elected officials establish laws, CrimeStoppers keep the peace, judges arbitrate disputes, and reporters track down stories. All citizens earn wages in the school's "micro" currency, invest in product ideas, deposit and borrow money from "Micro" banks, and pay taxes, tuition, and rent. The MicroSociety program has been implemented in kindergarten through 8th grade, as well as in after-school programs. Typically, students attend classes in the morning and apply what they learn "on the job" for one hour in the afternoon. MicroSociety integrates these real-world connections into the curriculum and instruction throughout the day.

Mini-Society

<<http://www.minisociety.org/default.asp>>

The Mini-Society is an experience-based instructional system targeted primarily to teaching entrepreneurship, economics, and citizenship concepts to students ages 8 to 12. It was conceived by Dr. Marilyn Kourilsky in the early 1970s and has since been refined, extended, and extensively tested. Mini-Society has been widely implemented in over 43 states and has been shown to be effective across socioeconomic boundaries and student learning styles. Mini-Society has also been conducted in out-of-school settings such as 4-H summer camps. With a teacher to consult for guidance, in the Mini-Society program, students develop a self-organizing economic society driven by the need to resolve a classroom situation involving the fundamental economic issues of scarcity and allocation of resources. The children begin to identify opportunities in their environment and initiate entrepreneurship ventures to provide goods and services to their fellow citizens.

National Federation of Independent Business (NFIB) Young Entrepreneur Foundation

<<http://www.nfib.com/page/YoungEntrepreneurFoundation.html>>

The mission of the NFIB Young Entrepreneur Foundation is to educate young people about the critical role of small business and the American free-enterprise system, and to help students interested in small business and entrepreneurship further their

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education. Among its programs are the Free Enterprise Scholars Awards, which rewards high school students with monetary scholarships. The scholarships attempt to recognize those who already have meaningful experiences with small business. In addition, a summer internship program gives college students an opportunity to work in NFIB's Washington office to give them an insider's look at how public policy and small business interact.

National Foundation for Teaching Entrepreneurship

<<http://www.nfte.com/>>

NFTE brings its entrepreneurial training to high school students, especially those from low-income communities. Through its programs, students gain an entrepreneurial understanding of basic workplace and life skills, often for the first time. NFTE provides its entrepreneurship training programs in a variety of intensities via a "mini-MBA" course, using a specially developed, proven curriculum.

Partners for Youth with Disabilities—

Young Entrepreneurs Program (YEP)

<http://www.pyd.org/mentoring_programs/young_entrepreneurs.htm>

The Young Entrepreneurs Program (YEP) utilizes mentoring tactics to help youth learn to plan for their financial future through the motivating lessons provided by YEP staff, guest speakers, and community trips designed to provide real world business experience.

Real Enterprises, a Program of Corporation for Enterprise Development

<<http://www.realenterprises.org/>>

REAL Enterprises, a national non-profit organization, helps individuals, schools, communities, and rural America grow through hands-on entrepreneurship education. Their purpose is to prepare youth and adults to be active, self-sufficient, and productive citizens who can contribute to their community's social and economic development.

The Saving for Education, Entrepreneurship, and Downpayment (SEED) Policy, Practice, and Research Initiative

<www.cfed.org>

This is a multi-year national initiative to develop, test, and impel matched savings accounts and financial education for children and youth. The efforts consist of:

- community organizations testing distinctive programs with various age and target groups, financial education, and supportive services;
- pre-school demonstration and impact assessment of 500 accounts and controls from Head Start programs in Michigan;
- universal model experiment that will establish 1000 college savings accounts among randomly selected infants and a fully scalable delivery system within one state's 529 college savings plan;
- rigorous research using account monitoring, in-depth interviews, cross-sectional surveys, impact studies, and other methods;
- federal and state policy development and advocacy designed both to establish progressive universal systems of accounts and protect children and families from asset and other benefit penalties; and,
- product and market development efforts to design and implement efficient and profitable account systems.

Service Corps of Retired Executives (SCORE)

<www.score.org/>

SCORE, the Service Corps of Retired Executives, matches volunteer business management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors share their management and technical expertise with both present and prospective small business owners.

SCORE volunteers are members of 388 locally organized chapters offering assistance in almost 800 locations throughout the United States, Puerto Rico,

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the U.S. Virgin Islands, and Guam. SCORE chapters offer low-cost pre-business workshops that address topics like assessing entrepreneurial potential, developing a startup checklist, selecting a legal entity, creating a business plan, and securing funding.

Small Business Advancement National Center, University of Central Arkansas

http://www.sbaer.uca.edu/about_us/

The Small Business Advancement National Center (SBANC) was founded in 1990. Since its inception as the Small Business Institute Directors' Association National Center, it has evolved into a entrepreneurial and small business counseling and electronic resource information center. Now a leading-edge facility, SBANC offers small businesses and entrepreneurs some of the most up-to-date information on advances in today's small business technology. Small Business Development Centers (SBDCs) general business education, such as management development, technical information, and marketing assistance, form the bulk of SBDC services. These business education services are offered via one-on-one counseling as well as regularly scheduled training seminars. To find an SBDC near you, visit <http://www.sba.gov/sbdc/sbdcnear.html>.

Self-Employment Technical Assistance, Resources, & Training (START-UP/USA)

<http://www.start-up-usa.org/>

START-UP/USA, a partnership between Virginia Commonwealth University and Griffin-Hammis and Associates LLC, is funded by a cooperative agreement from the U.S. Department of Labor (DOL), Office of Disability Employment Policy (ODEP). The partnership provides technical assistance and disseminates resources nationally to individuals interested in pursuing self-employment. START-UP/USA also provides assistance to three sub-national projects, START-UP/Alaska, START-UP/Florida, and START-UP/New York.

University and College Programs

<http://www.net-impact.org/>

Students in business programs at postsecondary institutions are sometimes available to serve as mentors and provide advice. Check with your local institutions. Some schools have chapters of Net Impact, a network of over 10,000 MBA students and professionals committed to using the power of business to create a better world. In the Net Impact Service Corps program, Net Impact members work with local non-profit organizations through pro-bono consulting engagements.

Wall Street Journal

<http://www.startupjournal.com/>

With content from the Wall Street Journal's extensive editorial resources—including the printed edition and WSJ.COM—this free member of the WSJ.COM family focuses on the small business entrepreneur. The site is updated every business day, and provides readers with timely news and insights. Other features include searchable databases of business opportunities, franchise offerings, companies for sale, and more.

Youngbiz.com

The website offers a magazine, a library of resources, quizzes for potential entrepreneurs, and a leader's guide to provide a step-by-step tool to take students through the exciting world of owning their own business as a young entrepreneur.

Youth Venture

www.youthventure.org

Youth Venture's mission is to mobilize young people to develop their own opportunities for leadership by creating and operating organizations that meet their needs. These organizations fall into three categories: community service organizations, small business ventures, and after-school clubs. Youth Ventures seeks out allies (individuals who like working directly with young people) who can encourage and support young people's efforts to create without controlling them. Youth Venture also works with local partners (community leaders, school principals, heads of youth groups) to change rules and provide seed money to start the ventures.