

SECTION

# 03

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## FREELANCE YOUR FUTURE: INDEPENDENT CONTRACTING & ITINS

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# **Important Disclaimer**

This chapter provides general educational information about independent contracting and Individual Taxpayer Identification Numbers (ITINs). The content is based on publicly available information from the United States government sources and is intended for informational purposes only.

Nothing in this chapter should be interpreted as legal advice, tax advice, immigration advice, or financial advice. Laws, regulations, and individual circumstances vary and may change over time.

Readers are encouraged to review official government sources directly and to consult a qualified attorney, tax professional, or licensed advisor regarding their specific situation.

If you are a Cal Poly Pomona student and need immigration legal support, please contact: CARECEN College Legal Services at Cal Poly Pomona: [CARECEN Website](#)

For tax-related questions, consider consulting a certified tax professional or qualified tax advisor.

By continuing to read this chapter, you acknowledge that the information provided is educational in nature and is not a substitute for professional legal or tax advice.

## **Official Government Resources**

For current and detailed information, please refer directly to the following federal government sources:

### **Independent Contractor Classification**

#### **U.S. Department of Labor**

<https://www.dol.gov/agencies/whd/flsa/misclassification>

### **Individual Taxpayer Identification Numbers (ITINs)**

#### **Internal Revenue Service**

<https://www.irs.gov/individuals/individual-taxpayer-identification-number>

## Exploring Independent Contracting

Independent contracting is when you work for yourself instead of being hired as an employee. You offer a service—like tutoring, design, writing, or tech support—and get paid for the result. You're in charge of how, when, and where you work. This kind of work is also called freelancing, consulting, or self-employment.

For undocumented students, especially in California, independent contracting can be a powerful and legal way to earn income, build experience, and apply your education—even without a work permit or DACA.

Whether you're still in school or planning for life after graduation, this chapter will give you tools to help you get started. You'll learn:

- What independent contracting is and how it works
- What you'll need to begin
- Common misconceptions to watch out for
- Real examples of jobs you can do in your field
- How to apply for an ITIN

## Important Things to Know About Being an Independent Contractor

Before you dive into independent contracting, it's helpful to understand how it works and what it means especially as an undocumented college student planning for life after graduation. This section gives you a foundation to build on.

As an independent contractor, you're not an employee. You're self-employed, which means you offer a service or skill to someone who pays you for the result—not for your time or how you do the work. You're in charge of your own schedule, your own tools, and your own business decisions.

This can be a great option if you want flexibility, want to work on your own terms, or are looking for ways to earn income.



# Let's Clear Up a Few Common Misconceptions About Independent Contracting

Let's clear up a few things people often get wrong about independent contracting:

## **“You need a work permit to be a contractor.”**

- Independent contractors are generally considered self-employed rather than employees under the labor law definition. Some individuals use an ITIN (Individual Taxpayer Identification Number) to report income for tax purposes instead of a Social Security Number.
- Because immigration and tax situations vary, individuals may want to consult a qualified legal or tax professional about their specific circumstances.

## **“You have to start a business to be a contractor.”**

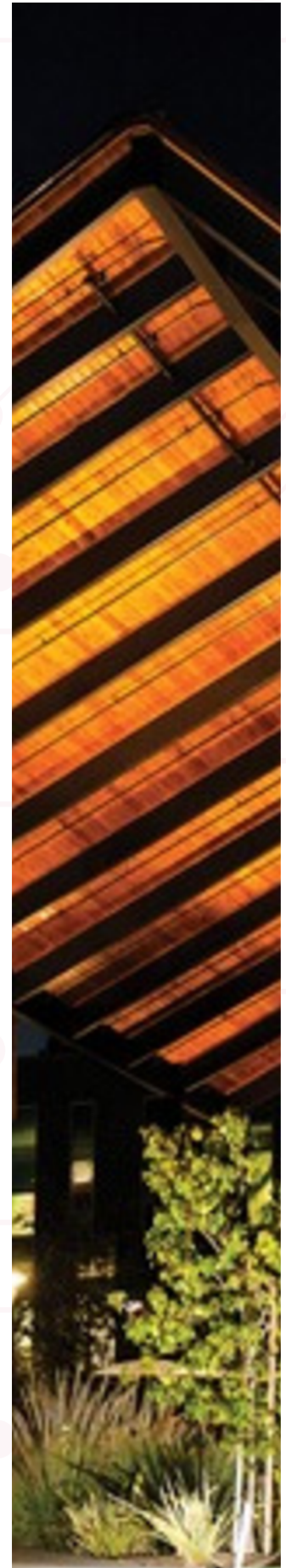
- Not necessarily. Many independent contractors operate under their own legal name without forming a separate business entity. Others choose to register a business name or form an LLC, depending on their goals and needs.
- The structure you choose can have legal and tax implications, so it's important to research what works best for your situation.

## **“All independent contracting jobs are open to everyone.”**

- Not always. Some roles labeled as “independent contractor” positions may still require background checks, professional licenses, security clearances, or U.S. citizenship – especially in fields such as defense, government-related work, or certain healthcare settings. It's important to carefully review job descriptions and ask clarifying questions before accepting a role.

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For more information about how federal labor law defines independent contractors, visit the U.S. Department of Labor website.



# Exploring What Independent Work Might Fit You

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If you're not sure what kind of independent work fits your skills or major, that's completely okay. You don't need to have everything figured out right now. The goal is to start exploring.

Here are a few reflection questions to help you think through possibilities:

## **What are you studying?**

Your academic major may offer ideas for services you could provide. For example, a student studying psychology might consider facilitating peer wellness discussions, creating educational materials, or tutoring introductory-level coursework in appropriate settings.

## **Are you getting experience now—through classes, internships, volunteering, or side projects?**

- Think about what you've already done. Have you helped organize events? Designed flyers? Tutored classmates? These are all skills you can build on.

## **What do you enjoy doing?**

- Independent work can sometimes grow from personal interests. Writing, coding, graphic design, photography, tutoring, social media support, translation, pet care, and event coordination are just a few examples of services people offer on a project basis.
- You do not need a formal business plan to begin exploring. Some people start small by offering a service to a friend, neighbor, or local community group and learning as they go.

**Note:** Before providing services or joining online platforms, research company policies, data privacy practices, and any applicable campus or professional guidelines. Make sure the services you offer align with academic integrity policies and local regulations.

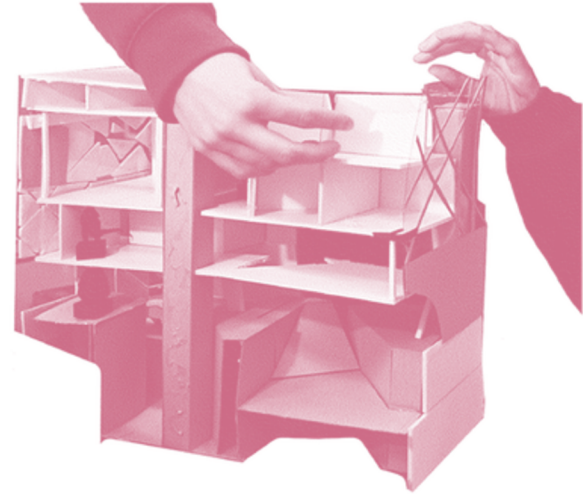


# Independent Contractor Career Ideas Across Industries

This list is here to get you thinking about what you can do with your degree. It shares examples of freelance and independent contract ideas that show how your skills can be used outside of a traditional 9–5 job. These ideas are meant to spark creativity, help you explore flexible career options, and encourage you to imagine different ways to build experience, earn income, and shape your future.

## Engineering & Technology

- **Freelance Software Developer** – Build websites, apps, or tools for clients.
- **CAD Technician** – Create technical drawings for architects or engineers.
- **IT Support Specialist** – Offer remote tech help for small businesses.
- **Data Analyst (Freelance)** – Analyze data for nonprofits or startups.



## Architecture & Design

- **Freelance Architectural Drafter** – Draft plans for small-scale projects.
- **Interior Design Consultant** – Help clients design home or office spaces.
- **3D Modeler/Renderer** – Create visualizations for real estate or design firms.
- **Landscape Designer** – Design outdoor spaces for homes or businesses.

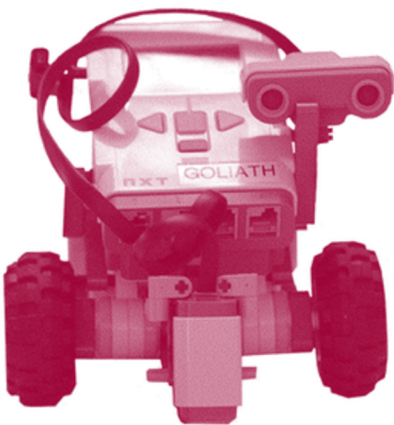


## Animal Science & Agriculture

- **Pet Trainer or Behavior Consultant** – Offer training sessions for animals
- **Freelance Vet Tech Assistant** – Provide support services (non-medical).
- **Urban Garden Consultant** – Help people start home or community gardens.

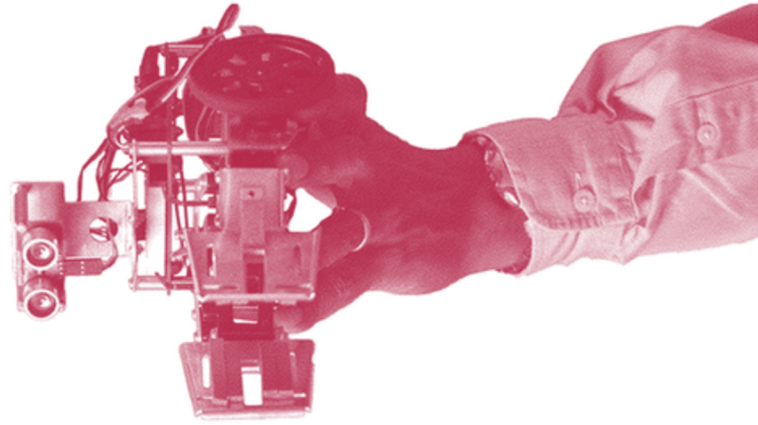
## Liberal Arts & Humanities

- **Academic Tutor** – Help students with writing, reading, or test prep.
- **Freelance Editor or Proofreader** – Edit essays, resumes, or publications.
- **Translator or Interpreter** – Offer services in-person or online.
- **Content Writer or Blogger** – Write for websites, nonprofits, or businesses.



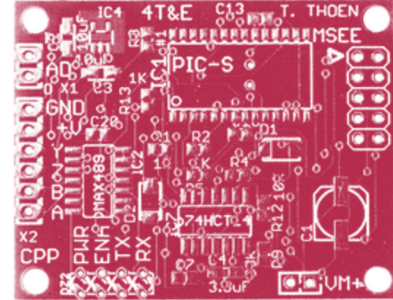
## Creative Arts & Media

- **Graphic Designer** – Design logos, flyers, or social media content.
- **Photographer/Videographer** – Shoot events, portraits, or promotional videos.
- **Illustrator or Comic Artist** – Create art for books, games, or commissions.
- **Podcast Editor or Producer** – Help others launch and manage podcasts.



## Social Sciences & Education

- **Workshop Facilitator** – Lead sessions on mental health, leadership, or identity.
- **Curriculum Developer** – Design lesson plans or educational materials.
- **Licensed Clinical Social Worker (LCSW)**
- **Licensed Marriage and Family Therapist (LMFT)**



## Business & Marketing

- **Social Media Manager** – Run accounts for small businesses or nonprofits.
- **Virtual Assistant** – Help with scheduling, emails, or admin tasks.
- **Marketing Consultant** – Create strategies for outreach or branding.
- **Bookkeeper** – Manage finances for freelancers or small businesses.



## Culinary & Hospitality

- **Personal Chef** – Cook meals for families, events, or clients with dietary needs.
- **Caterer** – Provide food for small events, parties, or community gatherings.
- **Baker or Pastry Artist** – Sell baked goods from home or at local markets.
- **Event Planner or Coordinator** – Organize weddings, birthdays, or community events.
- **Hospitality Consultant** – Help small restaurants or cafes improve service or menus.





# PHD

## PRE-HEALTH DREAMERS

### Meet Pre-Health Dreamers

Pre-Health Dreamers (PHD) is a national organization that supports undocumented students pursuing careers in health and science. They provide:

- Guidance on navigating barriers like licensure, financial aid, and graduate school
- Resources for applying to professional programs
- A community of students and professionals who understand your journey

Whether you're dreaming of becoming a nurse, therapist, doctor, public health leader, or researcher—Pre-Health Dreamers is here to help you succeed.

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### Get Support from USS

The Undocumented Students Services staff at Cal Poly Pomona have been trained and certified, UndocuLaunch Pad certification, by Pre-Health Dreamers to support students like you. We understand the unique challenges undocumented students face in health-related fields—and we're here to help you navigate them.

- Schedule a one-on-one meeting with USS Coordinator

You don't have to figure it all out alone. **We're here to support your dreams—every step of the way.**



[www.phdreamers.org](http://www.phdreamers.org)



[info@phdreamers.org](mailto:info@phdreamers.org)

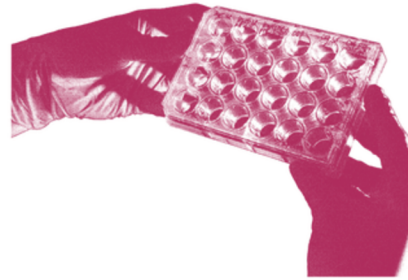


[@phdreamers](https://www.instagram.com/phdreamers)

# Health & Wellness Careers for Undocumented Students (Including Independent Contracting & Certificate-Based Options)

## Science & Research

- Biomedical Sciences (BA or higher)
- Bioinformatics
- Medical Laboratory Technician (Sonography, Radiography, etc.)
- Clinical Laboratory Sciences (BA + 1-year training)
- PhD/Research Assistant (in academic or nonprofit settings)



## Medical & Clinical Practice (Licensure or Residency May Be Required)

- Medical Doctor (MD/DO) – Residency required
- Physician Assistant – No residency required
- Nurse Practitioner – Requires Master's degree
- Registered Nurse (RN) – BA + clinical rotations
- Physical Therapist – Doctoral degree (residency optional)
- Occupational Therapist – Master's degree
- Dentist – Residency not required unless specializing



## Mental & Behavioral Health

- Licensed Marriage & Family Therapist (LMFT)
- Licensed Professional Clinical Counselor (LPCC)
- Mental Health Educator (non-clinical, workshops, coaching)
- Peer Support Specialist (non-clinical)
- Life Coach or Wellness Coach (independent contractor)

## Health Tech & Admin

- Medical Billing & Coding (Certificate)
- Medical Scribe or Translator (Certificate)
- Health Data Analyst (with training or degree)
- Public Health Educator (Master's in Public Health or related)
- Health Communications Specialist (writing, outreach, education)

## Wellness, Nutrition & Alternative Health

- Nutritionist or Dietitian (varies by state; Dietitian requires licensure)
- Birth Doula / Death Doula (Certificate programs)
- Yoga Instructor or Meditation Coach (Certification)
- Wellness Blogger or Content Creator (independent)
- Community Health Worker (non-licensed, outreach-based)



## Home & Community-Based Care

- Home Health Aide / Caregiver (Certificate)
- Certified Nursing Assistant (CNA) – Certificate
- Personal Care Assistant (non-licensed)
- Elder Care Companion (independent or through agencies)

# All about ITIN

## UNDERSTANDING THE BASICS

### What Is an ITIN?

An ITIN, or Individual Taxpayer Identification Number, is a 9-digit number issued by the IRS to people who need to pay taxes but are not eligible for a Social Security Number (SSN). This includes many undocumented individuals.

If you're undocumented and want to work as an independent contractor, an ITIN allows you to legally report your income and pay taxes.

### Why Is an ITIN Important?

- It allows you to get paid legally for freelance or contract work.
- Some banks accept ITINs to open checking or savings accounts.
- You can use it to receive 1099 forms from clients and fill out W-9 forms when needed.

### What You Need to Know

1. An ITIN is not a work permit. It does not give you legal work authorization or change your immigration status.
2. It is only used for tax purposes. It cannot be used as official ID outside of the tax system.
3. You can apply for an ITIN regardless of your immigration status. You do not need to have DACA or any other legal status to apply.
4. You should apply through the IRS or with the help of a Certifying Acceptance Agent (CAA)—someone trained and approved to help with ITIN applications.

#### **Disclaimer:**

USS staff are not tax professionals and cannot provide tax, legal, or financial advice. For guidance on tax-related matters, please consult a qualified tax professional or official IRS resources.

# A Guide

## STEPS TO APPLY FOR AN ITIN

INFORMED IMMIGRANT – ITIN GUIDE  
[HTTPS://WWW.INFORMEDIMMIGRANT.COM/GUIDES/ITIN/](https://www.informedimmigrant.com/guides/itin/)

# 01

### IRS Form W-7

This is the official application form for an ITIN. You can download it from the IRS website or get it from a tax preparer or campus resource center.

[IRS Form W-7](#)

# 02

### Proof of Identity & Foreign Status

You'll need original documents or certified copies. Common options include:

- Passport (most common and easiest)
- OR a combination of:
  - National ID card
  - Birth certificate
  - School records
  - Visa or consular ID

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### Federal Tax Return

You usually need to submit a completed federal tax return with your ITIN application—unless you qualify for an exception (like being claimed as a dependent or applying for certain scholarships).

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### How to Submit Your Application

You can apply in one of three ways:

- By mail – Send your documents and forms to the IRS.
- In person – Visit an IRS Taxpayer Assistance Center (TAC).
- Through a Certifying Acceptance Agent (CAA) – These are trained professionals who can help you apply and verify your documents.

# WHAT CAN YOU USE AN ITIN FOR ?

## Here are some of the ways you can use your ITIN:

These are general examples and not guaranteed options for every person, state, or institution. Policies and eligibility requirements change, so it is important to check the most current information directly with the organization or agency. All information provided here is public.

### **Get Paid as an Independent Contractor**

An ITIN can be used to fill out W 9 forms and receive 1099s from clients. This is one way people report income from freelance or contract work. Requirements can vary depending on the type of work and the organization.

### **Open a Bank Account**

Some banks and credit unions accept ITINs when opening checking or savings accounts. Policies differ by institution, so it is important to review each bank's requirements.

### **Build Credit**

Certain lenders and credit card companies accept ITINs for applications that may help someone begin establishing a credit history. Availability and criteria depend on the company, so checking each lender's guidelines is recommended.

### **Apply for Loans**

Some financial institutions offer personal, auto, or small business loans to ITIN holders. Eligibility, terms, and approval processes vary.

### **Receive Scholarships or Fellowships**

Some private scholarships and fellowships accept ITINs instead of Social Security Numbers. Each program has its own criteria, so reviewing the specific eligibility rules is important.

### **Apply for a Driver's License (in some states)**

In California and some other states, individuals may use an ITIN or other accepted documents when applying for a driver's license. Requirements differ by state and agency.

# You Have Options

You have just explored a chapter full of possibilities, and we hope it reminded you that your dreams are valid and your future is full of potential. Whether you are studying biology, psychology, engineering, art, or anything in between, there is a path forward. Independent contracting is one option that allows you to use your skills, earn income, and build a future on your own terms.

Here is what we covered in this chapter:

- What it means to be an independent contractor
- What an ITIN is, why it matters, and how to apply
- Job ideas across different fields, including options in health care
- Common misconceptions
- Resources that support undocumented students, including organizations like Pre Health Dreamers

You do not need to follow one path. You do not need to have everything figured out. And you absolutely do not need to go through this journey alone. This workbook is here to remind you that you have options, and you get to choose what feels right for you.

Whether you pursue a future in health care, start your own business, or explore something completely different, your goals and your story matter.

Everyone's tax and financial situation is different, so it is always important to talk with a qualified tax professional if you have questions about taxes, income reporting, or how an ITIN applies to your specific circumstances.

In the next chapter, we will explore entrepreneurship and LLCs, another way undocumented students can build income, independence, and opportunity.

