

# Welcome to Money Moves!

## A Training Space Just for You



IMMIGRANTS  
**RISING**  
TRANSFORMING LIVES THROUGH EDUCATION

# Thanks to All Partner Groups!

Community Change

Dream.us

Fair Immigration Reform Movement

Make the Road, NJ

Mano Amiga

President's Alliance

United We Dream





# Understanding What It Means to Work for

Iliana **Yoursel**hD

Director of Research & Entrepreneurship

# Agenda

- Welcome & Introductions
- Spreading the UndocuHustle
- Beyond DACA
- Understanding Legal & Tax Considerations
- Option 1: Independent Contracting
- Option 2: Starting a Business
- Inspiring Stories of Entrepreneurs
- Q&A





**Iliana Perez, PhD**

Director of Research & Entrepreneurship

**Immigrants Rising** empowers undocumented young people to achieve educational and career goals through personal, institutional and policy transformation.



## TANGIBLE SUPPORT FOR UNDOCUMENTED COMMUNITIES DURING COVID-19

Updated 4/3/2020



Immigrants Rising is committed to serving undocumented communities during the Coronavirus (COVID-19) pandemic. We put together this list of resources to help undocumented immigrants navigate the crisis. Please [contact us](#) if there are additional resources that you would like to add to this document. We will continue to update it as the situation develops.

*Recursos para inmigrantes sobre COVID-19 en español—[utilice este enlace](#)*

IMMIGRANTS RISING'S

# WELLNESS GATHERINGS

FOR UNDOCUMENTED YOUNG PEOPLE

5 - 6 PM (PT) | **SUNDAYS & WEDNESDAYS**

[immigrantsrising.org/wellnessgatherings](https://immigrantsrising.org/wellnessgatherings)

HOSTED BY



**LILIANA CAMPOS**

Mental Health Advocate





# Getting to Know You

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IMMIGRANTS  
**RISING**

What type of work are you currently engaged in?

- FT Employment
- PT Employment
- Independent Contracting
- Business Owner
- Currently not working

Answer at [menti.com](https://www.menti.com) with code 54 28 08

How familiar are you with entrepreneurship,  
as an alternative to employment?



Answer at [menti.com](https://www.menti.com) with code 54 28 08

What is one thing you would like to learn today?

Answer at [menti.com](https://www.menti.com/join/542808) with code 54 28 08





# Spreading the UndocuHustle

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IMMIGRANTS  
**RISING**





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[HOME](#) / [START HERE](#) / [MAKING MONEY](#)

## MAKING MONEY



#UndocuHustle Film



Copy link

FULFILL YOUR POTENTIAL  
AND GET YOUR #UNDOCUHUSTLE ON!

### IN THIS SECTION

BEYOND DACA

GETTING PAPERS

› MAKING MONEY

MENTAL HEALTH

GOING TO COLLEGE IN CA

SUPPORTING STUDENTS IN CA

# Beyond DACA





## BEYOND DACA



Immigrants Rising's [beyondDACA.org](https://beyondDACA.org)

# Undocumented Entrepreneurs in the US



**778,539** of undocumented entrepreneurs, 2016



**9.5 percent:** Share of working-age undocumented immigrants who were entrepreneurs, 2014



**\$15.2 billion:** Total business income of those entrepreneurs, 2016



# Understanding Legal & Tax Considerations

- **Opportunities for anyone, regardless of immigration status**
- Not employment!
- Freelancing
  - Independent contracting
  - Consulting
  - Participating in the gig economy
- Entrepreneurship (business)
  - Sole proprietorship
  - Partnerships
  - C Corporations
  - LLC, Worker Cooperatives



What type of work is possible without work authorization?

- a) Uber/Lyft driver
- b) Owner of a law firm
- c) Data analyst
- d) Real estate agent



Answer at [menti.com](https://www.menti.com) with code 54 28 08

- **The Immigration Reform and Control Act** of 1986 (IRCA) states that it is illegal to knowingly employ unauthorized workers in the United States.
  - The IRCA requires employers to verify that every new employee is legally authorized to work in the U.S., through the “I-9 System”.
  - **EXCEPTION:** Form I-9 is NOT required for independent contractors or business owners.
- Independent contractors or business owners may use an **ITIN or EIN** to legally earn a living in the U.S., **as long as they pay taxes**. Instead of Form I-9, they complete the **W-9 Form**.
- Engaging in entrepreneurship may be advantageous to undocumented individuals who are able to adjust their status.

<b>Form W-9</b> <small>Form (Rev. October 2018) Department of the Treasury Internal Revenue Service</small>		<b>Request for Taxpayer Identification Number and Certification</b>		<b>Give Form to the requester. Do not send to the IRS.</b>																																		
<b>Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.</b>																																						
<b>Print or type.</b> <small>See Specific Instructions on page 3.</small>	<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.																																					
	<b>2</b> Business name/disregarded entity name, if different from above																																					
	<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.																																					
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate																																					
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____																																					
	<b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.																																					
	<input type="checkbox"/> Other (see instructions) ▶ _____																																					
<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):			Exempt payee code (if any) _____																																			
			Exemption from FATCA reporting code (if any) _____																																			
			<small>(Applies to accounts maintained outside the U.S.)</small>																																			
<b>5</b> Address (number, street, and apt. or suite no.) See instructions.			Requester's name and address (optional)																																			
<b>6</b> City, state, and ZIP code																																						
<b>7</b> List account number(s) here (optional)																																						
<b>Part I Taxpayer Identification Number (TIN)</b>																																						
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> , later.																																						
<b>Note:</b> If the account is in more than one name, see the instructions for line 1. Also see <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.																																						
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<b>Part II Certification</b>																																						
Under penalties of perjury, I certify that:																																						
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and																																						
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and																																						
3. I am a U.S. citizen or other U.S. person (defined below); and																																						
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.																																						
<b>Certification instructions.</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.																																						
<b>Sign Here</b>		Signature of U.S. person ▶																																				
		Date ▶																																				

- **Federal Statute 8 U. S. Code 1324a(a)(4)** prohibits anyone from knowingly engaging an unauthorized individual to provide services as a contractor.
  - Individuals who fail to comply with Form I-9, or knowingly hire or contract undocumented individuals may face civil fines, criminal penalties, or debarment from government contracts.
  - Fines escalate with repetition of offense.
- **Notes:**
  - Independent contractors and business owners are not a high priority for ICE.
  - There is no way to tell whether a contractor or business owner is undocumented in **any** of the forms.

9595 ☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.				1 Rents	OMB No. 1545-0115  <div style="font-size: 2em; font-weight: bold;">2020</div>	<b>Miscellaneous Income</b>		
				\$				
				2 Royalties				
				\$	Form 1099-MISC			
				3 Other income				
				\$				
PAYER'S TIN	RECIPIENT'S TIN	5 Fishing boat proceeds	4 Federal income tax withheld	<b>Copy A For Internal Revenue Service Center</b>  <b>File with Form 1096.</b>  <b>For Privacy Act and Paperwork Reduction Act Notice, see the 2020 General Instructions for Certain Information Returns.</b>				
		\$	6 Medical and health care payments					
		\$	\$					
RECIPIENT'S name		7 Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale <input type="checkbox"/>	8 Substitute payments in lieu of dividends or interest					
Street address (including apt. no.)		9 Crop insurance proceeds	10 Gross proceeds paid to an attorney					
City or town, state or province, country, and ZIP or foreign postal code		11	12 Section 409A deferrals					
Account number (see instructions)		FATCA filing requirement <input type="checkbox"/>	2nd TIN not <input type="checkbox"/>				13 Excess golden parachute payments	14 Nonqualified deferred compensation
							\$	\$
				15 State tax withheld	16 State/Payer's state no.	17 State income		
				\$		\$		
				\$		\$		



What form do clients submit for taxes?

- a) W9 Form
- b) 1099 Form
- c) I9 Form

**Form W-9**  
(Rev. October 2018)  
Department of the Treasury  
Internal Revenue Service

**Request for Taxpayer Identification Number and Certification**

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C-C corporation, S-S corporation, P-Partnership) ▶

**Note:** Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA reporting code (if any) \_\_\_\_\_

5 Address (number, street, and apt. or suite no.) See instructions.

6 City, state, and ZIP code

7 List account number(s) here (optional)

8 Requester's name and address (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Part II Certification**

☐ CORRECTED (if checked)

OMB No. 1545-0115

**2019**

**Form 1099-MISC**

**Miscellaneous Income**

**Copy B For Recipient**

1 Rents

2 Royalties

3 Other income

4 Federal income tax withheld

5 Fishing boat proceeds

6 Medical and health care payments

7 Nonemployee compensation

8 Substitute payments in lieu of dividends or interest

9 Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale ▶ ☐

10 Crop insurance proceeds

11

12

13 Excess golden parachute payments

14 Gross proceeds paid to an attorney

15a Section 409A deferrals

15b Section 409A income

16 State tax withheld

17 State/Payer's state no.

18 State income

Form 1099-MISC (keep for your records) www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service



**Employment Eligibility Verification**  
Department of Homeland Security  
U.S. Citizenship and Immigration Services

**USCIS Form I-9**  
OMB No. 1615-0047  
Expires 08/31/2019

▶ **START HERE:** Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

**Section 1. Employee Information and Attestation** (Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.)

Last Name (Family Name) First Name (Given Name) Middle Initial Other Last Names Used (if any)

Address (Street Number and Name) Apt. Number City or Town State ZIP Code

Date of Birth (mm/dd/yyyy) U.S. Social Security Number Employee's E-mail Address Employee's Telephone Number

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following boxes):

☐ 1. A citizen of the United States

Answer at [menti.com](https://www.menti.com) with code 54 28 08

# ITINs, SSNs, EINs

## **Individual Tax Identification Number (ITIN)**

- IRS issues ITINs regardless of immigration status; used for federal tax reporting
- Can be used to open bank accounts and establish credit
- Can be used to report income as independent contractor or sole proprietor
- Can be used to start a business and get an Employer Identification Number (EIN)

**DACA recipients: regardless of the possible termination of DACA, the assigned SSN will remain their SSN even if the individual's work authorization terminates.**

A DACA recipient lost their work authorization and they are looking to engage in contracting work using their SSN, is this possible?



Answer at [menti.com](https://www.menti.com) with code 54 28 08

## How To Get One

- BY MAIL using Form W-7, income tax return and original documents
- IN PERSON using the services of an IRS-authorized Certified Acceptance Agent or visiting an IRS Taxpayer Assistance Center and submitting copies of original documents

## Renewal Update

- All ITINs not used on a federal tax return at least once in the last three years will no longer be valid for use on a tax return as of Jan. 1, 2017
- All ITINs issued before 2013 began expiring in 2017

## Get Support

- [Acceptance Agent Program](#)
- [VITA Clinics](#)



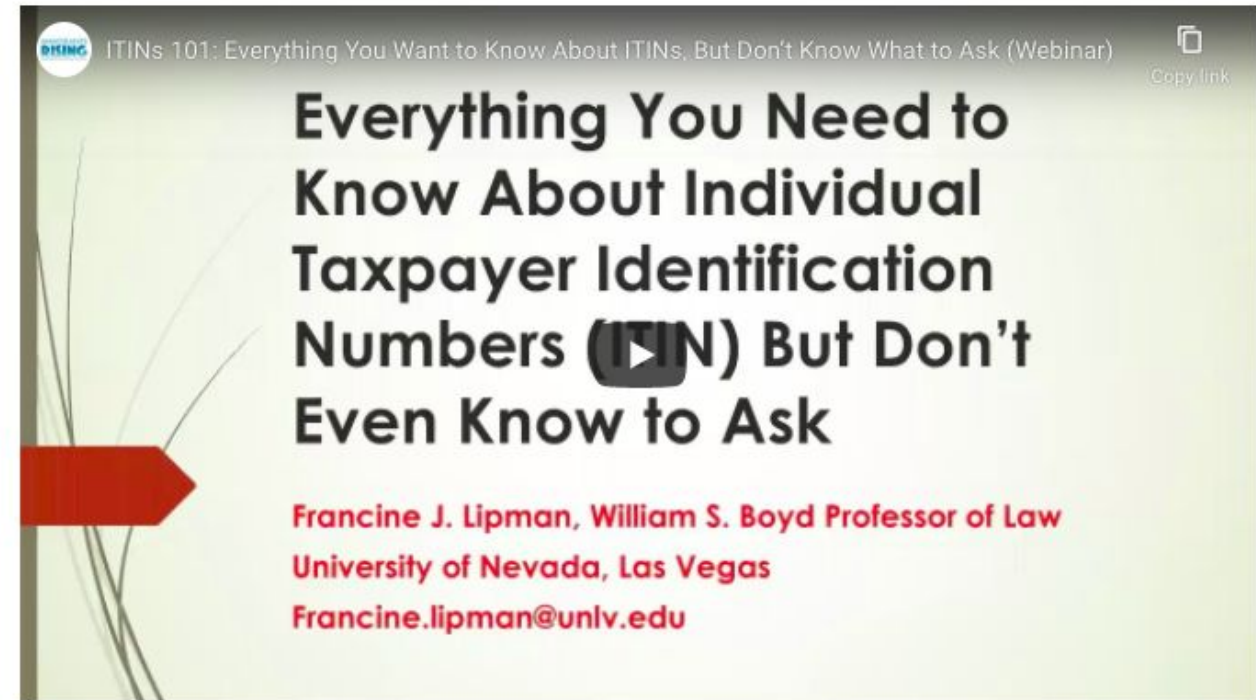
What is one thing an ITIN can NOT be used for?

- a) Establish credit
- b) Work as an employee
- c) Get a bank account
- d) File Taxes
- e) Open a business



Answer at [menti.com](https://www.menti.com) with code 54 28 08

## **ITIN GUIDE:** INFORMATION AND UPDATES ABOUT THE IRS'S INDIVIDUAL TAX IDENTIFICATION NUMBER (ITIN)



# Filing Taxes

## Important to organize and prepare!

- No employer withholding
- Will pay both federal and state taxes ~25%
  - Required to pay quarterly taxes if there are high earnings
- Will receive W2s for work done as an employee and 1099s for work done as an entrepreneur/freelancer.
  - Will only receive 1099s from clients whom you made business with \$600 or more.
- Can deduct business expenses
  - Must keep receipts up to 6 years
  - May use apps to keep track of receipts (Foreceipt app)

- Eligible expenses and deduction are filed using Schedule C
  - Advertising expenses
  - Business insurance
  - Interest paid on business credit card or business loans
  - Professional services (i.e. lawyers, accountants, tax preparers)
  - Repairs for equipment
  - Office supplies
  - Travel costs
  - Business meals and other entertainment
  - Home office
- Others to research
  - Student loan interest deduction
  - Tax benefits for education
- Note: Undocumented immigrants exempt from ACA tax penalty (in some states)



**Consider using a professional tax preparer if it's your first time filing taxes as an IC!**

Free file software for income **below \$66,0000**

- Free filing with easy to use software
- IRS Free File Software Lookup Tool

Recommend working with tax preparer/accountant for income **above \$66,000**

- Free IRS File Fillable Forms (must know how to file taxes)
- Seek support from local colleges/universities
- Seek support from local non-profit organizations ([venturize.org](https://www.venturize.org))

## **Other Resources:**

- IRS Low Income Taxpayer Clinics (LITCs)
- IRS Volunteer Income Tax Assistance (VITA) programs

# Option 1:Independent Contracting

# Basic Guidelines for IC Work

- Payer (client) has the right to control or direct only the **result of the work** and **not what will be done and how it will be done.**
- Earnings are subject to **Self-Employment Tax.**
- IRS Common Law Rules
  - Behavioral
  - Financial
  - Type of relationship



# Employees vs. Independent Contractors

	Employee	Independent Contractor
Behavioral Control	Employer trains and directs work, including hours of work, what tools or equipment to be used, specific tasks to be performed and how the work is to be done	Worker can set their own hours and works with little or no direction or training
Financial Control	A worker is paid a salary, is restricted from working for others, and does not participate in company profits or losses	Worker may work for others at the same time and can incur a profit or loss
Type of Relationship	Worker is entitled to benefits; work is directly related to the company's core work	Worker finance his or her own benefits out of the overall profits of the enterprise; worker works on a specific project or period of time

# Different Ways Entrepreneurs Get Started

Employment	Entrepreneurship
Develop a resume	Develop a portfolio
Apply for jobs	Hustle for clients/gigs
Wait for an interview/job posting	Contact possible clients directly
Go to job fairs	Create a list of individuals who might need your services
Form I-9: <u>Requires</u> work authorization & SSN	Form W-9: May use ITIN and EIN



Which scenario is OK for an independent contractor?

- a) Person A is working Monday-Friday, 9 to 5, in an office with the company computer and desk.
- b) Person B completed a project and is billing the client for the hours they completed at the end of the month.

Answer at [menti.com](https://www.menti.com) with code 54 28 08

# Option 2: Starting a Business

# Benefits of Starting a Business

- Hire employees
- Identity protection
- Avoid questions related to work authorization
- Be exempt from freelance laws
- Access financial capital for business
- Larger contracts
- Cost-effective benefits, such as cheaper health insurance premiums

Type	Where to Apply	Examples
Business Permits	City and County	Enforced: Landscaping, Food, General Contractors Not Enforced: Online sales, translation services
Business Incorporation	State	Sole Proprietorship, Partnerships, LLCs
Professional Licenses	State (SB 1159)	Real Estate, Hairstyling, Accounting, Law

# Inspiring Stories of Entrepreneurs

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IMMIGRANTS  
**RISING**





**Kai Martin, Consultant**

Industry: Professional Services

Kai is a native of the twin islands of Trinidad and Tobago. After immigrating to the United States, she began her U.S. educational journey in the New York City public school system. She completed her associate's degree at the Borough of Manhattan Community College and later attended John Jay College of Criminal Justice, where she graduated cum laude with a bachelor's degree in law. While currently pursuing her MPP at George Washington University, Kai provides professional consulting services in product and personal branding, small business startup, social media management, and marketing and public relations.

*"The drive and the hustle just became natural to me, so once I was of age I found myself looking to learn tips and tricks. I was determined never to sit still and never say I can't do it, because I know I can always find something to do."*



## Alejandro Flores, Entrepreneur and Activist

Industry: Food

Alejandro is a seasoned entrepreneur and activist who has made it his mission to advocate for marginalized communities. As an outspoken queer, DACA, Latinx person Flores' life's work aims to champion the next generation of intersectional entrepreneurs. Brought to the United States by his mother in 1997, Alejandro had strong progressive values instilled in him from a young age. His upbringing and family's commitment to overcoming adversity is what inspired him to launch his businesses: [Unum Sunglasses](#), [Progressive Button](#), and most recently [Stokes Poke](#).

*"I saw the hustle day in and day out. Just like many of you out there, we see it in our parents. We see it in our relatives. We are hustlers by nature, because we need to survive."*



## STORIES OF THE #UNDOCUHUSTLE: VIDEO LIBRARY

**Building an entrepreneurial mindset begins with imagining what is possible!** Meet innovative and courageous entrepreneurs from across the U.S. who have built their own businesses and found ways to work independently, despite many obstacles. **Click on the links** in each profile to learn what it took for them to get started and the different ways people can develop their entrepreneurial spirit.

- Work authorization IS required for employment, but NOT for independent contracting or business start-up.
- Employment activities are very different from entrepreneurship activities.
- Independent contractors or business owners may use an ITIN or EIN to legally earn a living in the U.S., as long as they pay taxes.
- Anyone regardless of immigration status, may get an ITIN and EIN.
- Independent contractors and business owners complete Form W-9 for tax purposes; does not require work authorization or SSN.
- Clients submit Form 1099 with summary of money paid to contractor or business.

- [Entrepreneurs@Immigrants Rising](#) (FB Group) – community of immigrant entrepreneurs
- [Democracy at Work Institute](#) – worker coop model
- [Venturize](#) – local service providers
- [SamasSchool](#) – training and support for freelancers
- [Freelancers Union](#) – training and support for freelancers
- [Small Business Majority](#) – training and support for small business owners
- [Skillshare](#) – a learning platform with online classes taught by the world's best practitioners.
- [Massive Open Online Courses](#) (MOOCs) – free courses and training on specific topics
- [Mission Asset Fund](#) – access to financial capital
- [Opportunity Fund](#) – small business lender w/ low interest rates
- [Nonprofit Library](#) – resources for non-profits



## Immigrants Rising's Q&A with Immigrant Entrepreneurs



**LIVE on Instagram** @immigrantsrising

4/29, 6 PM | 5/6, 3 PM | 5/11, 1:30 PM PST

**Zoom Event:** [immigrantsrising.org/fincapital](https://immigrantsrising.org/fincapital)

"Accessing and Applying for Financial Capital"

Thursday, May 14th, 5PM PST



INCOME GENERATION WEBINAR SERIES:  
**LEARN ABOUT  
MAKING MONEY &  
ENTREPRENEURSHIP**  
with **ILIANA PEREZ**



**Iliana G. Perez, Ph.D.**  
and **DACA beneficiary**  
Director of Research & Entrepreneurship  
at Immigrants Rising

**DEVELOPING AN  
ENTREPRENEURSHIP MINDSET**  
Learn how to get started with entrepreneurship. The webinar will provide a hands-on approach to turn your specific skills, experience and knowledge into opportunities to generate income.

**MAY 12**  
**3:00 PM PT**  
**6:00 PM ET**

Text **UNDOCUBUSINESS**  
to **877877** to **RSVP!**





Please complete the follow-up survey!

# Questions/ Comments



Contact:

[iliana@immigrantsrising.org](mailto:iliana@immigrantsrising.org)

Join [Entrepreneurs@Immigrants Rising](#) (FB Group)!