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Glossary of Terms

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A

Accessible— Easy to approach, enter, operate, participate in, or use safely, independently, and with dignity by a person with a disability (i.e., site, facility, work environment, service, or program).

Accommodation— Changes made in a classroom, worksite, or assessment procedure that help people with disabilities learn, work, or receive services. Accommodations are designed not to lower expectations for performance in school or work, but to alleviate the effects of a disability.

ADA— Americans with Disabilities Act— Protects people with disabilities from discrimination in employment, government services, and public accommodations.

AT— Assistive Technology— Any item, piece of equipment, or product system that is used to increase, maintain, or improve the functional capabilities of a person with a disability.

B

Bank— A bank is an establishment traditionally known for the custody, loan, exchange, or issue of money, for the extension of credit, and for facilitating the transmission of funds

Break-Even Analysis— The break-even analysis helps determine the success of a business before it begins. It describes the number of units of a product or number of hours of a service that must be sold to break even or to make a profit. It also describes the effect that changing a product's price or reducing expenses would have on profitability.

Business Plan— Defines the business, identifies goals, and helps identify the enterprise to others. The business plan helps the entrepreneur allocate resources properly, handle unforeseen complications, and make good business decisions. It also informs sales personnel, suppliers, and others about operations and goals.

C

Cash Flow Statement— Cash is even more important to a business than profits: a profitable business may still be unable to pay its bills. The cash flow statement shows when the business will receive cash and when cash must be available to pay bills. The cash flow statement shows when the cash actually will be received and the expenses actually paid.

Corporate Entrepreneurship— The idea that firms can behave in a proactive, innovative, and risk-taking manner.

Collateral— Collateral is the stocks and bonds, or evidence of deposit, or other property pledged by a borrower to secure repayment of a loan. The main purpose of collateral in loan transactions is to assure a lender that a loan will be repaid in the case of default.

D

DBTACs— Disability & Business Technical

Assistance Centers— These are federally funded centers that provide information and technical assistance to businesses, people with disabilities, and other entities concerning the ADA.

DD— Developmental Disability— A term used to describe life-long disabilities resulting from a mental and/or physical impairment or a combination of mental and physical impairments, with an onset prior to the age of 22. Such disabilities affect daily functioning in three or more functional areas, including capacity for independent living, economic self-sufficiency, learning, mobility, receptive and expressive language, self-care, and self-direction. Examples of developmental disabilities include cerebral palsy, mental retardation, and epilepsy.

Disability— The broadest definition can be found in the ADA; includes a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.

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Employment— Regular engagement in skilled or unskilled labor or service activities for payment.

Enterprise— Refers to a business, organized business activities aimed specifically at growth and profit, or a new and risky venture.

Entrepreneurship— The process that individuals use to find and evaluate opportunities and risks, and then develop and execute plans for translating those opportunities and risks into financial self-sufficiency.

Essential Job Functions— These are the tasks that are fundamental and necessary to perform a given position. They do not include marginal duties.

H

HCBS— Home and Community-Based Services— These are services provided to individuals with disabilities needing long-term care in a setting (living space) of their choice.

I

IDEA— Individuals with Disabilities Education Act— The federal law that mandates a “free, appropriate public education” to all “eligible” children with disabilities (including mental, physical, and emotional disabilities) that, because of their disability, require special instruction in order to learn.

IEP— Individualized Education Program— A written plan, mandated by IDEA, developed for every student with a disability who is found to meet the requirements for special education. The IEP must be designed to provide the child with a free appropriate public education. The IEP refers both to the educational program to be provided to a child with a disability and to the written document that describes that educational program. Key considerations in developing an IEP include assessing the student in all areas related to his/her disability, considering access to the general curriculum, considering how the disability affects the student’s learning, developing goals and objectives that make the biggest difference for the student, and

outlining the services and supports necessary to educate the child in the least restrictive environment. The IEP should be reviewed and, as appropriate, amended each year to address changes in the child’s needs.

ILCs— Independent Living Centers— ILCs are community-based, not-for-profit, non-residential organizations that provide advocacy, peer counseling, independent living skills training, and information and referral to persons of any age with any disability.

Income Statement— An income statement shows a business’s financial activity over a period of time to determine if the business made or lost money. It matches expenses with business revenues. The income statement includes total sales, cost of goods sold, gross profit, indirect expenses, other expenses, pre-tax profit or loss, taxes, and net profit or loss.

Informed Choice— A concept that was developed in the vocational rehabilitation system to empower persons with disabilities. Informed choice refers to a person’s ability to understand and use programs successfully, because the programs and services are designed to enable consumers to navigate them competently and without fear of reprisal. Individuals with disabilities need to know how to find, evaluate and use information, which will better inform their decision making process. Service delivery systems should facilitate — not stifle or direct — this decision-making process.

Integrated Setting— Integrated setting refers to a setting in which individuals interact with non-disabled individuals other than those who may be providing services to that person. With respect to an integrated employment setting, it refers to a setting typically found in the community in which individuals interact with non-disabled individuals, other than those who are providing services to that person, to the same extent that non-disabled individuals in comparable positions interact with other persons.

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Intrapreneurship— Intrapreneurship is used to define a situation when an employee of a corporation is allowed to exercise some independent entrepreneurial initiative.

IPE— Individualized Plan for Employment— A written plan, required for individuals determined eligible for vocational rehabilitation services, that spells out the services and supports the individual will receive from the State Vocational Rehabilitation agency to facilitate his/her achievement of the employment outcome identified in the plan. An individual must be afforded the opportunity to exercise informed choice in selecting an employment outcome, the specific VR services to be provided under the plan, the entity(ies) that will provide the services, and the methods used to procure the services. An IEP must be agreed to and signed by the individual and it may be amended to address changes in the person's situation or needs. Entrepreneurship or self-employment can be designated as a person's desired employment outcome.

IRWE— Impairment-Related Work Expense— A Social Security work incentive that can be used to help reduce the impact of earnings on Social Security disability benefits (SSI and SSDI). IRWEs include the reasonable cost of items and services (e.g., attendant care, medical devices, special transportation) that, because of an impairment, a person needs and uses in order to work. The cost of these items and services is deducted from the earnings that Social Security uses to determine whether a person is working at the Substantial Gainful Activity level.

ITP— Individual Transition Plan— A planning document required under IDEA for students with disabilities, starting at age 16 and revised on an annual basis, that outlines their plans for transitioning from school to adult life.

J

Job Coach— A person hired by the placement agency or provided through the employer to furnish specialized on-site training to assist an employee with a disability in learning and performing a job and adjusting to the work environment.

L

Loan— A loan is often described as money lent through a formal process that needs to be repaid with interest.

M

Marketing— Marketing is the detailed process involved with promoting, selling, and distributing products or services for the purposes of business.

Microenterprise — A microenterprise is a business with five or fewer employees, which requires \$35,000 or less in start-up capital, and which does not have access to the traditional commercial banking sector.

N

NIDRR— National Institute on Disability and Rehabilitation Research— A federal funding agency within the U.S. Department of Education that provides leadership and support for a comprehensive program of research related to the rehabilitation of individuals with disabilities. All of NIDRR's programmatic efforts are aimed at improving the lives of individuals with disabilities from birth through adulthood. NIDRR is a division of the Office of Special Education and Rehabilitative Services (OSERS).

O

ODEP— Office of Disability Employment Policy— An office within the U.S. Department of Labor that provides national leadership by developing and influencing disability-related employment practices and policies.

O & M— Orientation & Mobility— The training process that prepares individuals who are blind or visually impaired to travel safely and independently.

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OSEP – Office of Special Education Programs – The federal entity that oversees special education services for children and youth with disabilities from birth through age 21. OSEP is a division of OSERS within the U.S. Department of Education.

OSERS – Office of Special Education and Rehabilitative Services – The federal entity that supports programs that assist in educating children with special needs, providing rehabilitation services for youth and adults with disabilities, and conducting research to improve the lives of individuals with disabilities. OSERS consists of three program-related components: OSEP, RSA, and NIDRR.

P

P & A – Protection & Advocacy – Federally funded programs, located in every state, that advocate for and protect the legal rights of individuals with disabilities.

PASS – Plans for Achieving Self-Support – A Social Security work incentive that can be used to help reduce the impact of earned income on SSI benefits. A PASS allows a person with a disability to set aside income and/or resources towards a work goal for a specified period of time (i.e., a person could set aside money for education, vocational training, or business start-up expenses).

PCA – Personal Care Attendant – PCAs assist people with disabilities to be as independent as possible by providing support and assistance with activities of daily living (i.e., bathing, dressing, driving, eating, etc.) and organizing social, cultural, and other activities upon request.

Pro-Forma Balance Sheet – The balance sheet is a snapshot of a business at a particular point in time. It shows a business's assets (what the business owns), liabilities (what the business owes), and owner's equity (what the owner is worth). A new business gets its first balance sheet when the business starts. It is updated annually thereafter, usually at year's end. The balance sheet shows the business's financial status and stability, and if the owner's equity is increasing. It consists of two parts: assets and liabilities, and owner's equity.

Q

Qualified Individual with a Disability – An individual with a disability who satisfies the requisite skills, experience, education, and other job-related requirements of the employment position such an individual holds or desires, and who, with or without reasonable accommodation, can perform the essential function of such position. This terminology is located within the Americans with Disabilities Act.

R

Reasonable Accommodations – This terminology, used in the Americans with Disabilities Act, refers to any change an employer makes which enables a qualified person with a disability to (a) have equal opportunity in the selection process, (b) perform the essential functions of a job, and (c) enjoy equal benefits and privileges of employment.

Risk – Risk is the chance of loss on an investment due to many factors, including inflation, interest rates, default, politics, foreign exchange, call provisions, etc.

RSA – Rehabilitation Services Administration – Located in the U.S. Department of Education, RSA oversees grant programs that help individuals with physical or mental disabilities to obtain employment and live more independently through the provision of individualized services and supports. RSA administers the State Vocational Rehabilitation program which provides funds to the states and territories to provide employment-related services for individuals with disabilities, giving priority to individuals with significant disabilities.

S

SE – Supported Employment – Supported employment means competitive employment in an integrated setting, or employment in integrated work settings in which individuals with the most significant disabilities are provided ongoing support services through an external source such as a community rehabilitation program or a State Vocational Rehabilitation agency. Supported employment provides assistance such as job coaches, transportation,

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assistive technology, specialized job training, and individually tailored supervision.

Self-Sufficiency— In the strictest sense, self-sufficiency refers to the ability to meet all of one's needs without any outside assistance. The term is used in this Guide in terms of financial or economic self-sufficiency, which refer to being able to meet one's financial obligations without outside assistance. Therefore, a person who is economically self-sufficient would not rely on cash assistance or cash benefits to meet his/her daily living needs.

SGA—Substantial Gainful Activity— A level of earnings used by the Social Security Administration to indicate the performance of significant and productive physical or mental work for pay or profit that pertains to eligibility for many of SSA's benefit and incentive programs. SSA calculates two SGA levels: one for individuals who are blind or visually impaired and one for individuals with other types of disabilities. SGA is adjusted on an annual basis for inflation.

Simulations— A technique used for teaching entrepreneurship that centers on creating a scenario that represents real-life, real-world experiences. Training simulations typically come in one of three categories: "Live" simulation, where real people use simulated (or "dummy") equipment in the real world; "Virtual" simulation, where real people use simulated equipment in a simulated world (or "virtual environment"); and "Constructive" simulation, where simulated people use simulated equipment in a simulated environment.

Small Business— A term used to describe a microenterprise. Also defined as a business that is independently owned and operated and that is not dominant in its field of operation, and generally employs fewer than 100 people.

Small Business Development Centers (SBDCs)— Centers in many U.S. communities that provide free assistance regarding business feasibility, business planning, marketing suggestions, financing, and management. SBDCs are part of the U.S. Small Business Administration.

SSDI—Social Security Disability Insurance— A monthly insurance benefit to individuals with disabilities who meet certain medical criteria and who either (a) have previous work experience themselves, and have paid Social Security taxes (FICA) for enough years to be covered under Social Security; or (b) have a retired or deceased parent who has paid into the system. Individuals on SSDI typically are also eligible for Medicare (after a 24-month waiting period if the person is under 65 years old).

SSI—Supplemental Security Income— A monthly cash benefit that is available from the Social Security Administration to people who have a disability, low income, and few resources. People who receive SSI also automatically become eligible to receive Medicaid medical insurance in most states.

Sped—Special Education— Education services for children and youth with disabilities.

Supported Living— Often involves partnerships between individuals with disabilities, their families, and professionals in making decisions about where or how the person wishes to live. People in supported living may need little or no services from professionals, or they may need 24-hour personal care. The kind and amount of supports are tailored to the individual's needs.

I

Transition— The 1990 amendments to the Individuals with Disabilities Education Act (IDEA) mandate that each student has transition services included in his or her IEP no later than age 16. The Act requires a systematic plan of action for vocational and other community activities.

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Undue Hardship— This term applies when an accommodation would require “significant difficulty or expense” to the employer, based on the size of the business operation, financial resources of the employer, and cost of the accommodation.

Universal Design— The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications, and the built environment more usable by as many people as possible at little or no extra cost. Universal design benefits people of all ages and abilities. The terminology is embedded in multiple laws and implementing regulations, such as the Americans with Disabilities Act, IDEA, Sections 504 and 508 of the Rehabilitation Act, and now Section 188 of Title I of WIA.

V

VR— Vocational Rehabilitation— The process of assisting individuals with disabilities to obtain, regain, maintain, and advance in employment through diverse services tailored to meet the needs of eligible individuals. Each state has a public VR agency.

W

Waivers— Programs that allow people to receive Medicaid long-term care services in the community.

WIA— Workforce Investment Act— Workforce legislation passed by the U.S. Congress in 1998 that required implementation by all states by July 1, 2000. WIA replaces the Job Training Partnership Act (JTPA) and is the legislation that, among other things, establishes the One-Stop Career Center system.

Workplace Accommodations— Modifications or adjustments to the work environment or the manner of circumstances under which the position held or desired is customarily performed, that enable a qualified individual with a disability to perform the essential functions of that position.

Workforce Development— The term encompasses organizations at the national, state, and local levels that have direct responsibility for planning, allocating resources, providing administrative oversight, and operating programs to assist individuals and employers in obtaining education, training, job placement, and job recruitment.

WOTC—Work Opportunity Tax Credit— A federal income tax credit that encourages employers to hire eight targeted groups of job seekers, including people with disabilities and people who receive TANF benefits.

Y

Youth Development— A process which prepares young people to meet the challenges of adolescence and adulthood through a coordinated, progressive series of activities and experiences which help them to become socially, morally, emotionally, physically, and cognitively competent.