Career Information for the Blind and Visually Impaired

The Foundation Fighting Blindness
11435 Cronhill Drive
Owings Mills, MD 21117-2220
800-683-5555  800-638-5551 TDD
www.FightBlindness.org
©April, 2000
Dear Friends:

The Foundation Fighting Blindness has prepared this guide to assist you as you plan the path to your career.

Along with training and education sections, it contains personal stories written by individuals with hearing and/or vision loss, who have achieved success and job satisfaction.

We hope the stories will inspire and challenge you as you start your journey.

Stop along the way to share and celebrate each small success and soon your ultimate goal will be realized.

The Foundation Fighting Blindness hopes that the information contained in this booklet is helpful to you and your family. Use it as a starting point and reach for the stars!

To your future!

The Foundation Fighting Blindness
Introduction

Careers and jobs are an important part of everyone’s life. Getting the proper training, writing a résumé, getting an interview and eventually a job are all vital to a feeling of achievement and success.

Success, however, doesn’t always come easily, especially if you have a vision and/or hearing loss. Careful consideration and advance planning are key elements to successful entry in to your field of choice.

This booklet is designed to address the career concerns of people who are blind, as well as those who are vision and/or hearing impaired. The purpose of this booklet is to guide you through the process of determining a career path, where to go for education and training, how to find a job, how to make changes accommodate your vision and/or hearing loss, and what to do if you lose your job. Of course, this is only meant to be a starting point. You must make your own choices and decisions based on what is best for you.

Throughout this booklet are personal stories written by men and women who have been through this adventure themselves. In their own words, they will tell you how they made their career choices.

The information provided is for general educational purposes only. For advice and assistance in a specific area, The Foundation recommends you seek the services of a specialized professional in your area.

The Foundation would like to especially thank Mr. Stephen M. Thal, CAGS, CRC, Education Projects Coordinator, Board of Education and Services for The Blind, State of Connecticut for his help and insight in the preparation of this booklet. Mr. Thal has Usher syndrome.
The Foundation Fighting Blindness gratefully acknowledges the contributions of the following constituents in the preparation of this booklet:

**Dr. Melissa Campbell**, a psychiatrist and member of The Foundation Fighting Blindness’ Board of Trustees. Dr. Campbell has retinitis pigmentosa.

**Mr. Daniel Freedman**, retired Realtor and Vice President Emeritus of The Foundation Fighting Blindness’ Board of Trustees. Mr. Freedman has retinitis pigmentosa.

**Dr. Linda Medleau**, professor of veterinary medicine at the University of Georgia. Dr. Medleau has Usher syndrome.

**Mr. Chris Moen**, student at the Pennsylvania State University College of Medicine. Mr. Moen has choroideremia.

**Ms. Jane Perry**, health care unit coordinator for Falmouth Hospital. Ms. Perry has Bardet-Biedl.

**Mr. Michael Rosen**, owner of a national telemarketing agency. Mr. Rosen has retinitis pigmentosa.

**Ms. Wendy Samuelson**, practicing matrimonial litigator for a New York law firm. Ms. Samuelson has Usher syndrome.

**Mr. Paul Saner**, bank executive and member of The Foundation Fighting Blindness’ Board of Trustees. Mr. Saner has retinitis pigmentosa.

**Ms. Moira Shea**, President of The Visually Impaired Students Congressional Internship Program and a member of The Foundation Fighting Blindness’ Board of Trustees. Ms. Shea has Usher syndrome.

**Ms. Page Trammell**, volunteer at The Foundation Fighting Blindness’ national headquarters. Ms. Trammell has retinitis pigmentosa.

**Mr. Bob Vetere**, accountant for a national defense contractor. Mr. Vetere has choroideremia.
# Table of Contents

- **Cover Letter** 1
- **Introduction** 3
  - List of Participants 4
- **Table of Contents** 5
- **Career Profiles**
  - Dr. Melissa Campbell 6
  - Daniel Freedman 7
  - Dr. Linda Medleau 8
  - Chris Moen 10
  - Jane Perry 12
  - Michael Rosen 13
  - Wendy Samuelson 14
  - Paul Saner 15
  - Moira Shea 16
  - Page Trammell 17
  - Bob Vetere 19
- **Education** 20
- **Job Suggestions for the Visually Impaired** 22
- **Where do I find a job?** 24
- **What if I lose my job due to Vision Loss** 29
- **Planning for your future** 32
- **General Resources** 33
- **Education Resources** 37
- **Financial Aid Resources** 38
- **Employment Resources** 41
- **Self-Employment Resources** 43
I was diagnosed with autosomal dominant retinitis pigmentosa in 1993. At that time I was in my fourth year of training to become an Orthopaedic Surgeon. Although I had little loss of daytime vision, I decided to retrain as a Psychiatrist. While I could have practiced as a surgeon for many years, changing specialties allowed me to focus on my training and work, instead of worrying about how RP would ultimately affect my performance in the workplace. The chairmen of both departments were supportive of my decision, and I completed a psychiatric residency in three years. My family was also very supportive, as were most of my physician-friends.

I have been candid with my employers about having RP, and about the few limitations it currently places on me. As I have no obvious deficits yet, I do not discuss my diagnosis with my patients. Aside from needing my husband to chauffeur me at night when attending meetings or on-call duties, I work independently. We will ultimately return to the U.S., where I hope to find work in an area with either good mass transit, or where we can live near to work to avoid night driving. Commuting at night is currently the only major difficulty I encounter.

My advice to people with retinal degenerative diseases, who are interested in medicine, would be to limit their choice of specialties to those that are not vision-dependent. In medicine, this would currently include Psychiatry, although most non-medical careers in the mental health profession would also be appropriate. I feel that the potential ethical, legal, and professional problems involved in practicing medicine (especially as vision-dependent a field as surgery) were greater than the rewards of pursuing a career that would end prematurely. Admittedly, my decision was easier, since I was still training, compared to those who are well along in their careers at the time of diagnosis.

I have since spoken with a number of psychiatrists and psychologists with varying degrees of vision loss, including several who are blind. They have generally not found their vision loss to be overly detrimental to their careers, although it has added some extra time (and sometimes staff and equipment) to cope with the paperwork.
Career Profile of Dan Freedman

I was diagnosed with retinitis pigmentosa at an early age. Since my sight was fairly good, except for night blindness, I was not too concerned with my future career. I was an entrepreneur, owning my own furniture and appliance business for 16 years before my sight deteriorated greatly. I became very concerned and knew at that time that I had to make a career change. I was 38 years old. I was very interested in the real estate industry and wanted to own my own brokerage firm; but I had to be a licensed apprentice for three years until I could open my own office. Since I wanted to be prepared for showings of properties, I would preview and memorize each property before I took my client to that location. I also needed a driver for both trips. This was a double effort that wasted a great deal of my time, but it was necessary.

I have a very supportive wife and two daughters, who at the time of my career change, helped me with the necessary reading in order for me to obtain my salesman’s license, and after three years, my broker’s license.

My employer was also very helpful and understanding and was of great help to me. However, the everyday routine of spending double time in showing properties was decreasing my income capability. After I completed the third year of apprenticeship and obtained my broker’s license, I decided to open up my own real estate office and assume the management role. Then I could hire real estate agents to do the property showings and I would run the office.

Since I was unprepared for the loss of my vision, I would certainly recommend that anyone with a retinal degenerative disease prepare themselves for a future career by learning braille, learning the computer, taking advantage of the supporting agencies who help the visually impaired, obtaining a college degree, and entering a career that will not be short-lived in the event one’s sight becomes totally lost.
I was diagnosed with a mild hearing loss when I was 9 years old. The hearing loss slowly worsened, and I got my first hearing aid when I was 15 years old. At 20, I began wearing two hearing aids. I am now profoundly deaf and wear two powerful behind-the-ear hearing aids.

I was diagnosed with RP when I was 18 years old. It would be years later before I would know that the hearing and vision losses were connected. I have Usher syndrome type III.

Prior to my diagnosis, my career plan was to be a veterinarian. After spending six weeks at the NIH Eye Institute in Bethesda, Maryland, the doctors told me they thought I had the slowly progressive kind of RP; that I might not go completely blind until I was in my 60s; and that I should do whatever I wanted to do career-wise. So, I decided since I really wanted to be a veterinarian, that is what I would do. I went to Ohio State University and majored in zoology. In my senior year of undergraduate school, I was accepted into their veterinary school.

I completely ignored my visual impairment as if it did not exist (at the time, it only affected my night vision). In college my hearing loss presented more of a problem than my visual impairment did. I especially had trouble hearing the teacher in large lecture halls. In undergraduate school, I could usually figure out what was going on by reading the textbooks. In veterinary school, however, my hearing loss was a real obstacle to my learning. Because kodachrome slides were used extensively during lectures, the room was often darkened for slide shows. This meant I was unable to read the lecturer’s lips. Even if the room was light, when the lecturer turned his back or even when I just took my eyes off him to take notes, I would no longer be able to understand what was being said because I couldn’t lip-read. And the foreign teachers had such thick accents it was completely a lost cause for me when they lectured! In those days, the University did not have professional note takers, but I was really fortunate. One of my veterinary classmates let me sit next to her, and in every class I literally copied what she wrote - word for word.
After graduating veterinary school, I spent a year of small animal internship at Michigan State University; got a Masters degree in medical microbiology at the University of Georgia; and did a two-year residency in veterinary dermatology at the University of Pennsylvania. When my residency was completed, I accepted an assistant professor position at the University of Georgia and have been there ever since. I am now a full professor. I teach small animal dermatology in the classroom as well as in clinics.

In the last few years my vision has deteriorated so much that I have had to make significant adjustments in my job. I gave up driving (which I should have done a lot sooner) and learned to use a cane. I got a guide dog. I began using a CCTV, writing guides, pocket magnifiers, and a software program to enlarge text on my computer screen. I learned braille. I now have a veterinary technician who assists me in the clinics and does the diagnostic procedures that I no longer see well enough to do myself. I use an assistive listening device to augment my hearing aids; and I have an assistant who helps me with lectures. She helps me prepare for lectures, set up my teaching equipment, and points out the lesions on the slides projected on the large classroom screen as I describe them to the students.

I have been incredibly fortunate to work in an environment that is so supportive. When I requested a CCTV, my department head arranged for me to get two - one for my office and one to use at home. Yes, the University of Georgia has definitely been willing to make the changes that have allowed me to continue to work.

What advice do I have for those planning a career? First, be realistic. If I had had the degree of vision loss that I have now when I was in college, going to veterinary school would not have been feasible. Make sure you are not choosing an overcrowded profession. I know quite a few disabled people with degrees in social work who cannot find jobs—partly because of downsizing due to budget cuts, and partly because they aren’t willing to make moves to other cities or states where there are jobs. Finally, work hard and don’t give up! There is no doubt in my mind that to get where I’ve gotten, I had to work much harder than many fully sighted and hearing people do.
In 1978, at a mere 2 years of age, I was diagnosed during a routine eye exam with retinitis pigmentosa, a hereditary disorder of which little was known. Physicians informed my parents that this disorder would progress during my life, and slowly rob me of my vision, eventually leading to total blindness. With neither a cure nor treatment available or foreseeable, my parents could only expect the worst.

After years of deliberation, my parents made the decision to inform me of this visual problem when I reached my twelfth year, sensing that I was mature enough to understand the implications of vision loss. Since that time, I have obtained vast knowledge about RP: its cause, its progression in the eye, and, more importantly, the constant battle which one must fight with such a disorder. Upon its creation in 1993, my parents became active members of the Philadelphia Affiliate of The Foundation Fighting Blindness: I soon followed suit, becoming an Affiliate vice-president of Public Awareness for several years. Needless to say, I have benefited greatly from the experience, particularly by meeting inspirational people who supported me throughout my life.

Later in 1993, a team of researchers proposed to study the inheritance of choroideremia, the specific type of RP found in my family. One of the scientists, Dr. Jean Bennett, offered me the opportunity to volunteer as an assistant in her laboratory. Having an interest in biology, I quickly agreed, and that summer my eyes were opened to the world of genetic research. After receiving publicity for the work, I spoke at the opening session of the 1994 Visions Conference in San Francisco and also made numerous local appearances to spread awareness about retinal degenerative diseases. Since that time, I have remained in contact with Dr. Bennett, and I returned to her laboratory in the summer of 1996 to continue aiding their research effort. The research is progressing rapidly, and hopefully their efforts will provide genetic therapy which could halt vision loss in thousands of people across the country and around the world.
Upon graduating as salutatorian from my high school class in 1994, I attended Princeton University. While the transition from high school to college life itself is difficult, the added challenges of my vision loss made my first weeks quite an adventure; however, I learned from my mistakes and have since moved on.

For example, my lack of sufficient night vision was a mobility issue, for the campus required much walking. Despite getting lost twice during twilight in the first week—an unsettling experience—I slowly learned the campus and its landmarks, committing every last walkway, stair, and lamppost to memory. Such diligent work won me freedom to travel through the campus at will, but more importantly, I learned how to overcome adversity by applying myself. With the support of wonderful friends who understood my visual problem, I adapted well to a new lifestyle and graduated from Princeton in June of 1998 with a major in biology. I have chosen medicine as a career and am currently pursuing a career in ophthalmology at the Pennsylvania State University College of Medicine which will enable me to give back to the community which has supported me so much throughout my life.

During the decade since I first became aware of RP, I have learned numerous lessons about life. I realized that I have physical limitations which inhibit me from performing activities such as night driving. Nevertheless, everyone has their own personal limitations by which they must abide, and adjusting to these limits is an integral part of life. The most vital lesson, though, is that nothing is impossible. With effort, sacrifice, and perseverance, you can achieve any goal. Through my association with The Foundation Fighting Blindness, I have met doctors, lawyers, teachers, businessmen and numerous others which have succeeded in their respective fields despite their visual loss, and I hope to follow in the tradition that they have set.
Career Profile of Jane Perry

I was diagnosed with retinitis pigmentosa in November 1987. By 1991, the diagnosis had changed to Bardet Biedl syndrome.

I have been working at Falmouth Hospital since 1976. I became the first visually impaired certified Health Unit Coordinator in Massachusetts, as well as the entire country in 1995. I am now working in Ambulatory Care/Day Surgery and do very well in my job despite my vision impairment. My family has been extremely supportive and encouraged me to continue in my field and many civic and community organizations after my diagnosis.

I don’t drive anymore, but take the para-transit (bus), cab, or get a ride from a co-worker. I use a white cane.

Originally, the Massachusetts Commission for the Blind gave me a CCTV to enlarge the print when I transcribe physician’s orders, however, I do just as well using a handheld magnifier. It is not as cumbersome as a CCTV seeing that I share my desk with three other Health Unit Coordinators. I use a black felt tip pen to write notes so that I can read them. For phone and fax machines with many buttons and no contrast, I write on a piece of tape with a black felt pen. Each doctor has a different color for patient charts. Because I’m colorblind, it is hard to differentiate the colors, so I designed my own system by getting a box and putting each color in a separate envelope with the doctor’s name on the outside and the color tape inside the envelope.

I was sent to Carroll Center for the Blind where I learned about Braille, computers, large print programs, and speech output.

As we began downsizing, our union changed our job descriptions and the booklet was available in large print.

I firmly believe that nothing is impossible. It’s how you make it possible. That’s with courage, and confidence, imagination, ingenuity, simplicity, perseverance, determination, laughter, and humor but most importantly with independence, dignity and pride.
When somebody hands you the diagnosis of retinitis pigmentosa the fear follows right behind it. How will I live and care for myself? What will I do when I can no longer see the faces of those I love? What about the people who depend on me?

In 1982 I was out of work. It was during the recession: I lost my full-time job and found only part-time opportunities – just enough to keep the rent paid. It was fairly grim, but I decided I knew enough about good ideas and hard work that I could create my own job and maybe a few for other people, too. I found a business partner, took out my last $100, and started a telephone fund-raising and marketing company.

Today, I'm happy to say The Development Center is a nationally recognized leader in the telephone fund-raising profession, employing over 150 people. My instinct for answering fear with action has produced so many positive results that it’s now a confirmed way of life, one that I came to rely on to get me through the initial diagnosis and beyond.

I still have restricted peripheral vision and difficulty seeing in the dark. I’ve made some adjustments in my life. I use a large computer monitor to avoid eyestrain. I keep a magnifying glass handy for reading fine print when the ambient light is dim. I don’t put much on the floor in order to decrease my risk of tripping, and I try to be watchful as I walk since my lower peripheral vision isn’t terrific. I carry a flashlight if I know I’m going to be somewhere poorly lit. It’s great for seeing the walkways at outdoor concerts and reading menus or programs at restaurants and theaters.

Throughout this dramatic period in my life, my wife Lisa has been a source of constant support, understanding, and encouragement. She has been a diplomat and strategist. She has helped me to laugh when I thought I couldn’t summon a chuckle to save my life.

I’m happy to say that my staff has also been sensitive and prompt to make helpful changes. People don’t linger at the door to my office, silently waiting to be recognized. They understand that I probably can’t see them with my peripheral vision. They've made this simple adjustment and a few others, like generating reports with adequate type size, and the matter has gone unspoken otherwise.
I was diagnosed with Usher syndrome when I was approximately 8 years of age. I wear two hearing aids and am night blind. I read regular print, and sometimes drive during the day.

I am an attorney, and have been practicing matrimonial litigation for approximately five years. I work at my father’s law firm. My family, filled with lawyers, was thrilled with my career choice.

I went straight from college to Cornell Law School. It never occurred to me to change my career path. I guess I figured I would adjust to whatever happens with my vision and hearing.

When I was a summer associate at a Manhattan law firm, the firm was very understanding. Any time I needed a ride home at night, they told me to use the company car service. In my present job, the firm will pay for cab rides or other transportation necessary to get to court.

The new technology, real time captioning, is a blessing. The court reporters can hook up a laptop computer to their steno machine, and the captions appear on the laptop. This makes the courtroom experience, as well as depositions, a lot easier. Although I do not regularly use a cane, I bring it with me to unfamiliar places.

Whatever you set your mind to, you can do. It helps to prepare in advance, and know what technology is out there to help you with your job. It also is easier to let someone know of your limitations, than try to hide it. They will appreciate your honesty and want to accommodate you. Whenever I go to court, I let the judges and other lawyers know about my hearing impairment up front. If I don’t, they will think that I am not paying attention to what they are saying and may get annoyed quite easily.
I was diagnosed with retinitis pigmentosa at the age of 4. Because of the early age of diagnosis I had considerable time to evaluate my career options. When the time came to choose a career, my parents consulted with me along the way. Since they had input into my decisions, they reacted favorably to my choices.

I am in the real estate finance field. Did my career path change along the way due to my visual impairment? Yes and no. The general path along the way is the same, although the options along the way have become more limited.

There are adjustments that need to be made when one loses vision, but an open dialogue about the disability is very important. Current technology offers special equipment that makes continuing in your chosen field easier. CCTVs, computers, large monitors, special software for large print and speech output are just a few. Take advantage of special computer training at local schools for the blind or vocational rehabilitation departments in your state. My employer was very gracious and generous in making the adjustments I needed to continue my employment.

Remember, with technological support, there are few limitations for the visually impaired.
I was diagnosed with Usher syndrome type II at the age of 15. I have about a 50 percent hearing loss and about three degrees of vision.

Like many other young adults, I did not know what I really wanted to do; even as an adult I still don’t know what I want to be when I grow up! I decided to work for the government because I felt that if I lost my vision, there would still be a place for me to continue to work. I felt that a small business would not have the flexibility to adjust to my diminishing sight.

Education is the key to success. I wish I had gone on to graduate school. Getting through the GMAT, GRE, LSAT was almost impossible for me and I did not think it was my vision. Looking back I know I was in deep denial. I wish that I had tried to get help, a reader, seek more time, or computer aids when taking these tests. Do not underestimate the strain on your eyes, or the slowness of how you read. Don’t be too proud to ask for help.

Twenty years ago I saw myself as a woman seeking equal choices in the work force, not as a person with a disability. I was part of the first wave of women who expected to work after college, not necessarily get married and have children. We were to have “careers” and that prospect was exciting to me. Today women can do everything, choices are accepted.

I did not choose my career as an economist because of my eyesight. We are so blessed with modern technology and what telecommunication technology can do for us. It opens jobs to so many individuals with disabilities. Opportunities to quality jobs now exist given the laws. We now have the Americans with Disabilities Act (ADA) and doors are opening, not closing. Persons who are visually impaired or blind now have equal access to employment. Because of these opportunities, I know I will not need to retire on disability, or have to change my career. That holds true for other career choices: law, business, government, and non-profit organizations.

My advice…. GO FOR IT! And knock them dead!! There is no reason to fail if you follow your heart and give it all you have. There are so many people out there, disabled, enabled or not disabled who want to see individuals with disabilities achieve and take their due place in society. Be proactive and take advantage of all the tools out there to help you achieve your life’s dream!
Career Profile of Page Trammell

I was diagnosed with retinitis pigmentosa (RP) in 1991 and was declared legally blind in January 1994. I was the lead blood bank technologist for the 11pm – 7am shift at a local hospital.

It was during the last four to five years of my career as a blood bank technologist, that RP really started to affect my acuity and rob me of a great deal more of my peripheral vision, as well as color and contrast discrimination. I had cataract surgery that left me with severe macular edema. My work was affected, but I was able to correct the situation. My peripheral and reading vision continued to decline, and it became increasingly difficult to decipher the figures on a computer slip in order to safely dispense blood and blood products. I realized in October, 1993 that it might not be safe for me to continue in the field I so enjoyed. In the blood bank, one must take in much information at one time, and act on that information quickly and accurately. I was increasingly unable to do that. The tension I put myself under to continue in this field was also putting my vision under a strain. I worked so hard to see things at work that I was almost too exhausted to do anything else. After discussing my situation with my ophthalmologist and undergoing the usual round of tests, I was declared legally blind in late January of 1994 and decided to go out on disability in April, 1994.

In June 1994 I started my volunteer work with a local non-profit organization that teaches disabled people to be more independent through the use of computers. In February, 1995 I started volunteering in the national office of The Foundation Fighting Blindness. Volunteering has gotten me back into the mainstream and shown me that I can still do some of the things I learned in the blood bank (communication, organization, and problem solving) and that those skills can be used in just about any situation. I’ve also had opportunities to do some things that I’ve never done before and found out that I can do them if I just give myself a chance. It’s daunting to start all over again, especially when I factor in the vision loss, but it’s also exciting to be able to start all over again.
I was a student at the Maryland Rehabilitation Center and spent time in the Unit for the Blind as well as in the Career Development Unit. During my time in the Unit for the Blind, I learned braille, more coping skills, improved my cane skills, and learned to use a Braille ‘n Speak. In the Career Development Unit, I did much soul searching and came up with good ideas for figuring out a new career. I took some courses at a local community college and discovered that, with the aid of adaptive equipment and a few new skills (taking notes with my Braille ‘n Speak), going back to school is not as scary as some might think. I have a lot more to learn about myself as a blind person but I’m seriously considering becoming a rehab teacher myself and am looking into the rehab programs in various parts of the country.

My parents have been very supportive of me throughout all of this even though it hasn’t been easy for them or for my friends. However, I don’t regret for a second that I went for my career in the blood bank. I have learned so much about myself and what I can do and that will carry me through whatever may happen next.
I was diagnosed at the age of 22, in 1974, with retinitis pigmentosa. At that time, little was known about this disease and I had no idea what the long-term prognosis was. After the diagnosis, the disease progression began to accelerate and by 1976 I was legally blind. My family has been the subject of a genetic study by the Scheie Eye Institute at the University of Pennsylvania. As a result of this study, we have learned that we are affected by a rare form of retinal degeneration called choroideremia, which is an x-linked disease. My brother, uncles, and numerous male cousins are affected. The symptoms are the same as RP, (which is why it is often misdiagnosed).

Over the years, from the time of diagnosis, I attended college at night pursuing a degree in accounting. I work for a major defense contractor, who was aware of my diagnosis when they hired me. I am still employed by the same company after more than 20 years. I never permitted RP to interfere with my decisions concerning career moves.

Slowly, I moved up the “corporate ladder,” from the mailroom to tax accounting and recently to a more administrative position due to my declining sight. I have recently completed O & M training and my employer has implemented changes to assist my changing needs.

I have been very fortunate to have the complete support and encouragement of my wife and son, as well as a great circle of family and friends. My family and I live a very normal life. I am an avid golfer, I play ball with my son, and helped him to learn to roller blade, play soccer and ride a two-wheel bike.

There is life after blindness. I don’t let a lack of sight stop me from living and loving as fully as I can. Remember, you can do anything that you decide to do. It’s just not recommended that you drive a car to get there.
In today’s working world, a college education is required for many jobs. Is college in your future? To fulfill your career goals do you need a degree from a four-year college or a two-year community or junior college? Maybe you need to go to a trade school that specializes in your career choice. Whatever your choice, money will be a factor. It doesn’t grow on trees, but funding for education is available. You will need to do some digging and fill out application after application, but it is worth it.

Good grades are important for getting into the school of your choice. Be sure to do your best. If you haven’t done so already, prepare for the SAT and be sure the testing site is aware of your vision limitations. Special preparation may be necessary for you to successfully complete this very important test.

When you start to request information from colleges and universities, inquire about accessibility and accommodations for disabled students.

- Is the campus well lit?
- Is a shuttle or tram service available from the dorm area to the main buildings?
- Do they offer a “guide service” to assist a student from class to class?
- Are the course materials available in alternative format – audiocassette, braille and/or large print?
- Will they supply a reader for you?
- What are their testing policies? Will they allow you extra time if needed to complete exams?
- Do they offer a student disability service?

In an article entitled “Making the Grade: College Students with Visual Impairments,” by L.W. McBroom, Ph.D., published in May-June 1997 in the Journal of Visual Impairment & Blindness, the author stated that regarding Reading and Orientation and Mobility (O&M) issues, 97% of the colleges surveyed provided readers, 42% offered transportation, and 82% assisted with O&M. Regarding accessible textbooks, 81% offered recorded textbooks, 41% provided large-print books, and 33% provided braille books.
Some other interesting statistics in Dr. McBroom’s study include:

100% of the colleges offered alternative testing;
97% of the colleges offered tutors;
96% of the colleges offered adaptive course work;
89% of the colleges offered adaptive equipment;
83% of the colleges offered note-takers;
79% of the colleges offered special pre-registration for classes;
77% of the colleges offered extra counseling services;
70% of the colleges offered clubs, organizations or support groups;
68% of the colleges provided special housing;
60% of the colleges offered diagnostic testing for academic placement;
54% of the colleges offered peer or assistant counselors;

It is helpful to familiarize yourself with the campus before classes start. You may also want to contact your local rehabilitation department and request an O&M evaluation. If you opt for a cane, be sure you are properly trained in its use.

If you have access to the Internet, your path to funding is going to be a little easier. Use one of the many search engines using keywords Education, Financial Aid and you will find Scholarship Programs; Grants; Regional Resources; Organizations; Lenders; and Loan Services. Many organizations have online applications.
“When I grow up I want to be a…” As children, we often make believe that we are police officers, firefighters, doctors, movie actors, and more. As time goes by, interests change and so do dreams. The possibilities are endless, even for persons who are vision and/or hearing impaired. You are the only person who can limit your career choices.

Listed below is a sampling of careers that people who are blind or vision and/or hearing impaired have chosen:

Accountant      Insurance
Advocate        Keyboarding
Attorney/Counselor    Masseur
Banking         Mobility Instructor
Child Care Assistant    Nutritionist
Computer Programmer    Personnel - Staffing
Counselor: Adolescent, Business, College, Vocational Pharmacists
Disability Service Coordinator    Radio Reading Services
Dispatcher     Research Analyst
Doctor         Receptionist
Employment Specialist    Sales Person
Engineer       Social Worker
File Clerk     Teacher/Professor
Food Service    Travel Agent
Government Service    Typist

A good starting point is to find out what interests you most.
Are you intrigued by travel?
Do you want to write poetry or the great American novel?
Is finance your specialty?
Do you want to shape the minds of young students?
Do you want to share your knowledge of living in the world of the vision and/or hearing impaired with someone just starting to embark down that road?

You are limited only by your desire and some common sense. Now, don’t misunderstand. If you love travel, for example, becoming an airline pilot might not be a viable choice if you are vision and/or hearing impaired. However, airlines need ticket agents and
operators, and as an employee you may get great breaks on airfares. Some other jobs may require travel as part of the job requirement. Think out the pros and cons of every choice. Weigh your options.

How do you decide? People are always willing to give advice. See a vocational counselor, check out local resources and referrals and seek some one-to-one contact with people working in the field in which you are interested. If you can afford the time, try volunteering; you’ll gain great experience and establish contacts.

Many state vocational rehabilitation services offer evaluations, counseling, vocational training, orientation and mobility, career counseling, job placement and follow-up.

**Carefully consider the following points:**
- What has your doctor told you about your vision and or hearing loss?
  - Know your diagnosis, its current status regarding visual acuity, and your field limitations.
- Know the future course of your eye condition.
- Know your current level of visual function in areas such as reading, writing, and close visual inspection.
- Know your visual efficiency as it relates to your ability to move independently either by car, public transportation, on foot, during daytime and nighttime. How will problems in these areas be solved?
- Consider carefully the work environment in the job you consider. How efficiently will you identify others, your workspace, and perform your job duties.
- Are you aware of any accommodations that could be made? No tech, low tech, or high tech?
- What effect will further vision loss have on your job?
- Are there other medical problems associated with your eye condition?
  - How will they affect your job performance, your day-to-day activities, your family, and your social life?

Contact other people in the field you are considering. They can tell you the demands of the job, the pros and cons, and will be able to answer frankly the questions and concerns you have. Ask questions and encourage an open discussion. Networking with friends, family, and their associates is a good way to get more information and more job possibilities.
Where Do I Find A Job?

The search for a job will be one of the most important decisions that you will make in your life. The skills that you have acquired to date may have come from many sources such as: education, extra curricular activities, community groups, hobbies, work experience (summer employment, part time employment, full time employment or volunteer work). Remember that you may not get the first job you go after. Disappointment is part of the process, but should be viewed as a learning opportunity.

In preparation for a job or a career change, you must take stock of all accumulated experiences and market them to the employer. This has traditionally been done through a résumé which summarizes your qualifications for the job which interests you.

There are many different types and styles of resumés and we encourage you to consult a library, bookstore or professional to assist you with your résumé. But prior to this, you must list all of your education and employment experience. It is very important to include an area of responsibilities within each position. You should also have collected letters of referral from each previous employer or significant teacher.

Many employers are now posting positions on the Internet. Here, increasing numbers of employers are listing positions. In addition, persons seeking employment may place their resumés there. It is very important to know and learn current “buzz words” used in your chosen profession, and be certain they are included in your resume language.

Along with the obvious include:
Name
Address
Telephone, FAX, email address
Education
Work Experience
Accreditation (MSW, CRC, HIA, CRT, etc.)
Languages (only if fluent) – don’t forget to include ASL (often overlooked)
Licenses
Publications and patents if job required.
The following information is not required on a résumé: marital status, disability, mention of age, race, religion, national origin, sex, weaknesses, salary (prior and expectation).

Remember that any item included on the résumé is subject to verification by the prospective employer.

Be sure your résumé is typed and has been carefully proofread.

Remember, you aren’t writing your life story, just your job history. Here’s your chance to toot your own horn, but don’t exaggerate your qualifications, and always tell the truth. Make sure your résumé is concise, and fill it with action words. If you can, keep it to one page.

Your Cover Letter:

A cover letter should always be sent with your résumé. This introduces you to the employer, so it is important that the content of the letter be given thought. You want it to “grab” the attention of the employer. It should be addressed to a specific person with the company name noted in the address, and your reason for interest in the position should be clearly stated. Mention the specific position and highlight your qualifications which make you the ideal candidate.

There are many books on the subject of resume writing. Try the library or local bookstore. In the resource section of this booklet, there are several books to get you started.

Where to look:

**Newspaper:** Usually a good starting point. Check the available jobs. Make a note of the jobs that interest you and for which you feel you are qualified.

**Networking:** Let your friends and family members know you are job-hunting. Tell them what type of job you are interested in and ask if they will let you know if they hear of a job opening.
Employment Agencies: Some job seekers file a resume and application with local employment agencies. The agencies try to match a company with the job seeker. In many cases, the employee (job seeker) pays the fee for the services. Check out the fee before you decide on this method and always make sure you fully understand any agreement you sign.

Employers: Another approach is to find the company you really want to work for and apply! Contact the human resources department and send your resume!

Job Fairs: Job Fairs are becoming more and more popular. Under one roof, a job seeker can find 50 –100 or more prospective employers. Some employers will ask qualified candidates to come for a formal interview at a later date, while others are prepared to hire a successful candidate on the spot. Contact your local employment office about upcoming job fairs.

Internet:
You can also find a host of information and job postings online. Used by the potential employee to search for positions within specific companies or industries, you will be able to submit résumé to employers online. One popular site to visit is CareerCity at http://www.careercity.com for free resume posting, current job openings, links to over 25,000 major employers and a comprehensive career center. It also offers resume-writing tips.

The Interview:

Once your letters and phone calls start to produce results, prepare for your interviews! Prior to going to an interview, find out about the company. Many have web sites, but you can also ask the organization for information that might be of interest to a prospective employee.

Employers are looking for employees who have a strong work ethic and possess the technical knowledge necessary for the job. In addition, employers generally seek employees who are flexible, versatile, competent, likable, resourceful, and persistent.
In preparation for your interview a few simple tips will help you get an edge on the competition:

- Learn about the company and the job;
- Review your qualifications;
- Review your resume;
- Practice with a friend or family member. Try some commonly asked questions;
- Be prompt;
- Dress for success. Wear proper business attire, make sure you are well groomed and don’t chew gum or smoke.

Bring along your Social Security number and a form of identification. Don’t forget to bring another resume and a list of your references. Three references are usually enough. You’ll usually be asked for the name, address, phone number and length of time you have known them. Be sure you have your references’ permission to use their name and phone number. Try to avoid using relatives.

At the interview, try to relax. Answer the questions concisely, but avoid answering questions with a simple “yes” and “no.” The interviewer is trying to get to know you in a very short time; so let your personality and knowledge shine through. Be cooperative and enthusiastic. Smile.

Remember you manners and shake hands with the interviewer. Use his or her name, both at the beginning and the end of the interview. Use proper English. Ask questions about the position and the company.

After the interview, follow up with a letter thanking them for the opportunity. Mail it that day so it reaches them while they are still in the selection process. This gives you another opportunity to show your interest.

Some employers will give a test to check you skill level. If you need any special accommodations, let the interviewer know.

With each interview you will become more comfortable with the questions and the entire interview process.
Should you tell your prospective employer about your vision loss? This is a personal choice. There is no clearly defined answer. Whether you inform the employer at the first interview, second, or after you are employed, it is your decision. Your degree of vision loss and any special accommodations you may require are important factors to take into account in making your decision.

Before you accept the position, consider your transportation. Buses and mobility transportation services are an accessible choice. Check with your local rehabilitation department and find out about state provided transportation.

Once you are offered the job, take a moment to congratulate yourself. Nice work!

Most companies will not require you to make a decision the moment the job has been offered to you. There are some things to consider before you say yes.

- Will this be a good place for me to work?
- Will the job be interesting?
- How are the opportunities for advancement?
- Is the salary fair?
- What are the benefits the company offers its employees?
- How large is the company? Is it too big for you?
- What are the hours?
- What is their employee turnover rate?
- What about special accommodations for employees with a vision and/or hearing impairment?
What If I Lose My Job Due To Vision Loss?

What if my job is in jeopardy due to vision loss?  
Will I still be able to handle my job?  
What options are available to me?  
Will I have to change my career?

The first step is to be proactive. Review your job responsibilities and make a list of those areas presenting a problem such as the computer screen no longer being able to be read. The most important aspect is to try and maintain your current position to ensure that your benefits (retirement, health insurance…) will continue.

There are options available to you and your family. Among them are:

**State Vocational Rehabilitation Agency:**  
Contact the agency in your state; found in the government pages of your phone book. The agency offers an eligibility program and you may qualify. Some of their services include:
- Vocational Evaluation and Counseling  
- Job retention services  
- Assistive technology Evaluation  
- Career counseling  
- Orientation and Mobility Training  
- Braille instruction and resources  
- Activities of Daily Living Skills

**Assistive Technology:**  
This may be a viable alternative available to you and your employer. A computer with a speech program may be all you need. Perhaps you need more. How much does the employer have to provide? The Americans with Disability Act (ADA) states that you must satisfy the employer’s requirements for the job and must be able to perform the essential functions of the job with or without reasonable accommodation.

The ADA defines reasonable accommodation as “any change or adjustment to a job or work environment that permits a qualified applicant or employee with a disability to participate in the job application process, to perform the essential functions of a job or to enjoy benefits and privileges of employment equal to those enjoyed by employees without disabilities.
This can include modifying equipment, modified work schedules, providing
interpreters or readers, making the workplace readily accessible to and
usable by people with disabilities.” If you feel that you have been denied
employment or have lost your employment as a result of your vision loss,
contact Disability Law Project at (215) 238-8074 or write them at 801 Arch
Street, Suite 610, Philadelphia, PA 19107 or your local American Civil
Liberties Union.

**Social Security Disability Insurance:**
Consult your local Social Security office and obtain the “Red Book.” It will
answer your questions regarding the qualifications and benefits that may
be available to you.

**Social Security Insurance:**
Social Security offers many pamphlets about what is available to you. Call
or write your local office and check out your options. Again, take your time
and talk with friends and family before you reach your final decision.

**Lateral Movement:**
Lateral movement within the company is also an option. You stay in the
same company, keep the same benefits, but move to another position
within the company. You need to check with your company’s human
resources department for options that are available to you.

**Vocational Rehabilitation:**
Contact the agency in your area (in the government pages of the telephone
book). They will do an evaluation to see what you are best suited for, train
you (if necessary), teach you braille, and/or computer skills.

**Volunteering:**
If you find yourself in between jobs, think about volunteering. There are
many organizations in need of volunteers. This is a good way to keep
yourself busy while you job hunt, establish more networking contacts and
build or practice your skills. Call hospitals, non-profits, churches, post a
note in the grocery store. Tell friends and family that you want to volunteer
until you decide what to do next.
Self-employment:
This may be for you! There are many opportunities available and many at a very low start up fee (if any). Visit the local magazine rack at the grocery store or bookstore and check out the selections available. Be aware that there are some businesses that look too good to be true. In many cases they are. Look before you leap is wise advice. Talk your selections over with friends and family and get their advice.

Some other choices for self-employment are consulting, real estate, wake-up service, and crafts. Again, you are limited only by your imagination and initiative.
Planning For Your Future

Retirement, whether it comes in your golden years or earlier than you anticipated, needs to be thought about early in your career. It may be helpful to seek the advice of a professional financial planner, administrator or attorney. Some questions to consider when planning for your future:

- Assets and liabilities: Good fiscal responsibility should start early. Keep a list of your assets and your liabilities and keep it current.
- Is your spouse working? Do you rely on two incomes to make ends meet?
- Do you have children at home? Is college in their future? How are you going to afford it?
- Insurance: health, life and disability – Do you have the right protection and enough protection?
- Medical coverage: does your family rely on you to provide their medical coverage? Explore the alternatives.
- Savings: Do you participate in your company’s 401K or similar plan?
- SSI – if you are eligible, can you live on the amount that SSI will pay?

Food for thought: According to Investor’s Business Daily “if you start investing $4,000 annually (the maximum contribution for married couples) in a Roth IRA at age 30, you’ll have $1.2 million by age 65, assuming a 10 percent return. If you wait till age 40, that nest egg shrinks to $436,727. And you can withdraw that money tax-free in retirement!”
General Resources

AHEAD – Association on Higher Education & Disability
P.O. Box 21192
Columbus, OH 43221-0192
(614) 488-4972

American Council of the Blind
1155 15th Street, NW, Suite 720
Washington, DC 20005-2706
(202) 467-5081

American Foundation for the Blind
Careers & Technology Information Bank (CTIB)
11 Penn Plaza, Suite 300
New York, NY 10001
(212)-502-7642

America’s Jobline Network
National Federation of the Blind
1800 Johnson Street
Baltimore, MD 21230
(410) 659-9314

The ARC National Employment & Training Program
500 East Border, Suite 300
Arlington, TX 76010
(800) 433-5255

CAPabilities
P.O. Box 1619
Rocky Mountain, NC 27802-1619
(919) 450-8028

Columbia Lighthouse for the Blind
Career Services
1421 P Street, NW
Washington, DC 20005
(202) 462-2900

Dole Foundation for Employment of People with Disabilities
1819 H Street NW
Washington, DC 20006
(202) 457-0318
Federal Jobs Bulletin Board
Federal Job Information Centers
P.O. Box 52
1900 E Street, NW
Washington, DC 20415-0001  (202) 606-4800

Foundation on Employment & Disability
3820 Del Amo Blvd., Suite 246
Torrence, CA 90503  (310) 214-3430

Hadley School for the Blind
700 Elm Street
Winnetka, IL 60093  (312) 446-8111
(800) 323-4238 (from 3-4 PM Central Standard Time, Monday – Friday)

Helen Keller National Center for Deaf-Blind Youths and Adults
111 Middle Neck Road
Sands Point, NY 11050  (516) 944-8900

ILRU Job Bank
Independent Living Jobs
2323 South Shepard, Suite 1000
Houston, TX 77019  (713) 520-0232

Interagency Committee on Employment of the Handicapped
Office of Personnel Management
1900 E Street, NW
Washington, DC 20415

JOB – Job Opportunities for the Blind
Operated by the National Federation of the Blind in partnership with the U.S. Department of Labor.
1800 Johnson Street
Baltimore, MD 21230  (800) 638-7518

Job Bank, USA
1420 Spring Hill Road, Suite 480
McLean, VA 22102  (800) 296-1872 (296-1USA)
Job Links – Job Accommodation Network
http://www.pcepd.gov/joblinks.htm
Job seekers with disabilities or employers with job openings are encouraged to visit “Job Links” at the President’s Committee on Employment of People with Disabilities website to post or respond to job openings. They also operate JAN– a toll free information service on disability accommodations in the workplace and the employment supervision of the Americans with Disabilities Act.
1-800-526-7234

Job Resources for the Disabled, Inc.
1555 Sherman, #352
Evanston, IL 60201     (847) 864-4051
Email: netown@interaccess.com

Just One Break
373 Park Avenue South
New York, NY 10016     (212) 725-2500

The Lighthouse for the Blind
Service Offices & Systems
P.O. Box C – 14119
2501 S. Plum St.
Seattle, WA 98114     (206) 322-4200

National Center on Disability Services
201 I.U. Willets Road
Albertson, NY 11507     (516) 747-5400

National Center on Employment of the Deaf (NCED)
Rochester Institute of Technology (RIT)
52 Lomb Memorial Drive
Rochester, NY 14623     (716) 475-6834

National Council on Independent Living
2111 Wilson Blvd., Suite 405
Arlington, VA 22201     (703) 525-3406
National Industries for the Blind
524 Hamburg Turnpike, CN969
Wayne, NJ 07474 (201) 595-9200

Sensory Access Foundation
385 Sherman Avenue, Suite 2
Palo Alto, CA 94306 (415) 329-0430

Silent News Job Bulletin
1425 Jefferson Road
Rochester, NY 14623 (716) 272-4905

U.S. Employment Service
Employment and Training Administration
200 Constitution Avenue, NW
Washington, DC 20210 (202) 219-5257

PUBLICATIONS

Enable Magazine
3657 Cortez Road, Suite 120
Bradenton, FL 34210-9878

Jobs to be Proud Of: Profiles of Workers Who are Blind or Visually Impaired by Deborah Kendrick
AFB Press
11 Penn Plaza
New York, NY 10001 (212) 620-2080

Take Charge: A Strategic Guide for Blind Job Seekers by Rami Rabby & Diane Croft
National Braille Press
88 St. Stephen Street
Boston, MA 02115 (617) 266-6160

What Color is Your Parachute? Richard Nelson Bolles, (Updated annually)
Ten Speed Press
PO Box 71123
Berkeley, CA 94707
**Education Resources**

**College Entrance:**

**College Board Online**
http://www.collegeboard.org
National association of schools and colleges offering services and programs in the areas of assessment, guidance, admission, placement, financial aid, curriculum, and research.

**College Choice**
http://www.gseis.ucla.edu/mm/cc/home.html
Guidance for preparing for college, selecting a school, application process, and financial aid.

**College Edge**
http://www.CollegeEdge.com
What students need to explore, choose, apply to, finance, and move to college. Online applications including the Common Application.

**College Guide**
http://www.jayi.com/ACG
Comprehensive database containing overviews and college admissions information for a number of colleges and universities throughout the U.S.

**College NET**
http://www.collegenet.com
2500 colleges listed with admissions information. Includes a scholarship search and online applications for colleges in the United States and abroad.

**GoCollege**
http://www.gocollege.com
Allows college bound students a quick and easy way to match their test results and other variables to find the appropriate schools.

**Mapping Your Future**
http://mapping-your-future.org
Information on planning your career, selecting a school, and paying for your education.
Financial Aid Resources

Internet Resources

All Purpose Grant Money
http://www.windfalls.com/grants.shtml
Guidebook has a new free financial support funding grants for education, research, school, college and university scholarships and student loans.

College Bound
http://www.collegebound.com
Providing assistance in maximizing financial aid eligibility & counseling on college selection and admission.
(800) 962-2713   Email – fireston@collegebound.com

The College Consultant
http://www.ccounsel.com/femo.htm
Provides financial aid consulting and guide books.
The College Consultant
111 Hilltown Village Center, Suite 210
Chesterfield, MO 63017-1712   (314) 532-4211
Email – cekane@icon.stl.net

The College Funding Group, Inc.
http://www.collegefundinggroup.com
Helps students and families get the financial aid they are qualified to receive.
778 Frontage Road, Suite 103
Northfield, IL 60093   (800) 851-6543
Email: college@collegefundinggroup.com

College is Possible
http://www.collegeispossible.org
America’s colleges and universities have joined together to provide information on preparation for college, choosing the right college and paying for college.
College Wizard
http://www.collegewizard.com/index.html
Provides online service to help families make college affordable by guiding you through the financial aid process.
Email: inforwiz@collegewizard.com

eStudentLoan.com
http://www.estudentloan.com
Comparisons of alternative student loans.

ExPan Scholarship Search
http://www.collegeboard.org/fundfinder/html/
Find scholarships, loans, internships and other financial aid programs that match your education level, talents and background.
The College Board
11911 Freedom Drive, Suite 400
Reston, VA 20190  (800) 831-5625
Email: jenkins@collegeboard.org

FastWeb
http://www.fastweb.com
FastWEB.com, L.L.C.
2550 Commonwealth Avenue
North Chicago, IL 60064

Federal Student Aid
http://www.fafsa.ed.gov
Online form to complete and submit

FinAid: The Financial Aid Information Page
http://www.finaid.org

Office of Postsecondary Education (OPE)
http://www.ed.gov/offices/OPE/index/html

Project EASI (Easy Access for Students and Institutions)
Sallie Mae
http://scholarships.salliemae.com
Offers Internet access to CASHE (College Aid Sources for Higher Education)

The Student Guide: Financial Aid from the U.S. Department of Education
http://www.ed.gov/prog_info/SFA/StudentGuide

PUBLICATIONS

The A’s and B’s of Academic Scholarships (1997-98) 19th ed. Octameron Associates (P.O. Box 2748, Alexandria, VA 22301)


1999 Grants for College Scholarships & Fellowships Reports
Definitive description of each scholarship program.
Alpha Two Publishing Company
1004 Commercial Avenue, Suite 352
Anacortes, WA 98221-4183
Email: sales@alphatwopub.com


OTHER RESOURCES

U.S. Department of Education Federal Student Aid
Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044-0084 (800)-4-Fed-Aid (800-433-3243)
Employment Resources

**JOB – Job Opportunities for the Blind**
Operated by the National Federation of the Blind in partnership with the U.S. Department of Labor.
1800 Johnson Street
Baltimore, MD 21230
(800) 638-7518

**Internet:** Visit the many web sites for Career and Job placement.

Bridgepath – http://www.bridgepath.com
CareerNet – http://www.careers.org/gen/all_gems.htm
Disability and Work – http://ares.csd.net/~temmons/
List of Online Job-Services – http://rescomp.stanford.edu/jobs/
Magellan – http://www.mckinley.com
Point’s Best Sites – http://www.pointcom.com/gifs/reviews/buca.htm
President’s Committee on Employment of People with Disabilities – www.pcepd.gov
Tech-Link – http://www.Int.com/tech-link
TWC Job Express & Government Job Bank  
  http://wwwtwc.state.tx.us/joblists/express.html
Visually Impaired Students Congressional Internship Program – http://www.viscip.org
PUBLICATIONS

Adams Resume Almanac by Bob Adams, 1994

The Edge Resume and Job Search Strategy by Bill Corbin & Shelbi Wright, 1993

Job Strategies for People with Disabilities by Melanie Astaire Witt, 1992

Just Resumes by Kim Marino, 1991


Successful Job Search Strategies for the Disabled by Jeffrey G. Allen, 1994

Using the Internet in Your Job Search by Fred E. Jandt & Mary B. Nemnich, 1995
**Self-employment Resources**

**Small Business Administration** - loans – write or visit the SBA office nearest you. Look under U.S. Government in your telephone book. The SBA provides loans of up to $350,000 under the HAL-2 Program to handicapped individuals.

**Publications**
*The Best Home-Based Businesses for the 90s* by Paul & Sarah Edwards, 1992

*How to Become Successfully Self-Employed* by Brian R. Smith, 1993

*How to Really Start Your Own Business* by David E. Gumpert, 1994

*How to Start, Run, and Stay in Business* by Gregory & Particia Kishel, 1993