While the small-business economy continues to recover, the perspective of those who have faced the unique challenges of owning and running a business will be invaluable in the 114th Congress. While I know that the 31 NFIB business-owner members who are now serving in Congress will be sharing their perspectives in discussions and debates daily, we also offer the NFIB Small Business Growth Agenda for the 114th Congress as a reference guide to vital small-business data and policy information. I hope this publication will become your small-business desktop resource, always within reach.

For America’s small-business owners, doing the right thing for small business is much more than a campaign promise or political slogan. The policy decisions that affect America’s small employers are personal, with an impact on their way of life, their livelihoods and their ability to provide economic certainty to their families and their employees—two groups that often overlap in small businesses.

No one has a greater incentive, responsibility or ability to grow the economy than America’s small-business owners. Their collective wisdom and wishes must be heard by lawmakers at all levels. At NFIB, we are honored to serve as the prominent voice of the small-business message. Our legislative positions are member-driven and research-backed, based on small-business owner member ballots, which allow each NFIB member one vote and survey information from NFIB’s Research Foundation. When we ask for your vote on behalf of small business, rest assured that our policy position comes directly from our membership.

Since 1943, NFIB has served as a vital resource for lawmakers and policymakers in Washington, the state legislatures, the courts and wherever crucial decisions affecting small businesses are made. We look forward to working with you during the 114th Congress to help grow the small-business economy and restore small business to its crucial role as the nation’s most effective creator of jobs and economic stability.

Sincerely,

Dan Danner
President and CEO
National Federation of Independent Business
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Business: The Key to Strengthening America's Economy</td>
<td>inside cover</td>
</tr>
<tr>
<td>Who is NFIB?</td>
<td>2</td>
</tr>
<tr>
<td>Small Business by the Numbers</td>
<td>4</td>
</tr>
<tr>
<td>NFIB Legislative Priorities</td>
<td>6</td>
</tr>
<tr>
<td>The Agenda for Small Business Growth</td>
<td>8</td>
</tr>
<tr>
<td>Healthcare</td>
<td>8</td>
</tr>
<tr>
<td>Taxes</td>
<td>12</td>
</tr>
<tr>
<td>Regulations</td>
<td>15</td>
</tr>
<tr>
<td>Energy</td>
<td>19</td>
</tr>
<tr>
<td>Labor</td>
<td>21</td>
</tr>
<tr>
<td>NFIB Small-Business Resources</td>
<td>23</td>
</tr>
<tr>
<td>The Political Department and Grassroots</td>
<td></td>
</tr>
<tr>
<td>The Research Foundation</td>
<td>24</td>
</tr>
<tr>
<td>About the Research Foundation</td>
<td></td>
</tr>
<tr>
<td>NFIB Small Business Economic Trends</td>
<td>24</td>
</tr>
<tr>
<td>NFIB National Small Business Poll</td>
<td>24</td>
</tr>
<tr>
<td>NFIB Small Business Problems and Priorities</td>
<td>25</td>
</tr>
<tr>
<td>The Small Business Legal Center</td>
<td>27</td>
</tr>
<tr>
<td>The Young Entrepreneur Foundation</td>
<td>28</td>
</tr>
<tr>
<td>NFIB Digital</td>
<td>30</td>
</tr>
</tbody>
</table>
WHO IS NFIB?

The National Federation of Independent Business is the nation’s leading small-business advocacy organization, with offices in Washington, D.C., and all 50 state capitals. Our mission is to promote and protect the right of our members to own, operate and grow their businesses.

Founded in 1943, as a nonprofit, nonpartisan organization, NFIB gives small- and independent-business owners a voice in shaping the public policy issues that affect their businesses. Operating in different industries across the nation, these American entrepreneurs serve as the crucial links in the vast and vital chain of small businesses that securely hold America’s economy together in good times and bad.

NFIB’s members make up a powerful network of grassroots activists that send their views to federal and state lawmakers through our unique member-only ballot process and survey information from NFIB’s Research Foundation, thus playing a critical role in supporting America’s free enterprise system. Once their final results have been reported, NFIB carries a unified message to Congress and the 50 state legislatures, backed by the clout of more than 350,000 NFIB members.

When the 114th Congress was sworn in, 31 of those taking the oath of office were NFIB members and could proudly point to themselves when asked the question, “Who is NFIB?”

NFIB expects the 114th Congress to listen closely to small-business owners, not only because so many members will hail from the small-business community, but because they know that small businesses are America’s job creators.
NFIB MEMBERSHIP PROFILE

NFIB’s national membership reflects the face of American small business overall. Our members are a highly diverse group of manufacturers, retailers, farmers, service providers and other entrepreneurial professionals; however, all NFIB members have one thing in common—their businesses are independently owned.

DISTRIBUTION OF NFIB MEMBERS BY INDUSTRY

- Services: 28%
- Retail: 14%
- Construction: 6%
- Agriculture, Forestry, Fishing, Mining: 10%
- Manufacturing: 14%
- Wholesale: 14%
- Finance, Insurance, Real Estate: 14%
- Distribution: 28%
SMALL BUSINESS BY THE NUMBERS

GENERAL

• Small businesses make up 99.7 percent of U.S. employer businesses.1

• In 2010, there were 5.7 million small-employer businesses and 22 million non-employer small businesses.2

• Small businesses have generated 63 percent of net new jobs over the past 20 years and employ about half of all private-sector employees.3

HEALTHCARE

• Since 2004, the average annual premiums for a small firm’s family coverage increased 63 percent.4

• The NFIB Research Foundation found 62 percent of small businesses experienced premium increases from 2013 to 2014.5

• Only 40 percent of small employers report offering employer-sponsored health insurance, which is down 6 percentage points from the prior year.6

REGULATIONS

• Government regulation is regularly cited in NFIB’s Small Business Economic Trends survey as one of the top three concerns for small-business owners.10

• Compliance with federal environmental regulations costs small businesses 364% more than large businesses.11

• On a per-employee basis, it costs businesses with less than 20 employees $2,830 more than those with 500 or more employees to comply with government regulations.12
TAXES

- The cost of complying with the tax code is **67 percent higher for a small business** as compared to the cost of compliance for a larger business.  

- Small businesses spend nearly **2 billion hours annually** struggling to **comply with taxes**. This cost to the nation’s entrepreneurial sector is **$18 billion to $19 billion each year**.

- **Tax paperwork is the most expensive paperwork burden** the federal government places on small businesses. It has been calculated to cost **$74 per hour**.

LABOR

- According to NFIB Research Foundation’s *National Small Business Poll on Business Structure*, **87.5 percent of all small employers** do not have an employee (excluding the owner) whose only job is personnel or human resources.

- **Sixty-five percent of small employers** who had a current job opening or had one available in the last three years **asked current employees to help recruit**.

- **Seventy-nine percent of small employers** typically **require experience** when hiring people for their most skilled position in their business.
In Washington, D.C., NFIB’s federal public policy team carries the message of small-business owners to Capitol Hill. These experienced, professional members have worked in congressional offices and on political campaigns. They are passionate about small businesses, and they are experts in key small-business issues, such as healthcare, taxes and regulations.

Before an NFIB Key Vote, NFIB asks lawmakers to support the consensus view of our membership. NFIB holds lawmakers accountable by publishing the How Congress Voted report after each Congress. Each lawmaker who votes for NFIB’s position on at least 70 percent of the Key Votes earns the Guardian of Small Business Award. This unique process allows NFIB’s positions to advance the consensus of the small-business community.
NFIB’S TOP PRIORITIES FOR THE 114TH CONGRESS INCLUDE:

- Making healthcare more accessible and affordable.
- Reducing taxes, maintaining permanency and simplifying the tax code.
- Easing the burden of excessive regulations and intrusive laws.
- Reducing energy costs.
- Simplifying the hiring process and clarifying labor rules and regulations.
HEALTHCARE: THE RISING COST OF HEALTH INSURANCE HAS BEEN THE NO. 1 PROBLEM FOR SMALL BUSINESSES FOR THREE DECADES AND HEALTHCARE REGULATORY UNCERTAINTY IS CAUSING TURMOIL

Many small-business owners would like the option to offer health insurance to their employees, but increased costs have made this goal difficult to achieve. For 30 years, the rising cost of health insurance has been cited as the No. 1 problem facing small businesses. In the last decade, rising premiums have significantly outpaced wages and inflation. This trend will likely continue, and the Patient Protection and Affordable Care Act (ACA) will likely exacerbate this problem for small businesses.

Moreover, healthcare regulatory uncertainty is negatively impacting small businesses. Small-business owners continue to experience turmoil as the ACA is implemented, especially with the administrative delays and adjustments they have had to contend with throughout the regulatory process. Business owners are finding that changes are being dictated to them by regulators and insurance carriers. As a result, they have less flexibility to adjust their coverage options, and they must await further regulatory and legislative changes.

16 NFIB Research Foundation, Small Business Problems and Priorities, series.
NFIB’s small-business and self-employed entrepreneurs need healthcare reform that lowers costs, provides more choices and promotes greater competition in the private insurance marketplace. These reforms are critical, but to be workable and sustainable, they must be balanced against the overall cost of doing business. Unfortunately, the ACA’s new taxes, mandates and compliance requirements will hit small businesses just as they recover economically.

**KEY FACTS ABOUT SMALL BUSINESSES AND HEALTH INSURANCE:**

- The average annual family premium for covered employees in small firms increased 63 percent. Family coverage insurance premiums for small firms increased from $9,737 in 2004 to $15,849 in 2014.\(^{18}\)
- The NFIB Research Foundation found 62 percent of small businesses experienced premium increases from 2013 to 2014.\(^{19}\)
- Only 40 percent of small employers report offering employer-sponsored health insurance, which is down 6 percentage points from the prior year.\(^{20}\)
- Cost increases and regulatory turmoil have forced small-business owners to make difficult choices. In order to avoid ACA-related cost increases, 12 percent of small businesses renewed their noncompliant plans early, according to the NFIB Research Foundation.\(^{21}\)

**CHALLENGE FOR SMALL BUSINESSES**

NFIB members are concerned about the following ACA provisions: the employer mandate, the full-time employee definition, the essential health benefits package and the small-business health insurance tax (HIT), which have increased costs and decreased flexibility.

- **The employer mandate will cost non-offering employers and will burden offering employers with increased compliance responsibilities and administrative costs.** The employer mandate negatively impacts both employers that offer coverage as well as those that do not. While offering employers struggle to afford the new mandate and comply with uncertain Internal Revenue Service (IRS) tracking and reporting requirements, non-offering employers are hit with penalties ranging from $2,000 to $3,000 per full-time employee. In addition, the eventual 50 full-time equivalent (FTE) employee threshold of the employer mandate provides a strong disincentive to grow a business.

- **The 30-hour full-time employee definition has resulted in reduced hours and take-home pay.** The employer mandate negatively impacts employees. For the first time in federal law, a full-time employee definition was established and set at 30-hours per week. As the employer mandate is phased in, an increasing number of employees could see their hours reduced in order for employers to avoid employer mandate requirements and penalties. The employer mandate is a lose-lose scenario for both employers and employees. For smaller employers, the regulatory definition could be used for other laws and regulations now that it has a statutory basis.

- **The essential health benefits (EHB) package has increased costs and must be revisited to focus on affordability.** Every new health insurance plan in the individual and small-group health insurance markets is required to cover a comprehensive list of 10 broad benefit mandates. These mandates have increased the cost of health insurance coverage for small business and self-employed individuals by decreasing flexibility in plan design and increasing the amount of services that health insurance products must cover. This increase in benefits and services does not apply to larger businesses, only...
to small businesses. The Department of Health and Human Services (HHS) must revisit the EHB package before 2017. The small-group market expands to businesses with up to 100 employees in 2016, meaning more businesses and employees must comply with increased insurance requirements.

• The small-business health insurance tax (HIT) will fall almost entirely on small employers. The HIT targets the insurance plans that 87 percent of small employers purchase.\(^{22}\) Although the tax is levied on health insurance providers, it is being passed on to small businesses and the self-employed in the fully insured market in the form of increased premiums, adding up to an additional $500 per year for each family plan.\(^{23}\) This tax does not sunset and continues to increase annually.

NFIB leads the Stop the HIT Coalition, which represents the nation’s small-business owners, their employees and the self-employed who are actively working to provide relief from the small-business HIT provision in the healthcare law. For more information, please visit www.stopthehit.com.

SOLUTIONS TO DRIVE AFFORDABILITY AND FLEXIBILITY

PROTECT SMALL BUSINESSES FROM THE MOST COSTLY AND COUNTERPRODUCTIVE PROVISIONS OF THE HEALTHCARE LAW.

The healthcare law falls heavily on small business through scores of new taxes, fees and mandates, as well as additional paperwork and burdensome reporting requirements. NFIB will work to protect small businesses from the most egregious provisions of the law, including the employer mandate, the small-business HIT and the new insurance product requirements (EHB).

NFIB leads the Small Business Coalition for Affordable Healthcare, which works to increase the access to and affordability of health insurance for small-business owners, employees and the self-employed. For more information, please visit www.smallbusinesshealthcarecoalition.com.

ENABLE EMPLOYERS TO PROVIDE EMPLOYEES WITH MORE OPTIONS.

Our health insurance system should recognize that the employer-employee relationship in America has changed considerably since employer-sponsored insurance began in the 1940s. As a result, roughly 80 percent of small employers that offer health insurance provide just one plan to their employees, forcing employees to “take it or leave it.”\(^{24}\) The IRS regulations prohibiting reimbursement arrangements have further limited the ability of employers to provide assistance for employees’ health insurance costs. Employers should be provided with a new option that allows them to voluntarily give their employees tax-advantaged resources so employees can tailor health insurance choices to their own preferences and needs.

BUILD A STRONGER INDIVIDUAL MARKET.

Employees should not be required to rely on the current employer-based health insurance system. The employer-based system continues to suffer from rising costs and is unable to meet the needs of the dynamic job market, where individuals are moving and changing careers more frequently. A more individually owned health insurance system will promote better consumerism, increased portability and fewer regulatory burdens. Strengthening the individual marketplace to compete with the existing employer-based marketplace will allow for more choice and competition.


EXPAND TAX DEDUCTIBILITY TO INDIVIDUALS AND THE SELF-EMPLOYED.

Today, despite their continued contributions to our economy, the self-employed cannot deduct health insurance costs from self-employment taxes. Fixing this inequity is a necessary step that must be taken so small-business owners have a more affordable pathway to healthcare by allowing them to deduct health insurance costs from their self-employment taxes. This simple change will bring much-needed parity to the tax code and the health insurance marketplace.

PRESERVE AND EXPAND CONSUMER-DRIVEN HEALTHCARE.

Consumer-driven health insurance products, such as Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs) and Health Reimbursement Arrangements (HRAs) enable businesses and consumers to reduce costs while preserving quality care. Among small businesses that offer health insurance, high-deductible health plans have increased in popularity from four percent offering an HRA or HSA in 2005 to 27 percent offering an HRA or HSA in 2014.25 Restoring and enhancing the ability of consumers to use these accounts will offer significant progress toward giving individuals control over their own healthcare spending.

FOCUS ON AFFORDABILITY WHEN REVISITING BENEFIT MANDATES.

Increased benefits result in increased costs. The HHS established a transition period for 2014-2015, deferring the EHB selection process to the states and offering a limited menu of plan options from which states may choose. The HHS must revisit the EHB package regulation soon. Legislators, regulators and state insurance commissioners must focus on affordability and flexibility when the benefit mandate package is revisited.

ENACT MEDICAL LIABILITY REFORM.

Reforming the medical malpractice liability system will reduce unnecessary litigation and legal costs that currently take a heavy toll on small-business owners’ ability to obtain affordable healthcare coverage for their employees. The threat of litigation and its high costs also hinders physicians who run their practices as small businesses, rather than working for larger entities. Federal and state efforts must aim at reforming today’s overly litigious tort system.

High tax rates and tax code complexity are persistent problems for small-business owners. In NFIB’s latest edition of *Small Business Problems and Priorities*, federal and state taxes on business income ranked as the sixth worst problem and tax complexity holds seventh place. The current Internal Revenue Code affects small businesses in many ways, and it is important to acknowledge how potential changes to the code affect both business decisions and growth.

In order to know how these changes affect small businesses, it is important to understand how they are structured. The vast majority of small businesses are organized as pass-through entities, which pay taxes on business income at the individual rate. Pass-through businesses do not pay corporate income tax. A pass-through entity is any business that is organized as a sole-proprietorship, partnership, limited liability company (LLC) or S corporation. The term “pass-through” comes from the way the income earned by the business “passes through” to the owner. Increasing the individual rate, taxes the capital the business relies on to purchase new equipment, pay salaries and benefits of employees and meet day-to-day expenses.

Pass-through businesses play an important role in the economy and have been a growing source of entrepreneurship. Therefore, the tax implications of choosing a pass-through entity should play a major role in any tax reform debate and tax reform should include lowering the individual tax rate.

**KEY FACTS ABOUT SMALL BUSINESSES AND TAXES:**

- High tax rates limit investment, reduce cash flow and discourage the start of new businesses. Less after-tax income means less growth and less job creation by small businesses.

- The vast majority of small businesses do not pay taxes at the corporate tax rate. According to an NFIB National Small Business Poll, 75 percent of employing small businesses are organized as pass-through entities (S corporations, LLCs, sole proprietorships or partnerships) and pay taxes on their business income at the individual rate.

- Tax complexity drains time and financial resources from small-business owners, which forces them to seek expensive professional assistance from an external accounting firm. In fact, 91 percent of NFIB members use a professional tax preparer because they do not have in-house accountants.

- The most important source of financing for small business is their earnings, i.e. cash flow. This explains why cash flow is ranked 13th out of 75 potential business problems in NFIB's *Small Business Problems and Priorities*. Since cash flow is closely tied to the tax burden, five out of the top ten small-business concerns in *Problems and Priorities* are tax-related.

**CHALLENGE FOR SMALL BUSINESSES**

NFIB members are concerned with the lack of permanency and continued complexity of the tax code that should be reformed. Constant changes to certain tax provisions each year, coupled with the complexity of the tax code make it difficult for small-business owners to forecast and plan for future investments and to hire new employees.
SOLUTIONS TO REDUCE TAXES, MAINTAIN PERMANENCY AND SIMPLIFY THE TAX CODE

LOWER THE INDIVIDUAL TAX RATE.

Any effort to reform the tax code should include lowering individual tax rates to support pass-through businesses. The vast majority of small businesses are taxed at individual rates and reforming only corporate tax rates, by eliminating business deductions, would result in small businesses paying higher effective tax rates.

MAKE SMALL-BUSINESS TAX EXTENDERS PERMANENT.

Small-business expensing (Section 179 in the tax code) allows small businesses to immediately deduct the full value of investments in equipment in the year that the investment is made, instead of depreciating the investments over time. This simplifies accounting and frees up cash to be reinvested in the business. NFIB supports permanently increasing the expensing amount to $500,000 and expanding Section 179 to allow a taxpayer to expense the cost of some improvements to real property. If this expensing provision is made permanent, a recent NFIB Research Foundation study projects that there would be nearly 200,000 more jobs and $18.6 billion in higher economic productivity. Higher expensing limits and the inclusion of real property improvements should be made permanent, along with other tax extenders that are important to small businesses, including the 15-year depreciation of restaurant, retail and leasehold improvements; deduction of state and local sales taxes; and built-in gains holding period relief.

CONTINUE EFFORTS TO ELIMINATE THE ESTATE TAX.

The American Taxpayer Relief Act’s permanent extension of an exemption level at $5 million per spouse and a tax rate of 40 percent is a significant step towards the eventual full repeal of the estate tax. While the American Taxpayer Relief Act’s estate tax provisions represent progress, the estate tax still hinders economic growth because it forces small-business owners to undertake extensive planning that takes cash out of their businesses. In a recent NFIB study, 34 percent of small-business owners incurred estate tax planning costs within the past five years. Full and permanent repeal remains the best option for small businesses.

NFIB currently co-leads the Family Business Estate Tax Coalition, which is dedicated to the full and permanent repeal of the estate tax. Further information about the coalition can be found at www.estatetaxrelief.org.
ELIMINATE THE ALTERNATIVE MINIMUM TAX.

The Alternative Minimum Tax (AMT) was enacted by Congress in 1969, to target a handful of wealthy individuals who had not paid any federal income taxes. In doing so, however, Congress added needless complexity to the tax code. The AMT is time-consuming and burdensome to calculate and often results in a surprising tax liability when small-business owners file their taxes. While the American Taxpayer Relief Act of 2012 permanently indexed an AMT “patch” to inflation, preventing an even greater share of small businesses from being ensnared in the AMT, a large percentage of small-business owners still have to calculate and pay the AMT each year. Repealing the AMT would reduce tax complexity and create greater predictability for small-business owners when they file their taxes each year.

INCREASE CASH ACCOUNTING ELIGIBILITY.

Current law only allows some small businesses (based on size, industry and business structure) to use cash accounting, a simplified method that more accurately reflects the way a small business collects income and claims deductions for investments. Increasing the number of businesses eligible to use the cash accounting method would simplify the tax code for many small businesses.

BETTER DEFINE EMPLOYEES VERSUS INDEPENDENT CONTRACTORS.

Current legal tests to determine independent contractor status are unclear and complicated, which makes it difficult for small businesses to know whether they are complying with the rules. Clarifying these rules and tests would benefit small businesses and reduce complexity. However, NFIB opposes any legislation that makes this determination more complex or eliminates legal safeguards that protect small-business owners from liability regarding independent contractor classification.

ENCOURAGE BUSINESS FORMATION.

Current law allows new businesses that incur startup and organizational costs to deduct $5,000 of those costs in the year that the new business begins to earn revenue. This helps small businesses grow by increasing cash flow and reducing the cost of capital. The Small Business and Job Creation Act of 2010 increased the deduction to $10,000 for 2010, but it has not been extended. Permanently increasing this deduction would provide increased cash flow to new small businesses at a time when they greatly need it.

ALLOW FOR A TIMELY-CLICKED/TIMELY-PAID OPTION.

Taxpayers who file electronic returns must ensure that they are processed by the IRS by the filing date. In contrast, a mailed tax return is considered timely if it is postmarked before the filing deadline. A timely-clicked/timely-paid option allows for electronically filed tax returns to be considered paid at the time the form is sent electronically, creating parity between mailed returns and e-filed returns.

CODIFY THE STANDARD HOME OFFICE DEDUCTION.

About 50 percent of small businesses operate out of the home,26 and the home office deduction is often the largest deduction taken by these businesses. However, claiming the deduction is especially complicated and a common audit red flag. In 2013, the IRS announced a new simplified deduction for home offices that allows business owners the option of taking a standard $1,500 deduction for expenses related to a home office. However, because this change was accomplished through regulatory guidance, small-business owners still face uncertainty about its permanency. Incorporation of this change permanently into the tax code would eliminate this concern.

The uncertainty caused by future regulation negatively affects a small-business owner’s ability to plan for future growth. Since January 2009, “government requirements and red tape” has been a top-three problem for small-business owners, according to NFIB’s monthly Small Business Economic Trends survey. While regulation is necessary, it must be pragmatic and sensible. Agencies need to carefully analyze how their regulations affect small businesses. At the same time, federal regulators should work with small businesses to help ensure compliance with the spirit of the law, rather than aggressively impose fines and penalties for violations that result from confusion.

**KEY FACTS ABOUT SMALL BUSINESSES AND REGULATIONS:**

- According to NFIB’s Small Business Economic Trends survey, regulations rank second only to taxes as small-business owners’ single most important problem.

- As of December 2014, more than 3,400 federal regulations were in the pipeline waiting for implementation.27

- Adding to the volumes of rules small-business owners must comply with; about 10 new regulations are finalized every day.28

28 Data generated from www.regulations.gov.
CHALLENGE FOR SMALL BUSINESSES

NFIB members are concerned with overzealous regulations that are particularly burdensome when the nation’s economy is just beginning to recover. Unfortunately, the regulatory burden on small businesses continues to grow. The regulatory process should be reformed, and Congress must step in and curtail costly regulations, particularly from the Environmental Protection Agency (EPA) and the Department of Labor (DOL), which have failed to fairly and effectively weigh the costs and benefits of excessive regulations on our nation’s job creators.

SOLUTIONS TO REFORM THE REGULATORY PROCESS

CLARIFY THE INDIRECT COSTS OF REGULATION.

The Regulatory Flexibility Act requires agencies to conduct small-business analyses for any regulation that would impose a significant economic impact on a substantial number of small entities, and the bill only requires agencies to consider those small entities that are directly impacted by a new regulation. Consequently, regulators may ignore foreseeable indirect impacts a new regulation may have on a small business. Regulatory agencies often proclaim indirect benefits for regulatory proposals, but fail to analyze and make publicly available the indirect costs to consumers, such as higher energy costs, lost jobs and higher prices. NFIB believes agencies should be required to make public and take into account, for procedural purposes, a reasonable estimate of indirect impact. Congress should hold agencies accountable for providing a balanced statement of costs and benefits in public regulatory proposals.

INCREASE SMALL BUSINESS INPUT IN THE PROCESS.

Complying with regulations has a disproportionate burden on small businesses, as few small companies have employees devoted to compliance. Typically, the business owner has to deal with complex new rules. To help alleviate this burden, it is critical that agencies only issue rules that are necessary and have considered the impact on small businesses.

Currently, the Small Business Regulatory Enforcement Fairness Act (SBREFA) requires covered federal agencies to conduct a Small Business Advocacy Review (SBAR) panel before publishing a proposed rule. These panels include representatives of the regulated small entities and provide an opportunity for small businesses to collaboratively work with the regulators to find alternatives that minimize any potential burden on small businesses. Unfortunately, these panels currently only apply to the EPA, the Occupational Safety and Health Administration (OSHA) and the Consumer Financial Protection Bureau (CFPB). NFIB believes that SBAR panels, which work well when agencies engage in the process, should be expanded to cover all agencies issuing rules that affect small businesses, as a means to require these agencies to evaluate the burdens their rules place on small employers.

REDUCE JOB-KILLING PENALTIES AND FINES.

Many small-business owners cannot afford a full-time compliance staff, which exposes them to potential paperwork penalties and even errors that could be made in good faith. NFIB believes that agencies should waive fines and penalties for small-business owners the first time they commit a harmless error on regulatory paperwork. NFIB encourages Congress to explore requiring agencies to provide small businesses with a grace period to fix minor violations when the public and their employees are not in imminent danger.
DEVOTE MORE AGENCY RESOURCES TO COMPLIANCE ASSISTANCE.

Some agencies, most notably the EPA and the OSHA, fail to understand how small businesses operate in their policies and actions. Small-business owners need assistance from agencies to understand the complex and voluminous regulations affecting their businesses. The expansion of enforcement capability often comes at the direct expense of helpful compliance programs. Compliance assistance programs should be made a priority, not an attempt to play “gotcha” with small-business owners who are struggling to comply.

UPCOMING REGULATIONS TO WATCH

ENVIRONMENTAL PROTECTION AGENCY

DEFINITION OF WATERS OF THE U.S. UNDER THE CLEAN WATER ACT — FINAL RULE EXPECTED IN 2015

The EPA is aiming to expand the definition of U.S. waters, in some cases, to even small depressions or farm ponds that do not impair the flow of rivers. Despite state jurisdiction, this rule could impose federal mandates for water quality levels in these local waters or land uses. What is most troublesome is that the EPA proposed the rule without the required Regulatory Flexibility Act process. The EPA claims that the rule will have no significant impact on small businesses, even though the rule will clearly restrict the ability of small businesses to expand or develop their land, and it will decrease land value.
GREENHOUSE GAS EMISSIONS: NEW AND EXISTING POWER PLANTS — FINAL RULES EXPECTED IN 2015

The EPA’s efforts to regulate greenhouse gas emissions have started with coal and natural gas power plants. A first rule covering new plants is due in January 2015. A second, and likely more economically damaging, rule covering existing power plants is expected in June 2015. NFIB is concerned about the rules’ impact on affordable electricity, one of the most important costs a small-business owner faces.

LEAD: RENOVATION, REPAIR AND PAINTING (RRP) RULE FOR PUBLIC AND COMMERCIAL BUILDINGS — PROPOSED RULE EXPECTED IN 2015

Following on its problematic Lead: RRP rule covering residential housing, the EPA is poised to expand the rule to cover commercial buildings. While the goal of the rule – protecting people from exposure to lead dust – is laudable, the EPA appears intent on adapting its residential rule for commercial buildings. NFIB is concerned about this approach because the residential rule is most punitive to companies that try to comply.

DEPARTMENT OF LABOR

WAGE AND HOUR DIVISION – EXPANSION OF OVERTIME ELIGIBILITY — PROPOSED RULE EXPECTED IN 2015

The DOL aims to revise regulations relating to overtime eligibility, specifically to find ways to expand time-and-a-half pay to more employees. Unfortunately, this will come at the expense of small-business owners. Like most government mandates on businesses, increasing the number of employees eligible for overtime will have a deep and disproportionate impact on the small-business sector.

OSHA – OCCUPATIONAL EXPOSURE TO CRYSSTALLINE SILICA — FINAL RULE EXPECTED IN 2015

The OSHA proposed to halve the permissible exposure limit (PEL) for silica, the second most common mineral. The proposal will have a serious impact on industries like construction and manufacturing. In addition to lowering the limit, the OSHA wants to mandate other expensive requirements on small businesses like engineering controls, medical monitoring of employees and a vast recordkeeping burden. This is despite the fact that the OSHA is unable to ensure compliance with the current PEL for about 30 percent of businesses nationwide. NFIB believes if the OSHA ensured compliance, it could largely solve the workplace silica issue.

OSHA – IMPROVE TRACKING OF WORKPLACE INJURIES AND ILLNESSES — FINAL RULE EXPECTED IN 2015

The OSHA proposed changes to its reporting system for occupational injuries and illnesses that would require employers to submit data from its injury logs electronically to the agency. The OSHA will then take the data and create a database, with establishment-specific information, that is available to the public. NFIB’s concerns range from the public misinterpreting the safety of businesses to unions using the information to target certain businesses for unionization.
ENERGY: HIGH COSTS CONTINUE TO HURT SMALL BUSINESSES

Small-business owners depend on energy supplies at globally competitive prices to operate and effectively run their businesses. According to the NFIB Research Foundation’s *Small Business Problems and Priorities*, the “Cost of Natural Gas, Propane, Gasoline, Diesel, Fuel Oil,” ranks as the third most severe business problem for small-business owners. In addition, NFIB’s *National Small Business Poll on Energy Consumption*, states energy costs are one of the top three business expenses in 35 percent of small businesses. Therefore, it is crucial to reduce these costs and make energy more affordable for small businesses.

**KEY FACTS ABOUT SMALL BUSINESSES AND ENERGY:**

- Small businesses use energy for several business-essential purposes. The primary energy cost:
  - For 38 percent of small firms is operating vehicles.
  - For one-third of small firms is heating and/or cooling.
  - For one-fifth of small firms is operating equipment.

---


---

House Majority Leader Kevin McCarthy at an NFIB member business
CHALLENGE FOR SMALL BUSINESSES

Most energy costs continue to increase for small-business owners. Small-business owners are not able to adjust the price of their goods and services quickly enough to match potentially steep energy cost increases without hurting their customer base. In addition, most owners cannot afford to buy new, more energy-efficient equipment if current equipment still has useful life. It is critical for America’s small businesses to have access to affordable and reliable supplies of energy to remain competitive.

SOLUTIONS TO REDUCE THE COST OF ENERGY

REMOVE BARRIERS IN ORDER TO BUILD THE KEYSTONE XL PIPELINE.

For years, the administration has refused to decide the fate of the Keystone XL pipeline. Construction of the pipeline is important for reducing America’s reliance on overseas energy and helping to lower the cost of fuels small businesses use every day. Moreover, the project has the potential to create thousands of jobs that will help create and support small businesses. NFIB believes Congress and the administration should clear the way for this important energy project to move forward.

PREVENT MORE REGULATIONS ON GREENHOUSE GAS (GHG) EMISSIONS.

With efforts to pass cap-and-trade legislation stalled for the foreseeable future, the administration has turned to the EPA to mandate GHG emissions reductions under the Clean Air Act (CAA). According to the EPA, proposed mandates to reduce carbon dioxide emissions would increase average electricity costs by $528.67 annually. NFIB believes congressional action is needed to slow down the EPA’s efforts to enact limits on emissions of greenhouse gases. These rules pose a serious threat to affordable and reliable energy that small-business owners need to operate their businesses.
Small-business owners know that their employees are their most valuable resource. They work hard to train and retain employees by creating a rewarding workplace. According to an NFIB National Small Business Poll on Training, four in five small employers provide employee training beyond introductory activity, spending thousands of dollars on each employee per year. While retaining their current workforce is vital to small-business owners, they continue to seek ways to grow their businesses and create more jobs. Therefore, it is important to remove any barriers that might prevent small employers from running and managing their workforce.

**KEY FACTS ABOUT SMALL BUSINESSES AND LABOR:**

- Sixty-five percent of small employers who had a current job opening or had one available in the last three years asked current employees to help recruit.30
- Seventy-nine percent of small employers typically require experience when hiring people for their most skilled position in their business.31
- According to an NFIB National Small Business Poll on Business Structure, 87.5 percent of all small employers do not have at least one employee (excluding the owner) whose only job is personnel or human resources.

**CHALLENGE FOR SMALL BUSINESSES**

Small businesses operate differently than large businesses; for instance, the majority of them do not have a human-resources department to track the changing standards and mandates that affect their workforce and workplace. NFIB urges Congress to simplify the hiring process for small-business owners, eliminate burdensome mandates and prevent cumbersome regulations that inhibit job creation.

**SOLUTIONS TO SIMPLIFY THE HIRING PROCESS AND PROTECT OUR NATION’S JOB CREATORS**

**ROLL BACK TROUBLESOME NLRB RULES.**

In recent years, the National Labor Relations Board (NLRB), which was created by Congress to act as an impartial moderator between businesses and unions, has issued many troublesome rules and decisions that put small businesses at a disadvantage and created hostility between employers and employees. Recently, the NLRB issued a rule to dramatically shorten the time frame for a union election. This rule aggressively limits a small-business owner’s ability to adequately discuss unionization with employees. In addition, the Board has indicated it wants to treat franchisors and franchisees as a joint employer, a ruling that stands to upend the franchise model and hurt small-business franchisees. NFIB urges Congress to step in and restore the NLRB to its original purpose by rolling back recent rules and decisions like these that hurt small businesses.

MAKE THE CURRENT E-VERIFY PROGRAM MANDATORY.

NFIB believes that in order for an immigration reform effort to be successful, the requirements and enforcement provisions must be workable, efficient and fair for small businesses. As such, NFIB supports an electronic employment eligibility verification system (EEVS) that takes into account the size of an employer in its fee structure; includes a reasonable limit on small-business penalties and reduces such penalties on first-time offenders; prohibits penalties for good-faith violations; protects employers from liability if incorrect information on a worker is given by the EEVS; reduces paperwork burdens; and contains an appropriate phase-in time of the new EEVS system.

PREVENT INCREASES TO THE FEDERAL MINIMUM WAGE.

NFIB opposes increases to the federal minimum wage because, like most government mandates on business, raising the minimum wage has a disproportionate impact on the small-business sector. The minimum wage directly affects small businesses because a large amount of their earnings go directly to pay for operating expenses, including equipment, supplies, lease or mortgage, credit lines, inventory and employee wages and benefits.

REFORM THE H-2B AND H-2A VISA PROGRAMS.

The H-2B visa program provides temporary admission of foreign workers to the U.S. to perform non-agricultural work, if unemployed U.S. workers cannot be found to take these jobs. Many employers from the lodging, restaurant, landscaping and tourism industries rely on the H-2B visa program to fill seasonal jobs when U.S. workers are not available.

NFIB supports making the 3-year return worker exemption permanent. For those employers who have been in the program for years, these H-2B workers are a critical element to their success. NFIB also supports efforts to fix the cap by including a market-based regulator on the base cap number. Addressing the cap with a market-based regulator allows those employers, who are using the system for the first time, fair access to these temporary workers. Lastly, NFIB supports addressing capacity issues at the DOL by providing guidance and resources to help streamline the process and allow employers to have access to the H-2B workers by the “date of need.” There have been too many instances where government red tape has delayed the process.

Reforms are also necessary in the H-2A program, which allows U.S. employers who meet specific regulatory requirements to bring foreign nationals to the U.S. to fill temporary agricultural jobs. NFIB supports legislative efforts to modernize, reduce red tape and make more efficient the process by which small employers must comply in order to obtain temporary agricultural workers.
In order to represent NFIB members, the political and grassroots team works to elect individuals who understand and support pro-small-business policies. NFIB’s political action committee, the SAFE (Save America’s Free Enterprise) Trust, provides the opportunity to identify and support candidates who are committed to being strong advocates for small business.

NFIB is focused on educating and activating members and providing information about where legislators and candidates stand on key issues. NFIB is dedicated to protecting incumbents who are proven allies of small business, electing pro-small-business candidates in open seats and challenging anti-small-business incumbents.

Efforts to affect small-business policy in Washington are strongest when supported by the real voices of small-business owners. NFIB offers opportunities for its members to get involved and have an impact on policy decisions at every level, whether they prefer to take an action like making a phone call without leaving their desk or testifying before a congressional committee on Capitol Hill.

History has shown that when NFIB members establish personal relationships with their legislators and effectively convey their small-business stories, policymakers are more likely to consider the impact their decisions have on the livelihood of small and independent businesses across the nation.
The NFIB Research Foundation is one of the leading sources of information about small business in the United States. The Foundation conducts research about policy-related issues as well as the business practices and economic impact of small businesses. The empirically based information about small business, the product of more than 35 years of research, is available to policymakers, small-business owners, scholars and the public.

The NFIB Research Foundation conducts some of the most comprehensive research on small-business issues in the nation. Among its products:

**SMALL BUSINESS ECONOMIC TRENDS**

NFIB’s Small Business Economic Trends, also known as the Small Business Optimism Index, is a monthly economic survey of small-business performance and owners’ plans. These reports are the only regular, current source of information on the state of the country’s small-business economy that has a substantial history against which to compare current performance.

NFIB launched its quarterly economic survey in 1973, and in 1986, the popular survey became a monthly project. A report based on the findings from the survey, Small Business Economic Trends, is available from NFIB in electronic form (www.NFIB.com/research) on the second Tuesday of every month and subsequently in a printed version.

Small businesses employ about half of the private-sector jobs and create slightly less than half of the private gross domestic product; therefore, insight into the economic conditions within small business is important and useful.

Key components in each monthly survey include: sales, earnings, employment, prices, inventories, capital outlays, credit conditions, employee compensation, general expectations and the single most important business problem.

A key component of the survey is the Index of Small Business Optimism, which is based on 10 variable segments of the sector’s economy. It forecasts changes in the gross domestic product and related measures with reasonable accuracy. The Index outperforms the Leading Economic Indicators, the University of Michigan Consumer Confidence Index and the Conference Board Index.

**SMALL BUSINESS INDICATORS OF MACRO-ECONOMIC PERFORMANCE**

The publication reviews the performance of various data series in Small Business Economic Trends as economic forecast tools.

**NFIB NATIONAL SMALL BUSINESS POLL**

The National Small Business Poll is a series of more than 70 reports based on survey data collected from national samples of small-business employers. Each survey examines a different subject and is intended to address small-business-oriented topics including: Purchasing Health Insurance, Access to Credit, Job Openings and Taxes.

These surveys are accessible online at www.411SmallBusinessFacts.com (or www.411sbfacts.com). The website provides a free, searchable database of more than 2,000 facts compiled from the National Small Business Poll series data.
THE FOLLOWING ARE THE TOP 20 PROBLEMS FACING SMALL BUSINESS RANKED BY AVERAGE SEVERITY FOR 2012.

<table>
<thead>
<tr>
<th>PROBLEM</th>
<th>2012 RANK</th>
<th>2008 RANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Health Insurance</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Uncertainty over Economic Conditions</td>
<td>2</td>
<td>new</td>
</tr>
<tr>
<td>Cost of Natural Gas, Propane, Gasoline, Diesel, Fuel Oil</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Uncertainty over Government Actions</td>
<td>4</td>
<td>new</td>
</tr>
<tr>
<td>Unreasonable Government Regulations</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Federal Taxes on Business Income</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Tax Complexity</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Frequent Changes in Federal Tax Laws and Rules</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Property Taxes (real, inventory or personal property)</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>State Taxes on Business Income</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Cost of Supplies/Inventories</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Electricity Costs (rates)</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>Cash Flow</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Poor Earnings (profits)</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Federal Paperwork</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>State/Local Paperwork</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Projecting Future Sales Changes</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Workers’ Compensation*</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>Fixed Costs Too High</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td>Dealing with IRS/State Tax Agencies</td>
<td>20</td>
<td>27</td>
</tr>
</tbody>
</table>

* Wording modified

Small Business Problems and Priorities is a survey published every four years ranking the most pressing issues facing small-business owners. A large sample of small-business owners, all NFIB members, are polled via individual questionnaire, which presents 75 potential business problems related to public policy issues and other topics. Respondents are asked to rate the severity of each potential problem. Editions were published in 1982, 1986, 1991, 1996, 2000, 2004, 2008 and 2012; the next poll will be conducted in 2016.
Jointly developed by the NFIB Research Foundation and Regional Economic Models Incorporated of Amherst, Mass., the Business Size Insight Model (BSIM) is a simulation interface that measures direct and indirect regulatory effects by business size. Regulatory costs or compliance information can be inserted by business size into the model and macroeconomic effects will be produced by business size as model outputs. The effects include: employment, sales, income, payroll and price changes, as well as productivity shifts resulting from proposed new regulations. Projections can be extended to 30 years.

The BSIM was initially developed seven years ago to assess the small-business impacts, including disproportionate impacts, of various regulatory and legislative proposals. That remains the model’s primary function. Simulations can be run for small-business impacts in the nation as a whole and in several of the larger states. The BSIM has been used to measure the effects of proposed healthcare “pay or play” proposals on small-business owners in various states, such as California, Illinois, New York, Ohio and Wisconsin. It has also been used to measure the cost of minimum wage increases and proposed employee benefit changes, such as paid sick leave programs. Earlier uses of the insight model included measuring effects on various labor law revisions, such as proposed expansions to the Family and Medical Leave Act, proposed expansions of the Americans with Disabilities Act and mental health-parity bills, among others.

Holly S. Wade, 
Director, Research and Policy Analysis

Holly Wade is the director of research and policy analysis for NFIB, where she provides analysis on public policy issues and economic trends affecting small business. She also produces the monthly Small Business Economic Trends survey with NFIB’s chief economist. She is a member of the National Association of Business Economics, National Economists Club and the Department of Commerce’s Industry Trade Advisory Committee on Small and Minority Business. She has undergraduate degrees in Political Science and Sociology from the University of Washington and a Masters of Public Policy from the University of Denver.

William C. Dunkelberg, 
Chief Economist

William Dunkelberg is the chief economist for NFIB, where he has held that position since 1971. He is a nationally known authority on small business, entrepreneurship, consumer behavior, consumer credit and government policy. He is also a Professor Emeritus of Economics at the School of Business and Management, Temple University, where he served as Dean from 1987 through 1994 and as Director of the Center for the Advancement and Study of Entrepreneurship. His prior appointments include the Krannert Graduate School of Management, Purdue University, the Graduate School of Business, Stanford University and the Survey Research Center at the University of Michigan. He served as an adviser to the Secretary of Commerce, and he was appointed to the Consumer Advisory Council of the Federal Reserve System in 1989 for a two-year term. He has a B.A., M.A. and Ph.D. degrees in Economics from the University of Michigan.

Michael J. Chow, 
Senior Data Analyst

Michael Chow is a senior data analyst for NFIB, where he produces small-business economic impact reports on a variety of national and state specific public policy issues and proposed legislation. Previously, he worked for the Office of Economic Policy and Analysis at the Department of Labor and for the President’s Council of Economic Advisers. He received a M.Sc. in Econometrics and Mathematical Economics from the London School of Economics and a B.S.E. in Electrical Engineering from Princeton University.
THE NFIB SMALL BUSINESS LEGAL CENTER

The NFIB Small Business Legal Center is the voice for small business in the nation’s courts and the legal resource for small-business owners nationwide. Founded in 2000, the Legal Center has become a critical component of NFIB’s influence.

Enactment of the Small Business Regulatory Enforcement Fairness Act in 1996 opened another avenue for the small-business community to push back against draconian regulations. The Legal Center frequently invokes the Act in its comments to regulatory agencies, and is actively looking for ways to challenge agencies that have not adequately considered the impact that a new regulation has on small business.

The Legal Center was at the forefront of the legal challenges to the Affordable Care Act, in the landmark decision, National Federation of Independent Business v. Sebelius, which narrowly upheld the law. Since then, the Legal Center has been instrumental in coordinating NFIB’s legal efforts in other cases, including successfully striking down the National Labor Relations Board’s (NLRB) ambush election rule and the NLRB’s workplace poster rule. NFIB has also joined lawsuits that successfully challenged the EPA’s greenhouse gas rule and most recently NFIB intervened in a lawsuit challenging new EPA rules that the agency acknowledges will impose added costs on energy consumers.

By acting as the voice of small business in the courtroom, the Legal Center influences key legal decisions by providing a small-business perspective in those cases that affect the broader employer community. The Legal Center has participated in more than 300 cases in state and federal courts throughout the country on a broad range of constitutional and regulatory issues, including: environmental, healthcare, tax, legal reform and labor. Recently SCOTUS Blog ranked the NFIB Legal Center as one of the top-ten most influential organizations in the country—in terms of drawing the Court’s attention to cases of importance. The Legal Center has become all the more active in the fight for small-business rights, filing 70 amicus briefs in state and federal court in 2014.

Karen R. Harned,
Executive Director

Prior to becoming executive director of the Legal Center, Karen Harned was an attorney with a private law firm, where she specialized in food and drug law and represented several small businesses and their trade associations before Congress and federal agencies. Harned served as Deputy Press Secretary for U.S. Sen. Don Nickles. She has testified before Congress and her op-eds and articles regarding regulations, lawsuit abuse and other issues important to small business have been published in newspapers and other publications nationwide.

Elizabeth Milito,
Senior Executive Counsel

Elizabeth Milito joined the Legal Center after serving with the U.S. Department of Veterans Affairs. She has an extensive background in tort, healthcare and labor and employment law. Milito is responsible for managing the Legal Center’s cases and legal work. She frequently addresses key groups and publishes articles about labor and employment topics that affect small business.

Luke A. Wake,
Senior Staff Attorney

Luke Wake joined the Legal Center in March 2012, after completing a two-year fellowship with the Pacific Legal Foundation. He has expertise on constitutional, environmental and land use issues and other regulatory issues. In addition to preparing NFIB’s amicus filings, he has spoken to small-business owners on a variety of topics, including Affordable Care Act compliance, and frequently publishes articles on regulatory issues impacting the small-business community.
The NFIB Young Entrepreneur Foundation (YEF), a 501(c)(3) organization, is NFIB’s educational arm, which recognizes the importance of helping young people understand the risks and rewards of owning and operating their own businesses.

By promoting the lessons of free enterprise, the YEF is committed to building the next generation of small-business owners and entrepreneurs. The Foundation educates young people about the critical role of small business in the American free enterprise system and helps students interested in small business and entrepreneurship to further their education.

NFIB YOUNG ENTREPRENEUR AWARDS

Each year, the Foundation rewards young entrepreneurs with The NFIB Young Entrepreneur Awards. This program was established to raise awareness, among the nation’s youth, of the critical role that private enterprise and entrepreneurship play in the building of America. The NFIB Young Entrepreneur Awards are open to graduating high school seniors entering their freshman year at an accredited (not-for-profit) two- or four-year university, college or vocational/technical institute. Applicants must own and/or operate their own small business in order to be considered for an award.
Scholarships range from $1,000 to $15,000. Since 2003, the NFIB Young Entrepreneur Awards have contributed more than $2.8 million to support the educational dreams of more than 2,800 young entrepreneurs. Visit www.NFIB.com/yea for more information.

ENTREPRENEUR IN THE CLASSROOM CURRICULUM

The Entrepreneur in the Classroom (EITC) curriculum is a free, three-module curriculum that makes it possible to introduce entrepreneurship in any high school educational setting. It enables students to learn first-hand about the risks, rewards and skills necessary for operating a small business.

The EITC curriculum teaches students entrepreneurial essentials, such as creating a business plan, obtaining funding and other critical elements of starting and running a business. The EITC contains teaching notes, PowerPoint presentations and hands-on activities to engage students in the learning process and support teachers as they bring entrepreneurial education to life.

The EITC curriculum coincides with and supports the Common Core Standards, in order to better help educators and administrators incorporate entrepreneurial education into the classroom.

The curriculum demonstrates the YEF’s commitment to raise awareness, among the nation’s youth, of the critical role that private enterprise and entrepreneurship play in creating jobs and growing the nation’s economy. Visit www.eitccurriculum.com for more information.

Molly Young

Molly Young manages the NFIB Young Entrepreneur Awards and Entrepreneur in the Classroom program. She is responsible for the development, expansion and promotion of YEF's entrepreneurship curriculum, and the promotion, implementation and advancement of the scholarship program. Young holds a Bachelor’s degree in Political Science and Communications from DePauw University, a Master’s degree in Family, Youth, and Child Studies from the University of Nebraska and is currently working on an MBA from Colorado State University.
NFIB's award-winning website, NFIB.com, keeps you informed about what matters most to small-business owners, from legislation and policy to news and research.

ADVOCACY & ELECTIONS
www.nfib.com/advocacy-guide

In this section, NFIB highlights the issues and candidates most important to small business. Learn about the views of small-business owners as determined by NFIB member-only ballots. Look here for NFIB member stories and congressional testimony, plus reports from the NFIB Washington, D.C. office on legislative and regulatory actions that affect small business.

You will also find political news from around the country. Popular items include key votes on small-business issues, a list of candidates endorsed by NFIB and information about participating in NFIB’s PAC and grassroots activities.
STATE PUBLIC POLICY
www.nfib.com/state-guide

Each state has its own homepage at NFIB.com, which you can access directly by adding the two-letter state abbreviation to NFIB.com (e.g., NFIB.com/NY). Here you will find breaking news, issues and statistics for your state, plus contact information for NFIB staff.

BUSINESS RESOURCES
www.nfib.com/resources-guide

The Business Resource section is a comprehensive library of how-to articles for entrepreneurs. Topics include starting a business, healthcare, funding and financing, marketing, staffing and technology.

VIDEO ROOM
www.nfib.com/video

Watch videos from the NFIB Studio featuring small-business experts discussing topics essential to entrepreneurs.

MEMBER BENEFITS
www.nfib.com/benefits-guide

This section highlights the many ways NFIB provides value to small-business owners, particularly through the combined purchasing power of all our members for discounts on goods and services. Offers include workers’ compensation, health insurance, vehicles, maintenance and repair supplies, shipping, credit card processing and more.
CALENDAR
www.nfib.com/calendar-guide
The NFIB Calendar helps small-business owners and their supporters keep informed about NFIB events, networking opportunities and register for exclusive webinars and programs.

LEGAL CENTER
www.nfib.com/legal-center-guide
The NFIB Small Business Legal Center is the voice of small business in the nation’s courts and the legal resource for small-business owners nationwide. This section features compliance guides for small businesses and details about recent courtroom victories.

NEWS
The news section is your source for NFIB national and state news, press releases and statements, along with links to recent NFIB news coverage from around the country. You will find biographies and photos of NFIB spokespeople and executives, and contact information for media staff in the Washington, D.C., and the states. This section also includes a recurring column about small-business issues from NFIB President and CEO Dan Danner under “Hear from the President.”

HOW TO BECOME A MEMBER
www.nfib.com/join-now
Visit here for information on how a business can become an NFIB member.