

Mississippi Self-Employment Assistance Program (SEAP)

For UI Claimants Interested in Starting Their Own Business

What is the Self Employment Assistance Program (SEAP)?

Designed as a fast track to entrepreneurship, the SEAP assists people receiving Unemployment Insurance (UI) benefits in starting their own business. If accepted into the SEAP, you will receive entrepreneurial training and mentoring services to help you launch your business idea.

Who can apply for the SEAP?

If you currently have an active claim receiving regular unemployment benefits, you may apply. Simply visit mdes.ms.gov and see the Mississippi Self-Employment Assistance (SEAP) link.

What are the differences between collecting regular Unemployment Insurance benefits and collecting benefits under the SEAP?

Because you will be spending 40 hours or more per week either preparing to start your own business, working at that business full time or attending training, you will not have to be available for or seek other full-time employment while participating in SEAP.

What are the eligibility requirements?

The maximum duration for SEAP benefits is 26 weeks. SEAP benefits will end when you exhaust the benefits on your current unemployment insurance program. SEAP participants must:

- Have a viable business idea;
- Be identified as highly likely to exhaust unemployment benefits or unlikely to return to their last job or occupation;
- Be able to work;
- Submit a SEAP application;
- Provide a business plan;
- Be actively and regularly engaged in efforts to establish and start their business, which may include training and securing certifications, business license, location, and other necessary processes;
- Report to MDES regularly their efforts, successes, challenges and seek guidance regarding where to look for resources to assist with the challenges.

What type of training and assistance is available?

If accepted into the SEAP, you will attend intensive training that includes the following topics:

- Personal qualities and finances required for business
- Long- and short-term goals
- Various forms of business organization
- Business plan development
- Resources and information on getting started
- Marketing
- Cash flow projections and financial statements
- Financing
- Record keeping and taxes
- Legal and insurance issues

How do I apply?

If you are receiving regular UI benefits and interested in SEAP, visit mdes.ms.gov and click on the Mississippi SEAP link for further instructions and to complete an application.

Filing Your Weekly Certification

Filing weekly claims while participating in the SEAP is the same as filing regular benefits via the internet. Filing weekly certification by phone will not be available. You must answer questions pertaining to the establishment of your business and becoming self-employed. You will be required to report any earnings made while self-employed, but these earnings will not be deducted from your weekly benefits. All earnings made outside your self-employment must be reported and will be deducted from your weekly benefits. All earnings are to be reported for the week you earn them, even if you receive the pay at a later date.