**Employment Status**

**Self Employment**

Self-employment is normally defined as one who operates a business or profession as a sole proprieter, partner in a partnership, independent contractor, or consultant as their primary source of income. They will most often file a Schedule C and a Schedule SE. For the CSS Profile, this also counts as owning a business.

**Unemployment**

Unemployment indicates that the parent isn't currently working but would like to be working. This is different than a homemaker (not looking for work, primary occupation is taking care of the household), someone who is disabled, or someone who is retired.

**Dislocated Worker**

This is a strictly defined subset of unemployed. Use this definition, and know that verification may be requested.

In general, a person may be considered a dislocated worker if they:

* are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation
* have been laid off or received a lay-off notice from a job
* were self-employed but are not unemployed due to economic conditions or natural disaster
* are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g. a stay-at-home parent), is no longer supported by their spouse, is unemployed or underemployed, and are having trouble finding or upgrading employment

If a person quits work, generally they are not considered a dislocated worker even if, for example, the person is receiving unemployment benefits. A person is also not considered a dislocated worker if they can return to work in their previous occupation.

**Spot something out-of-date?**

Financial aid policies, maximums, and best practices change frequently. If you find something in this guide that looks outdated to you, please reach out to Michelle Barton on teams or at [mbarton@bottomline.org](mailto:mbarton@bottomline.org).