



Ready to Start: A Roadmap for Recovery

We must rise to the moment. Millions of small businesses have shuttered, laying off millions of Americans. Nationwide, there is desperate need to help people find alternative income, restart closed businesses, open new businesses to provide missing goods and services, and diversify supply chains. Entrepreneurship has become an urgent priority of economic recovery and justice.

America is still a nation of starters, makers, doers, dreamers. To renew ourselves and our economy, we must unleash the potential of our people. Everyone with a business idea has a “right to start” and should be able to access what they need, whether as startups, freelancers, independent contractors, sole proprietors, or cooperatives. That’s how we create new jobs, productivity, and opportunity. That’s how we recover as a nation. We propose these “shovel-ready” policies at federal, state, and local levels:

Opportunity

A level playing field and less red tape.

1. *Zero barriers to start.* Eliminate all registration costs, minimum income taxes, and licensing fees to cut red tape for new businesses at start and in their early years.
2. *Free to compete.* Prohibit noncompete agreements that prevent Americans from starting new businesses because they’re locked out by former employers.
3. *Cut tax hassles.* Allow businesses to defer federal and state income tax deadlines, or to skip filing income taxes for a year if net income is below \$5,000.
4. *Access to contracts.* Dedicate 5% of government procurement dollars to businesses under 5 years old.

For more policy ideas to help entrepreneurs drive prosperity, see [America’s New Business Plan](#). Right to Start is a campaign to build the American economy by putting starters first. We seek to achieve that by changing minds, policies, and communities. The organization Right to Start is a 501(c)3 nonprofit, which is affiliated with a 501(c)4 nonprofit called Right to Start Fund. For more info, visit www.righttostart.org or contact info@righttostart.org

Funding

Equal access to the right kind of capital everywhere.

5. *More early-stage capital.* Help displaced workers use unemployment benefits to start their own businesses. Pass an updated version of the State Small Business Credit Initiative, which previously invested \$1.5B to spur \$8.4B in small business lending.
6. *Spur local financial innovation.* Create Entrepreneurial Capital Catalyst Grants to invest in starting and restarting businesses underserved by the capital marketplace.
7. *Easier fundraising.* Pass the Small Business Borrowers’ Bill of Rights. Pass the SEC’s proposed rule changes to harmonize and simplify startup fundraising.

Knowledge

The know-how to start a business.

8. *Drive local learning.* Redirect 5% (\$2.7B) of workforce training and economic development funding into helping Americans start businesses through local entrepreneurial support organizations.
9. *Easy access.* Strengthen local libraries as hubs of knowledge and digital tools for entrepreneurs.

Support

The ability for all to take risks.

10. *Healthcare mobility.* Provide tax support for health insurance portability to Americans starting their own businesses. Aggregate entrepreneurs into state-wide group insurance plans.
11. *Debt relief.* Defer student loan payments for Americans who take the risk to start businesses.