



Transcript for Podcast Episode: 005

Outsourcing Payroll with Ann Angelucci and Kyle Woods

Hosted by: Michelle Ward and Shawn Cahill

Guests: Ann K. Angelucci and Kyle Woods

- Michelle:** We are modern CPA. Our purpose is to provide valuable information to small business owners on our podcast Profit Points. We discuss business how-to's, give tax tips, and dig in to real life experiences in the crazy world of running your own business. If you find this podcast helpful, then like, subscribe and follow us on social media. Welcome everyone to profit points where we talk to professionals, industry experts and other small business owners about the ins and outs of being in business. And today we have Ann and Kyle hear from Premiere Payroll. I'm going to let them introduce themselves and we're going to talk about third party payroll processing and you want to take it.
- Ann:** Sure, thanks Michelle and Shawn for having us on your episode today. Kyle and I are going to take the next few minutes to talk to small business owners about three topics that we think are super important when looking to outsource your payroll. We think an important topic is what are the benefits to a business owner of outsourcing their payroll? Common mistakes we see when business owners try to do their first payroll and do it by themselves. And the third topic we thought we would touch on is if you happen to sign up with a payroll provider, you're not happy with what it looks like to transition from one provider to another.
- Michelle:** Yeah, these are great topics because I think that it's very intimidating for that small business owner to make this step into having payroll and hiring somebody. And we want to emphasize the fact that this is not independent contractors, right? These are actual employees of yours. So we want to be sure that this is going in the right direction. All the rules are being followed, all the forms are being completed, and that's why it's so important to outsource that payroll. So and let us, let's dig in to the benefits of this already.
- Ann:** So topic number one benefits for small business owner when outsourcing their payroll. The first thing that comes to my mind after 10 years of being in this industry is getting your employees paid on time. Obviously, that is probably the number one thing that needs to happen when you bring on a new hire is they're going to do work for you and in return you are going to pay them accurately and on time. But what follows behind that is all of the different tax liabilities you as a business owner are responsible for. When I meet with clients for the first time. They know they have to pay their employees, but they have no idea what it means to pay payroll taxes, which is the cost of doing business in the United States. So what I think can I do really well, that is explaining what payroll taxes are to the small business owner, what comes out of not only the employee's paycheck, but what the business owner has as the liability from a matching Social Security, matching Medicare, paying into state unemployment, paying into federal

unemployment? So I like to educate my clients so they know exactly what is happening behind the scenes aside for their employee just getting paid every other Friday.

Michelle: Yeah, I think one of the things that you mentioned about the employer taxes is that people think, Oh, I want to hire somebody at X number of dollars per hour, but then they don't realize that all these other taxes are on top of that, that dollar amount, and it costs them much more than just that x number of dollars an hour.

Ann: Exactly. So I always joke with my clients, it's not my fee. You're going to have your antenna up about, it's that it's the twelve and a half percent of payroll taxes. That is the additional fee that you incur as a business owner when you hire your first employee. But at the end of the day, your business must be growing, which is why you need to bring on a new employee. So the next logical thing to do is partnering with a payroll service. Something else that's a benefit to the small business owner is we're going to apply for those state tax ids on your company's behalf. Our office knows exactly where to go to apply for the tax id's. We're going to link them up to the appropriate government agencies so that you can be assured that your tax money is going to the appropriate places. And a third party is overseeing all of your payroll and all of your tax payments. So the business owner is responsible for just having money in their bank account to fund this and pressing submit in a timely manner, knowing that everything behind the scenes is actually being done soup to nuts on your company's behalf.

Michelle: So that brings up another point about multiple states because we have people that maybe even in this community that have a lot of online presence and could have employees in different states, and they need to have their antennas up about multistate tax filings. I don't think a lot of people are prepared for that. Especially now that a lot of people are working remotely, so you could hire somebody in a completely different state, but now you have these state taxes that have to get filed as well.

Ann: Correct, and people are notorious for taking a look at. I live on the border of West Chester and Delaware. Wilmington, Delaware, is right across the line. Glen Mills, Delaware, and a Delaware employee or employer will ask the Pennsylvania business owner what they did and being literally a half a block apart. They have to pay different state taxes and there is not reciprocity. So don't take, you know, the advice from your neighbor who's in another state when it comes to...

Michelle: Oh, we get that a lot.

Shawn: The infamous neighbor advice is one to avoid right? Right, right?

Ann: We can't be listening to our neighbors about everything. And another one point I want to add about the benefits of outsourcing is your accountant. It plays an important role in your business in your tax planning could be in your payroll advice. And we have the ability to link up with accountants so that they're able to view their clients payroll portal if they need to do a tax projection or take some tax numbers and do their bookkeeping and record keeping. So just outsourcing really eliminates the additional time a business owner needs to spend on deciding and figuring out, you know, where every single tax

needs to go from a federal state city, local township perspective and outsourcing takes care of all of that with, you know, one small monthly fee.

Michelle: Awesome. That's so great. Yeah, we've seen...

Shawn: It's such a benefit to be linked up with with you guys as a as a third party payroll service to be able to just go in and access all our clients, be able to pull reports any time we want, anytime we need. And it saves a lot of back and forth and a lot of time, and it really adds value to our relationships with our clients.

Ann: Yeah, I did. One last thing I would add to that is every new business owner is starting to think where they can trim the fat and take shortcuts and get away with not doing something and nine out of 10 times. I'm sure Kyle would also agree when we see someone try to do their own, which Kyle will talk about. There's just so many errors that are made that are just going to cost you in the long run instead of doing things the right way with truly understanding what your responsibility is with employer and employee taxes. That's what I can't stress enough is over the years, I realized if you understand those two things, payroll becomes easier. But if you don't understand what money's moving and where it's going and who's getting what piece of the pie, it just leads to more confusion and time spent doing your payroll and payroll makes you know money working on your business makes you money. Payroll is just something that has to be done.

Michelle: I always say to my small business clients that are like branching out and starting to PAYE payroll process, then hiring it. I always tell them, if you are going to spend your money anywhere, you spend it on payroll processing because

Ann: I would agree. I agree.

Michelle: I agree. I totally wholeheartedly because you can get yourself into a lot of trouble if you're not filing the right things, if you're not paying on time, if you get behind on this and so the the see the stress that it causes, it will save you so much stress just by hiring a payroll service.

Ann: And then I'm sure you guys have had the clients and say to you, Well, I'm just a one person payroll. It's not that hard, but it is, but it can be.

Michelle: It can be. It can be.

Ann: And you have to follow the same rules as a 500 person company. You have to withhold and remit payroll taxes. Whether you're one employee or you have a, you know, 500 person company, everyone still has to play by the same payroll rules, right? So make it more complicated than it needs to be.

Shawn: Yeah. I mean, if you're one day late on making your payroll deposits, those are penalties and interest that that accumulate and they pile up fast and they end up multiplying on themselves because you're constantly missing those deposits.

Ann: And you're calling you guys to ask for help. And they don't think that you know your fees then come into play and it's like you have to send a notice to your accountant and they're not working for free on the phone with the IRS or the State Department for the hours they spend on the phone. So it's actually, you know, a better use of one's money in then I think the small business owner sometimes realizes.

Michelle: yeah, absolutely, I would agree with that, and one of the greatest things is just getting the right payroll processor. Payroll, third party payroll provider because customer service in this industry is huge. It really makes a difference. So, yeah, so the next thing is common mistakes. Kyle, what are your thoughts on these things?

Kyle: So I'm going to talk about what we hear on a lot and everybody does is that they can save money. And what we hear is the comparison between us and a lot of the software programs that you can buy and pay for and do it yourself as cheaper. It saves money. That's the biggest thing we hear. With us being in Pennsylvania, the most common mistake we typically see with most of our clients being in PA is that local tax. We've converted clients who weren't paying paying it at all for any of their employees because some of their software programs, you build it, you set it up. And if you don't do it correct, it's still going to process your payroll and it's not going to catch those mistakes. So, so that's probably the most common thing, which doesn't necessarily always affect the business owner, but it leads to unhappy employees at the end of the year when they get that tax bill. And then obviously unhappy employees lead to an unhappy workplace, which then has them complaining to the business owner.

Michelle: Yeah, I think it's good to note, too, that it's not just Pennsylvania that has local or some sort of municipal type tax that has to be collected, and it may not even be an income tax. It could be some sort of occupation tax that has to be remitted. And so there are every state or every jurisdiction can be different.

Kyle: And it changes. And that's a thing you really have to kind of if you're doing it yourself and your process in it, you have to stay up to date on all the changes that they're making. And as they come out and make those adjustments in the system, it's not going to do it themselves where, you know, if a business owner comes to us, we're going to do it for them. We're going to notify them of any changes and things like that. So that is one of the biggest things we see this second thing. A lot of it is that the cost and they're saving money doing it themselves. And I'm sure Ann's the same way, you know, when I sit down with the business owner who's doing it themselves, I typically ask them how much time they spend doing it. Usually the answer is a couple of hours a month. And then my follow up question is, well, how much do you bill for your time?

Michelle: Like, how much can you make in that time instead of right?

Kyle: And what is the value of your time? What could you be doing with those four or five hours a month that you're spending? Where as you're sitting at the computer, doing your payroll, making sure everything's done correctly, writing out the checks or however you're doing it, your time is valuable. You didn't start a business to sit there and do payroll. You just started a business to do landscaping, construction. Whatever it is you do, you're spending whatever it is you do right? And most of them say, Well, I do it at

night. Well, do you have a family? Would you like to be doing something else that night? I mean, no matter when you do it, there's always something more valuable you could probably be doing with your time than doing payroll. And a lot of times that's kind of what leads to people. They just they do it for a little bit and then they go, they're spending too much time on it. The other thing is, you're going to have issues. Everybody's going to have issues. Who do you call? Who is your go to contact? A lot of times it's probably going to be you guys. They're going to call their accountant and say, I have issues and like and said it accountants are going to, you know, fix your mistakes or help you out. But that's going to come at a fee over time. And then it really starts to add up.

Shawn: We typically just sweep typically say we don't do payroll. So I mean, we might we could try to help you, but that's not what we do every day. We it's so complicated and such a niche in our industry that we leave it to you guys, as you know, the expert doing payroll to handle that stuff.

Ann: So and if you saw you interviewed Kyle like our clients and you said those that were doing it themselves and now outsource, no one would ever say, Man, I'm going to get rid of a payroll service and I'm going to go and get your back in-house, back to the good old paper and, you know, Excel spreadsheet, that's never going to happen. So trust when we say you should outsource your payroll like you will never think twice about going backwards again.

Michelle: Yeah. And I think, Kyle, you were saying about who do you call? And that's I'm not trying to knock large payroll providers, but that is a problem with some larger payroll. Providers as well, is that. Who do you call? Yes, there is somebody there, but you're never talking to the same person. You know, it's constantly changing. And that's why when we refer out to you guys, we know that the person who's calling is going to get one of a few people that are really going to be able to help them and and who are going to know them.

Kyle: Yeah, a lot of it is the response time things are going to happen. You're going to get notices, you're going to be in this system trying to do something. And how quickly can somebody get back to you? The 800 number is the biggest complaint I hear. I call this 800 number or I get it passed around here and there. And then even at that, I've heard wait times. I've heard people not hear back for two weeks and obviously and paperwork right away, like most people wait for the day, it's due, somebody's got to get paid. And then if you're waiting a couple of days for a response, it's going to affect your business.

Michelle: Yeah, yeah, absolutely. Because payroll is one of those things that you want to get fixed right away, especially if it's affecting the employee's paycheck. Like most small business owners like, Oh, I don't want them to have to deal with this, like, let's get them whole, let's make it right with it, with the employee, and I'll take care of it on the back end.

Kyle: And I think Sean brought it up before, like a day late on a payment. If you're doing it yourself, they lose track and then they file a day late. They missed something by a couple of days and they just pay the penalty. And to them, Oh, I was a day late. It's OK, I paid the penalty. But when you start to add all that up, the cost of what you're paying for, the

software, the cost that if you get one penalty, probably more than you'd pay somebody else to do it and you're not wasting your time doing it.

Michelle: Yeah, absolutely. Yeah, I love that and I'm all for like delegation. The more we can delegate to the appropriate people, the better. All right.

Kyle: Choose the experts like you said, your big thing is a payroll company. The first thing I say is get a good accountant. Partnering and letting people do what they're what they specialize in is really what's going to benefit your business? Absolutely.

Ann: The thing that I see that comes up under this topic is when people try to do it themselves, they don't actually have all of their employee documents and paperwork in Iraq to go on these payroll systems as an industry whole or what's called human resource information system. So whether you have one employee or 500. This system is housing all of your company and employee data, so the idea is to grow your business. Yes, you may start out with one person, but one becomes two, two becomes five, five becomes 10. It's really important you have a record keeping system for not only your payroll data, but for your employee data. And that's what's great about. Also, you know, outsourcing is it's a home to keep all of your data. I always say the days of filing cabinets are kind of obsolete. Everyone is housing their company information and their data in a software system like this. So, you know, partnering with Premier, you get the software, but then you get the service of our office to help with all the daily questions that our clients have.

Kyle: I'm sure you guys who three four years ago who would have thought PPP Loans would be a thing and you would rely so much on your payroll and accountants and everything.

Michelle: I can't tell you how much time I spent in their systems going down information, right?

Kyle: And if you're doing it yourself, how are you getting? I mean, they were sending out stuff daily changes to this, that here's what you need. And if you're doing it yourself, those are the people who really struggled during a lot of that time.

Michelle: And probably left some money on the table with the additional help that they needed from the government when the government was sending out those basically the loans that turned into forgiveness.

Shawn: Yeah, it was a lot of free money that was that was coming out of there and people were missing out by not having the right data. Yeah.

Michelle: Can help them stay afloat during the hardest periods. Yeah. So the process, though, like you do, have people that will start with a certain payroll provider right in and they're not happy. They're like, OK, wait a minute, what do we do? Now I'm a little more experienced. I need to do something different because this is not working. So, yeah,

Ann: Michelle, this is the tale as old as time, right? They start with the cheap and the discounted providers, and they don't realize that they're most likely won't be any

service. Your pricing will go up. You'll try to ask for help and it will. And ended two weeks, like Kyle mentioned. So then it becomes, well, how do we switch our provider? What do we do to rectify all these problems we've been having? And I'm here to tell you that transitioning payroll is not as hard and complicated as people think and why people think it's so challenging, right? Is because they picked one national provider and then they moved to the next national provider and thought there was going to be a difference in national provider number one, a national provider number two. So once we start there and we have you use provider one, you've moved to Provider two. Now your antennas are up because you think that was a terrible experience, and it's going to be another terrible experience to come to a company like Premier. I'm here to tell you, it's not a terrible experience. So what typically happens is everyone's using some sort of payroll system now. We are going into that system and we as a company are moving your data from Company A to Premier. We're going in and collecting year to date data, employee data, auditing the payroll back to January of the year that we're in and we're getting your payroll system built on our end so that when the client goes live with Premier it, it's like you've processed payroll with Premier for the entire year. So we don't skip any beats. There's no two sets of returns or W-2s. It's just simply data collecting from one provider, moving to another in a timely manner so that everything looks like it happened from the same provider. Going back to January and clients will say, Well, what happens if you find something that's not right? Well, Kyle can attest to this nine out of 10 times we do. You'll find some things that are inaccurate and we're just going to fix it and we're going to get you on the straight and narrow to go forward in the year and then making sure that your W-2 is correct at the end of the year. So clients tend to appreciate that we found something that could have been set up differently a local tax like Kyle mentioned that will correct on your end. We can kind of clean up your payroll and get rid of some employees that may no longer be with you. So it's not as uncommon to transition as people think. That's, you know, I'd say 80 percent of my businesses is someone that's with a national or a provider they're not happy with, and they want to come to a service like Premier, and they're thankful that we were able to clean up some things that may not have been 100 percent perfect. And you know, we'll make it so you leave on good terms with your current provider will send a letter of what needs to be refunded to you. And we do it all year long. So I think people think that it can only be done on an annual basis or a quarterly basis. Even a lot of the accounting community doesn't know what Premier is actually doing behind the scenes they're used to. The ways of give me that big old payroll binder. I'll make copies of the payroll, bring it to my new company, photocopy that in the system that was payroll, you know, 10 years ago. That's how the system works. Yeah. So that's how it once was transitioned. So you can see how some people think this might be a nightmare when really no longer it is.

Michelle: And the idea is, is that it's not a nightmare for you guys because you know exactly what to look for. You know exactly how to do it. If somebody was trying to pull that information themselves and put it into something else themselves, talk about difficulty, right? Exactly.

Ann: And that's just not happening. So, so the owner, when we work with them, has to do minimal work for a transition. So it usually ends up being a great decision. I never hear they they want to go back to the way it was being done before. So it's a little adjustment and we do it all year round. It's not like we only bring on new clients in January and on

quarter breaks. Kyle and I transition companies, you know, all the time, all year round. So feel so confident small business owner that if you choose to use someone first before finding Premier that it will be an easy switch to partner with Premier.

Michelle: Yeah, one of the things that I wanted to bring up about one of the benefits that I see with small business owners when they have some employees and they may also still have independent contractors that are working for them that they pay on a regular basis. Premier actually can handle paying those independent contractors as well, so they can get set up with an auto payment of those independent contractors and then issue tenancy 9s on their behalf. And so that's also a really nice benefit. We don't see that all the time in payroll, other payroll providers.

Ann: So, yeah, and I've even seen it where? You have a mixed, you know, employees and some or. Exactly, yeah. Yeah, are just subcontractors like they don't want to physically write checks. Every week out of their checkbook or go to their bank and electronically set up, you know, 10-99 payments, or they'll come on our system again because we're giving them the house to store their employee or subcontractor data, they can use us to cut the direct deposit to to their their subcontractors. So the platform works both ways subcontractors. Employees. Seasonal work.

Shawn: Yeah, that's a good benefit.

Michelle: So in your experience, like I know some providers bring people in at certain rates and I'm not asking to provide a cost, but like on average, I think most people expect to pay some sort of. Obviously, there's a fee involved in all of this and all of the filings and everything. Is there a range that people might expect to pay in that, like maybe zero to 10? I mean, I know that's probably pretty big because it depends on number of employees, but there are any kind of range?

Kyle: Yeah. So basically, how it is is obviously we charge per process, usually a base fee, and there are some things that go into that. Are they getting direct deposit? How free are they paying? Are they paying postage to send checks in the mail? So it really can be a wide range. I typically like to sit down and talk. A lot of the small businesses look for the most cost efficient way to do it. And that's where Ann and I'll explain to them, Well, if you cut this cut that I have businesses who write their own checks and just use us to do the tax payments and things like that, and it saves them some money just in postage fees. Obviously, we work with a lot of local businesses who come and pick up checks from our office to save that postage fee. So really, it's kind of it really depends. Yeah, it's a conversation. And you know, some of it is just changing the way they do things, you know, with a previous provider, they might have, they might be getting documents sent to them in the mail and they're paying a \$15 postage fee. OK, well, everything online. We don't we don't need them. Why are you getting paper sent? And then the biggest thing is that it's not an incentive like we're not offering. Hey, here's this discount rate when you sign up with us. So there is not that increase at the six month that the year at the, you know, when you come with us, you know what you're paying. And for a lot of small businesses and even some nonprofits, that's important for their budget to know this is what it is. This is what I'm being charged. There's no hidden fees. We don't try to sell a whole bunch of services and things like that. And that's really the main thing.

Michelle: One of the things that I know some small businesses do is they'll pay their people on a weekly basis and they're wondering why they're paying so much in payroll processing fees while they're running payroll every week where they could do it on a bi weekly basis or twice a month or whatever.

Ann: I think that's fair. Like the bi weekly seems to be to the small business owner who has never started a payroll before. Depending on your industry, trades typically gear and lean towards weekly. That's just been an industry standard among the trade. But we get paid biweekly. There is nothing that seems to be the most cost effective and time effective solution in Business today, typically people can't wait a month for a paycheck. I personally think that's a little unfair to some industries to pay monthly. And I think why there's that misconception is because maybe the business owner was just unsure of if the employee was going to truly become an employee and stay with them, that they were maybe writing checks in the beginning weekly. And then they sign or look into a payroll service and they get pricing for weekly when really, I would say, Hey, listen, I know you were, you know, trying this person out, and now it looks like they're going to become an employee. Let's get a pay schedule in place where they're paid biweekly so you don't have to do payroll as much and you save on your processing fee. That seems to be the best route route to go. In my opinion.

Shawn: Yeah, that's what I typically see as a biweekly when there's when it's more than just the owner as soon as the employee.

Kyle: So yeah, and a lot of businesses don't know like you can convert. I just had one who was weekly with their previous one. And when we were talking about it, they I gave them the option. Here's what it looks like if you run weekly. Here's what it looks like if you run a biweekly, you can save some money. It wasn't so much that we were going to be cheaper or anything like that, but we offered that option. And when they called their previous payroll company, they didn't. They didn't tell them, Hey, you can save some money if you switch to a biweekly payroll. And some of it that is just having the conversation and seeing what they need and what they're looking for.

Michelle: And so people are like, Oh, well, my, my employees will get upset. They're not getting paid on a weekly basis and you'd be surprised you have a conversation with them. Just don't spring it on them. Like maybe some advance notice. You're OK. They usually adapt. So it's not like.

Ann: And I think Premier we're working with typically small to medium size, family owned and operated businesses. That's exactly what we are. So I don't care what the large providers are offering you, we're not playing in the same ballpark with them. We cannot offer you free months of service and 50 percent off of our fees. We have a very we have a more than fair fee structure and I don't hear any pushback about it because the service is meeting and exceeding their expectations to justify the fees that they're paying.

Shawn: Yeah, yeah. Well, you guys are bringing value to the businesses that the national providers are not with, with your service and giving them options, talking them through different scenarios, helping them with other issues from from before they came on. So I see it as as, you know, the experience.

- Ann:** So it's a career, they're seeing the value there, the experience of our service.
- Shawn:** And customer service, yeah, customer service is there's you can't find it as much it around and in different services and different, even retail. So, you know, having that personal customer service touch is is really a good opportunity.
- Ann:** Yeah. And usually the business that kind of a Kyle and I are meeting what they were referred to as from an account, a benefit broker, a current client. They're running the same small business in a different industry and they're competing with national providers and they can't. We can't offer, you know, the things that national providers are offering their clients, it's just not our model, it's not the small belly man, you know, the belly shop model, the pizza shop, a car repair shop. We're not operating on those scales and therefore we're not offering the discount of the day, but our clients appreciate that we're just like them, I mean, we're not exactly the 10 man, Dellie, we're the 10 person payroll company here, the 10 percent Dellie, I mean, we're playing in the same league.
- Michelle:** That's right. That's right. What did you guys have? Any other things that you wanted to mention to the small business owner or anything that like while we were having this conversation kind of like jumped out at you? I think all of this information has been so helpful. I really think that a small business owner who's just starting out with payroll is really going to.
- Kyle:** I think one of the biggest things I can say if you're, you know, you're talking about start ups and business owners who are getting ready to start. It's never too early to have that conversation, but sometimes you can wait too long. I mean, we get businessmen who already have their employee working and reach out to us and are like, Hey, I need I need a paycheck for this Friday. Yeah. So what I would say, it's always a good conversation to have ahead of time and, you know, know what's going to be needed even if you don't have an employee yet, but you're thinking about it. It's a good conversation to have to know what we're going to do, what we can do for you, what you're going to need instead of waiting till after you bring on an employee and they need to get paid.
- Ann:** I agree wholeheartedly. And when you ask those business owners that follow our lead and let us set them up correctly with a correct pay period, understanding the tax payments. Having a couple of payroll processes of their employee getting paid and how smooth that runs and when they add employees, it's effortless. Their new employers added it's effortless versus the scenario Kyle just referenced. It's night and day the experience someone can have if they just let their payroll be set up correctly from the beginning versus trying to play catch up, switching pay periods, switching paid frequencies, misclassification of employees, which that could be a podcast for another day of misclassification. Just do it right the first time. Like anything to avoid all of the time and money you will waste trying to take shortcuts doing this on your own is the real advice I can give.
- Michelle:** Exactly. We were. We have a course that's going to be coming out and it's about starting up a business and one of the topics is creating your team. And on that list is a payroll processor, right? Because you need to have them in place. Even if you're not quite ready for that employee yet, you have to have a connection with somebody that you feel

comfortable with and know, like, I can call this person and we can get this process going, and it's definitely good to have them. Have you guys on their team? So, yeah,

Ann: We're happy with happy to be on that kind of team. I don't know why we're always picked last for the team sometimes?

Michelle: Best for last, I don't know.

Ann: Yeah, the best for last, but I don't know how you did ABC before calling me. But we're happy to help.

Shawn: You guys are the closer, right?

Ann: Yeah, save the best for last.

Michelle: Yeah. Well, thank you guys so much for being here with us today. It was a lot of information, I think a really good, good stuff for small business owners who are just getting going with hiring employees. So thanks again. And Kyle, thank you for having me, maybe having you on again.

Kyle: Yes, you can

Michelle: Take care guys! if you find this podcast helpful and like, subscribe and follow us on social media.