

Undocumented Student Services

All individuals have the right to earn money, even if they are undocumented. The Miramar Dream Team can help you find ways to get your

Undocu Hustle on as an Undocu-preneur and discover other income generating ideas to plan for your future. If you are still exploring career options, undecided about your major, or otherwise need assistance with resume and cover letters, visit Miramar's Career Services in K1-308 or online at sdmiramar.edu/campus/careerservices.

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Learn more about Dreamers at:
sdmiramar.edu/services/dreamers

Key Terms and Definitions



- **1099 Form** - Nonemployee Compensation, etc.
- **DACA** – Deferred Action for Childhood Arrivals
- **EIN** – Employer Identification Number
- **Form I-765** – Application for Employment Authorization
- **Form I-9** - Employment Eligibility Verification
- **IRCA** – Immigration Reform and Control Act of 1986
- **IRS** – Internal Revenue Service
- **ITIN** – Individual Taxpayer Identification Number
- **SSN** – Social Security Number
- **W-9 Form** - Request for Taxpayer ID Number & Certification

Dreamers Program Services

- 1-on-1 Support Appointments
- AB 540 & Tuition Exemptions
- Admissions & Transfer Support
- Income Generation Education
- DACA & Legal Aid Referrals
- Engagement Opportunities
- Financial Aid & Scholarships
- Mental Health Referrals
- Undocu-Ally Training

IMPORTANT NOTICE

It is *highly advisable* to speak with an attorney that specializes in immigration and employment law before filling out or filing any federal forms. Submitting documents to the federal government that misrepresent your documentation status or your right to work, knowingly or unknowingly, can put you in legal jeopardy or at risk for removal proceedings, i.e., deportation.

The Miramar Dreamers Support Office can refer you to our legal aid partners at the Higher Education Legal Services for **FREE!**



Higher Education Legal Services (HELs) provides **FREE** immigration-related legal services to students, staff, and faculty at community and state colleges within San Diego and Imperial Valley Counties.

For more information about the HELS program call (858) 637-3345 or email helsimmigration@jfssd.org

Follow HELS on Instagram:
[@hels_sd](https://www.instagram.com/hels_sd)

Income Generation Pathways

DSIG: California Dream Act Service Incentive Grant Program

This program encourages CA Dream Act students with a Cal Grant A award that met Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to \$4,500 per academic year (up to \$2,250 per semester) to 1,667 eligible students. **Students must apply annually!**

Entrepreneurship

Do you have an awesome idea and want to start your own business? **Undocu-preneurship might be right for you!**

Independent Contracting

You can engage in independent contracting by participating in the gig economy or offering professional services in a specific area of expertise. **We'll show you how in this packet!**

Dreamers Support Office



Phone: 619-388-7970
Email: miradreamers@sdccd.edu
Online: sdmiramar.edu/services/dreamers
Office: Student Services Building, K1-304
Hours: Monday - Thursday, 10am - 2pm



[@SDMiramarDreamers](https://www.instagram.com/SDMiramarDreamers)

CA Dream Act Service Incentive Grant

The DSIG program encourages California Dream Act Applicant (CADAA) Students with a Cal Grant A award that met Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to **\$4,500 per academic year** (up to \$2,250 per semester or up to \$1,500 per quarter) to 1,667 eligible students. The grant will be available to the student for **up to 8 semesters** or up to 12 quarters while they have an active Cal Grant A or B award. Students must also meet Satisfactory Academic Progress and complete any necessary verification for their Cal Grant award.

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Eligible students must apply annually, attend a qualifying institution, have sufficient unmet financial need, and complete community or volunteer service hours in that academic year. Students shall perform at least **150 hours per semester** or 100 hours per quarter of community or volunteer service. Students can volunteer with any of the organization(s) on the approved List of Service Organizations or with any organization not on the list if it meets the criteria for a qualifying service organization. For a list of eligible qualifying service organization, contact the Miramar Dreamers Support Office.

Payment of DSIG awards will only be released after service hours have been completed.

How To Apply for the DSIG Program

Students must first meet financial aid eligibility requirements. Contact the Miramar Financial Aid Office to see if you're eligible.

Submit a California Nonresident Tuition Exemption Request (AB-540)

California Assembly Bill 540 (AB-540) allows eligible undocumented students access to in-state tuition at public colleges and universities in California. You must first file a California Nonresident Tuition Exemption Request and AB 540 Affidavit. Contact the Miramar Dreamers Support Office for help filling out an AB-540 form.

Apply for the California Dream Act Application (CADAA)

The California Dream Act of 2011 increased access to financial aid for undocumented students who attend a public university, community college, or private college in California. The Dream Act allows undocumented students to receive scholarships administered by public institutions (AB-130) and state funded grants including Cal Grant and California College Promise Grant (AB-131). To qualify, students must meet the requirements for AB 540 and **not** be eligible to apply for the FAFSA. Contact CSAC for more information.

California Dream Act Application Eligibility:

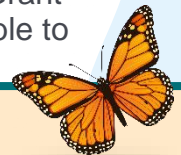
- Undocumented
- Have a valid or expired DACA
- U Visa holders
- Have Temporary Protected Status (TPS)
- Meet non-resident exemption requirements under AB-540, SB-2000, and/or SB-68

Contact the Miramar College Financial Aid Office

Inquire with the Financial Aid and Scholarship Office to find out what DSIG opportunities are currently available and accepting applications.



CALIFORNIA
STUDENT AID
COMMISSION



Office of Financial Aid

Phone: 619-388-7864

Email: miraaid@sdccd.edu

Online: sdmiramar.edu/services/financial-aid

Office: Student Services Building, K1-312

Hours: Monday – Thursday, 8am – 6pm
and Friday, 8am – 1pm



@sdmiramarfinancialaid

Undocu-preneurship & Undocu Hustle

Undocumented Entrepreneurship follows the idea that everyone, regardless of immigration status, has the right to earn a living and can do so by building their own business or working for themselves. While there are many considerations, this is often the best income generation pathway option for undocumented individuals to pursue.

This activity workbook will help you discover how you can leverage your talents, and education to become an Undocu-preneur. You will also learn how to earn a living as an independent contractor and as a gig economy worker.

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Entrepreneurship at Miramar:

sdmiramar.edu/programs/entrepreneurship

Getting Started

ITIN, EIN, & SSN

The Internal Revenue Service (IRS) issues ITINs to those individuals who are required to have a U.S. taxpayer ID number but who do not have, and are ineligible to obtain, a Social Security Number (SSN) from the Social Security Administration (SSA).

ITINs are intended primarily to enable federal tax reporting. Having an ITIN **does not** authorize work in the U.S., but work authorization is not required to earn a living as an independent contractor or business owner in the U.S.

Individuals may choose to apply for an EIN to identify a business entity and hire employees. An ITIN may be used to obtain an EIN.

An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service.

Independent Contracting

Who is an Independent Contractor?

Self-employed people who produce a specific type of work-product in a determined amount of time. The general rule for being an independent contractor is that the payer has the right to control only the result of the work, not what will be done or how it will be done.

Receives all profits and is held liable for all losses and debts.

Pays self-employment tax and income tax. An independent contractor may use an ITIN or EIN to file and pay taxes instead of an SSN.

Submits a W-9 Form to each client at the start of work and receives a 1099 Form at the end of the year for any work-product over \$600 to pay owed taxes to the IRS.

Breaking It Down

- An Individual Taxpayer Identification Number (ITIN) is a tax processing number issued by the Internal Revenue Service.
- The IRS issues ITINs regardless of immigration status because both citizens and noncitizens may have a U.S. tax filing or reporting requirement under the Internal Revenue Code.
- ITINs allow individuals ineligible for an SSN to (1) report their earnings to the IRS, (2) open interest-bearing bank accounts with certain banks and, (3) conduct business in the U.S.



The Gig Economy

More Than a Side Hustle

The Gig Economy refers to a large segment of the labor market in which clients contract with workers, often via apps, for specific tasks and activities. The gig economy has endless options and often does not require a college degree to get started. Learn more about the gig economy at gigworker.com/gig-economy.

Professional Services

Individuals may also choose to leverage their expertise, skills, abilities, certifications, and professional and academic training to offer professional services to the public.

These professional services exist in a variety of industries, however, the ability to provide them requires experience, passion for a specific type of work, and in some instances, licensing or educational attainment.

Source: *Immigrants Rising* "Facts About Entrepreneurship"



Choosing a Business Structure

Sole Proprietor

In most cases, you may use your SSN or ITIN to start a sole proprietorship. Only in certain circumstances, such as hiring an employee, would you have to apply for an EIN (which you may get using an ITIN).

With a sole proprietorship, you may use a trade name or a business name other than your own legal name to do business; you must check for availability of your business name and file a **Doing Business As (DBA) statement** with a local government agency, such as the county clerk's office.

Partnership

Similar to a sole proprietorship, each partner may use his or her SSN or ITIN. A partnership may use the surnames of the individual partners or may use a fictitious business name.

A partnership must file an annual information return to report the income, deductions, gains, losses, etc., from its operations, but it **does not** pay income tax. Instead, it “passes through” any profits or losses to its partners. Each partner includes his or her share of the partnership's income or loss on his or her tax return.

Corporations

★ Immigrants, regardless of legal status, can form C corporations **but not** S corporations.

A corporation is formed under the laws of the state in which it is registered. To form a corporation, you'll need to establish your business name and register your legal name with your state government.

Even though employment authorization is not required to form a corporation, there may be additional requirements in the formation process that may require an SSN. Check with a trusted attorney and your local city clerk for specific requirements.

Although requirements vary, C corporations are required to file state, income, payroll, unemployment, and disability taxes. **Be on the lookout for double taxation.**

LLCs and Worker Co-ops

Owners of an LLC are called members (not employees). However, if its workers do not have significant ownership and control over the management of the business, they will likely be considered employees.

Immigrants, regardless of legal status, and even entities based outside of the U.S. may form and own an LLC in the U.S.; however, additional information or licenses may be required by your state or local jurisdiction.

Businesses who hire a worker cooperative are hiring the cooperative, not a single member. The work being done by the worker cooperative **does not** qualify as independent contract work and, therefore, does not need to abide by the independent contractor IRS rules.

Businesses that hire an LLC are not typically required to obtain any information about the worker-owners of the LLC. In other words, as a worker-owner of an LLC, you should not be required to provide any personal information (your name or even an ITIN) to that business.

Even though employment authorization is not required to form an LLC, there may be additional requirements in the formation process that may require an SSN. Check with a trusted attorney and your local city clerk for specific requirements including formation fees; **every state is different!**

Source: *Immigrants Rising* “Facts About Entrepreneurship”



Becoming an Undocu-preneur

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Undocumented Entrepreneurship follows the idea that everyone, regardless of immigration status, has the right to earn a living and can do so by building their own business or working for themselves. While there are many considerations, this is often the best income generation pathway option for undocumented individuals to pursue.

This activity workbook will help you discover how you can leverage your talents, and education to become an Undocu-preneur. You will also learn how to earn a living as an independent contractor and as a gig economy worker.



Entrepreneurship at Miramar:
sdmiramar.edu/programs/entrepreneurship

Part One: Self Assessment

Think about the types of services you might be able to offer. What skills, experience, or other assets do you have that you can share? Consider that some gigs are for general tasks and others require a specific skill set.



What is your current field of study?

What skills have you acquired within your field from the classes you've taken?

What skills have you acquired within your field outside the classroom?

Source: Adapted from *Immigrants Rising* "Independent Contractor Brainstorming Worksheet."
immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf



Part One: Self Assessment Continued

Think about the types of services you might be able to offer. What skills, experience, or other assets do you have that you can share? Consider that some gigs are for general tasks and others require a specific skill set.



What type of services do independent contractors in your field offer?

Try doing a Google search “Independent contracting for XXX majors” What type of work experience do you have (paid or unpaid)?

What do you enjoy doing for fun? What are you passionate about?

Based on these responses, think about the type of services you might be able to offer in the gig economy. Write down your ideas below.



Source: Adapted from *Immigrants Rising* “Independent Contractor Brainstorming Worksheet.”
immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf



Part Two: Work Exploration

Based on the questions you answered in Part I, do a search on the Internet to identify 5 areas of independent contract work that you think are a good fit and write them down.

- 1.
- 2.
- 3.
- 4.
- 5.

For each type of work write down the skills, education, training, certification, or licensing that is needed to engage in this type of work. You may have to do additional research for each type of work.

- 1.
- 2.
- 3.
- 4.
- 5.

For each type of work note the marketplaces (i.e., [upwork.com](https://www.upwork.com)) where you can find clients.

- 1.
- 2.
- 3.
- 4.
- 5.

Source: Adapted from *Immigrants Rising* "Independent Contractor Brainstorming Worksheet."
immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf





Part Three: Creating a Profile

Choose one of the marketplaces (i.e., [upwork.com](https://www.upwork.com)) and review a profile of a consultant and answer the following questions:

What do you like about the profile?

What characteristics stand out the most in the profile?

Would you contract that person?

Once you have a better idea about what a good profile looks like, answer the questions below.

What type of services would you like to provide?



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immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf



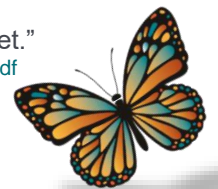
What makes you different from anyone else doing the same type of work? (Think about previous experience or personality traits)

How long have you been doing this type of work (Include experience in school and outside of school)

Why do you enjoy doing this activity?

Once you have answered these questions, create an “About Me” section that can be used in online platforms. Add it below.

Source: Adapted from *Immigrants Rising* “Independent Contractor Brainstorming Worksheet.” immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf



Part Four: Marketing and Promotion

Now that you have an idea of the type of work you would like to do as an independent contractor, you will need to start thinking about marketing your services. You can begin by creating a profile in several marketplaces, but you will likely have to do additional marketing.



Below are a few ways to promote and market yourself:

Create business cards and add a QR code to link to your website or LinkedIn profile.

→ Purchase inexpensive business cards: www.vistaprint.com

→ Create your free website: www.wix.com

→ Create free QR codes: www.qr-code-generator.com



Consider creating a flyer/brochure to promote your services.

→ Use free Microsoft Office templates: www.templates.office.com/en-us/brochures

Reach out to friends and family to see if they need the service. If not, ask if they can help spread the word. Hand them your business card and flyer/brochure.

Reach out to professional connections to promote your services. Be specific about the type of services you offer and how they may fill a need.



Post an ad on social media promoting your services.

→ Learn about FB ads: www.facebook.com/business/ads

Write down the action steps you plan to take to promote your services below.

Source: Adapted from *Immigrants Rising* "Independent Contractor Brainstorming Worksheet."
immigrantsrising.org/wp-content/uploads/Immigrants-Rising-Independent-Contractor-Brainstorming-Worksheet.pdf

