

Speaker 1:

Welcome to PayTalk, the podcast for payroll professionals with your host, Nina Talley. In the podcast, we explore the human side of payroll by speaking with global industry leaders who provide their unique insights to help listeners better understand the issues important to them and their careers.

Nina Talley:

Hey everyone, thanks for joining us for PayTalk, the podcast that brings you payroll's human side. I'm your host, Nina Talley. Today we're joined by Christine Stolpe, CPP, a payroll consultant with Wages Creek, and we are talking about full-time payroll compliance. You can't talk about payroll compliance without examining what you need to do to develop your own payroll competencies. I am just so excited for Christine to join us today and outline a roadmap on how to keep yourself and your team up to date. But before we would get started here, I'd love it if Christine, you could introduce yourself to our listeners.

Christine Stolpe:

I would love to. So again, my name is Christine Stolpe. I am a certified payroll professional. I was adopted into payroll by way of human resources 20 something years ago. And because I have a knack for numbers and I consider myself a people person, payroll has just been the perfect fit.

Nina Talley:

That's such, I think, a really relatable story for a lot of our listeners because it really is something that's so people forward and requires a bit of empathy. I love the intersection of data and the sort of soft skills of emotional intelligence. And I think that you're right, payroll is the place for that.

Christine Stolpe:

Definitely is. Definitely is. And I like to tease sometimes that payroll is the rope in the tug of war between human resources and accounting.

Nina Talley:

Oh, I love that. That's such a great metaphor because it is very true. So let's get started. I think that one of the things at the top that I want to make sure that we cover is, can you sort of tell us a little bit about the key challenges that payroll professionals face in ensuring full-time payroll compliance?

Christine Stolpe:

Absolutely. It all boils up to we don't know what we don't know. Many times, payroll is the last to know when there's something that they need to know. I know it just kind of sounds like I'm speaking in circles, and it's hard to not do that when we're talking about knowledge. There are 50 states in the United States of America, plus there are the federal rules that payroll has to maintain compliance with. So every time you add a new state to that, you're adding a whole new set of regulations and agencies and identification numbers and percentages and minimum wages and wage bases.

It's a plethora of additional information. I mean, it's, "Oh yeah, we're going down to Texas. There's no state income tax, right? That's super easy." Well, there's still an unemployment tax, right? You still have to register with an agency. We still need to know that we're there. We still need to know that employers are working there. They may not pay any taxes, but as the employer, you still do. So it's not knowing that, right? And a small employer who is just doing their own payroll, they're not going to know that

type of thing. We as payroll professionals, we do know that type of thing. And I kind of feel it's similar to the Good Sam laws that they have in certain states if you know the correct answer about payroll. I feel as a CPP I'm obligated to educate people. The difference between what I do now educating people and what I was doing a decade ago informing people is the emotional intelligence difference between being a Debbie Downer and being Poly Payroll.

Nina Talley:

Oh, I love that. Poly Payroll.

Christine Stolpe:

So yeah, it's easy for someone to watch a coworker win a \$200 bottle of wine and go, "Yeah, you know that's taxable, right?" That's the Debbie Downer thing. But it happens. It happens all the time. We have a tendency to be Debbie Downers. And we don't mean to be, but it's because we have this education, right? Knowledge is power and it's a responsibility.

Nina Talley:

That's such a great point. We talk a lot about interpersonal relationships and how you need to manage that as a payroll professional, but I think that looking at it in that tone of making sure that you're bringing positivity to the situation, even if the message is overall negative, there's a way to frame it that people will consume it and work with you.

Christine Stolpe:

Exactly. Exactly. And it depends on your audience too, right? If you're talking to the finance team or the accounting team, you want to talk about the cost of non-compliance, right? It's not just about we don't know what we don't know. It's about if we start making decisions without figuring out what we don't know and learning it, then we could be paying three times more than we would have had we asked payroll in the first place. So it's making sure that that message gets out there as well, again, in the proper voice and to the proper audience.

Nina Talley:

That's such, I think, an overlooked part of payroll. We can talk a lot about it here, but I think that especially people who are working with payroll but are outside of it, don't necessarily understand the amount of emotional labor that goes into managing those types of relationships.

Christine Stolpe:

Oh, exactly. Exactly. It's, "Just pick up the phone and call the state of Missouri."

Nina Talley:

"You do it."

Christine Stolpe:

"And then we'll come back together tomorrow and afternoon and you can tell me how easy my job is." But we can't say that. We can't. We want to. Gosh. Darn, we sure do want to, but we have to smile and say, "I will definitely look into that. Let me see if I can find something on the website first." And if push comes to shove, I will be happy to call them once my calendar clears up. If you have an opportunity to

call them in the meantime, let me know what they say. So there's an easier way to get rapport or gain rapport with your audience depending on who it is.

Nina Talley:

Definitely. We've talked a bit about the emotional intelligence aspect of it, but how can our listeners identify the other types of core competencies that they need to master for themselves as a payroll professional in order to achieve full-time compliance within their department?

Christine Stolpe:

The first thing I would say, and this is part of the Debbie Downer part of what we do, is you need to start tracking your errors, or even the perceived errors as I like to call them, when the employees decide that they know payroll is so much better than you and you're doing it wrong. And so you let them explain it to you and you say, "Ah, I totally see what you're looking at. Okay. If you were to take this and da, da, da," and then you explain it the right way and you teach them, you bring them into a rapport with you, mark that down that someone came to you with that question. Because if they have that question and that question's coming every other Friday from a different team, a different department, a different manager, then something's going on that someone in the payroll team isn't communicating properly, so maybe that's one of the competencies that we need to take a look at, right? Maybe it's email communication, maybe that's the competency that we find is the problem.

The data's there, right? It's the format in which it's being delivered isn't palatable at the other end. I mean, there's that there as well. And then of course, always keeping in mind the CPP exam study guides, right? That's going to identify the core competencies from a certification perspective. Or if you've got someone training for the FPC, studying for the FPC, going to the actual exam study guides and figuring out the different chapters, right?

When I was studying for the CPP exam, if my boss had put competencies in place for accounting, I probably wouldn't have been allowed to sit for the CPP exam. That's not my strong suit. And I know this about myself, and so I'm constantly telling people, "I struggle with the T-account thing. I understand it from a talking perspective, but if you start drawing T-accounts on board, you're going to lose me."

So it's just knowing how to package the information as well. But as far as identifying what things to test, what things to teach to, what things to be on the lookout for, it's really collecting that data. It's creating that data set by looking at your errors. That's probably the hardest part about making a mistake or tracking an error is writing it down somewhere, because then it's in the history books that you made it. But you're not going to learn from it if you don't expose it. And I don't mean expose it to the whole world, I just mean expose it to yourself, right? "I made a mistake. I need to learn this." Have some humility just within yourself and take that accountability and learn it so that the next time it happens, you look more like a superstar because you went out of your way to make sure that you never made that mistake again without anyone having to tell you to.

Nina Talley:

Yes. That's so true. I think that having personal accountability and taking action... Everyone is going to make a mistake. Nobody is perfect. We're all human. And taking that accountability is what will set you apart because it's very easy to take no accountability to ignore it because it's uncomfortable. Nobody wants to admit that they made a mistake.

Christine Stolpe:

Exactly.

Nina Talley:

But it truly does identify you as a leader in your field, because that's what makes measurable change, is identifying errors even if it's something that you have done and doing something about it.

Christine Stolpe:

Exactly. Exactly. I've been a longtime believer that every team fails together and every team wins together.

Nina Talley:

Ooh, yes.

Christine Stolpe:

So if you're going to celebrate the wins, you have to share the losses too. I think it's because of how I came into payroll, it's always struck me that if you don't know what you're doing, you learn, right? Because this is people's livelihood, right? Guess who also gets a paycheck every other week? Me.

Nina Talley:

It's true.

Christine Stolpe:

I wanted to be right too.

Nina Talley:

You need to eat your own dog food essentially.

Christine Stolpe:

Pretty much. The employees remind me them of that too. "Yeah, I'm aware that direct deposits are late. I haven't gotten paid either." It's hard sometimes to remind them. Now that I'm a contractor, I have a much different perspective and I approach the employees much differently. But when I'm a W4 employee of a company, it's, "Hey, you're not the only employee in the room. We're all affected here." So yeah, it's again knowing what we don't know and knowing how to organize the mistakes that we've made and the things that we don't know that have been brought to our attention that we don't know. That's the basis for the competencies.

Nina Talley:

Yeah, it's so true. I think it really ties in with something I definitely wanted to talk with you about, which is, as a payroll manager, how do you develop fair and relevant competency measures for your team? Because as we talked about, there are some things that members of your team just aren't going to be good at. It's not going to be their strengths. And so how do we measure competency knowing that each team member is different and unique?

Christine Stolpe:

Exactly. There has to be documentation as the team comes in so that they understand what the expectations are. It's hard to come at somebody... I don't mean to say come at somebody. It's hard to approach an employee later in their relationship with you and say, "You really aren't all that great at the termination check timing. I think that's an assignment we need to give to somebody else. In the meantime, I can put you on this competency track if that's an assignment that you'd like back." If you didn't tell them at the beginning that doing terminations within a timely manner was part of their job description, then you have to offer that competency, right? You have to offer that competency training. If at the beginning you say knowing how to do terms is required, then you've got a different conversation with this employee if that's what they're struggling with, or it becomes obvious that they might have fibbed a little on their resume. Oh my gosh, who does that? Nobody. Not ever. Uh-uh.

So it's having that documentation in place, and then the checklists. I can't say the word checklist enough times when I'm talking about anything payroll check, payroll related, payroll audit, payroll competencies. Checklists are huge. Auditors love checklists. So for payroll people to love checklists, it makes the auditor's lives easier, which in turn makes payroll's lives easier. So if you have a checklist and then you have an employee who's always struggling with step number four and it takes them two and a half days instead of the two hours that it should take, now you know, right? You know where the bottleneck is. You've identified it and you can focus the competencies on whatever that bottleneck is, right?

If you're using a Workday system, their imports are called EIBs, right? Well, maybe you have someone who is really struggling with the different EIB templates and which one to use for this particular import, all right, that's someone who needs to be taken off of that part of payroll and put into a Workday How to Build an EIB from Scratch kind of class online for a week or whatever, to increase their competency so that you give them not just the competency, but the confidence that they're now doing it correctly.

Nina Talley:

Yes. Yes. That's a really great point is like, I think that confidence is probably the other side of the competency coin. It's as you become more and more competent and get certifications, you can feel more and more confident in yourself. But a certification can only go so far. It's nice to have that human input and be told that, "Wow, I'm really seeing an improvement. You're really doing the work."

Christine Stolpe:

Yeah. Yeah. Once you go through those trainings, you have that confidence, but you also now, because you're aware that there is a teeter totter, you're coming in with a cautious confidence. And that cautiousness I think is what makes the better payroll people, because those are the people who question everything including themselves. There's no need to triple check your work, but if you've got systems in place where the double check is there and everybody can see the double check, it's a visual, it's an audible, it's a kinesthetic, whatever it is that you need to use to communicate to everybody, let them know that it's been done timely and accurately, then that gives you more confidence, right?

Every time you come in cautiously and you go, "Okay, this is what I went out and researched. This is what is happening out in the industry. This is the way that the IRS regulations read so this is how I'm processing it." And you do it, and you do it with that cautiousness and it's correct. You were right. You looked at the right things. You looked at the right places. You taught yourself the right things, and now you have that confidence. And you go into the next thing with just the right amount of cautiousness again, so that you come out on the other side with even more confidence.

I'm sitting here and my hand keeps moving. I'm seeing the little train that could just keep going up the hill and up the hill and once you get to the top, that's awesome. You're going to have a fun time down the other side, but there's going to be another hill. Don't think that it's all downhill from here. So you have to remember that there's going to be another hill, but you know how to do it. So go after that hill cautiously, but with the confidence that you don't think you can, you know you can.

Nina Talley:

Yes. It's good to always know enough to know that something unknown can enter the picture.

Christine Stolpe:

Exactly. Exactly. And if you're working with a team, it's also really important to maintain consistency in the timing and application of the competencies. If you see one person messing up and you're just coming after them with all the competencies, that's going to be seen by everybody, right? And it's going to affect them culturally. Whether you want it to or not, doesn't matter what words come out of your mouth, actions are what they're going to see. So if you see one person making a lot of mistakes on something, test the whole department, run the competency on everybody. Maybe you'll find that when they're in a group setting, they don't get it wrong.

Nina Talley:

Ooh, that's a really good point.

Christine Stolpe:

You remember in 8th grade you'd walk in and you and your friends would all be happy that it was Friday and your teacher would be smiling and you'd sit down and he'd go, "Pop quiz!" and all your smiles would disappear? You know what? As a payroll director, as a payroll manager, it's not above us to do that. It really shouldn't be, right? We need to make sure that our people are the people that we profess them to be, the payroll department that is infallible, right? I tease of course. I don't know anyone who says that their team is infallible, but the teams are dedicated. That is one thing that I will say. Every payroll team that I have ever seen assembled, specifically by an APA member, has been a dedicated team who has the cautious confidence to move forward with their leader in charge.

So it does make a difference how you treat the team as a whole. If you only have one person, then obviously you're only running competencies at that person's schedule. But if you've got a whole team, you really can't just pick one person out. Everyone's got to do the competencies. And the scores kind of pay. The scores shouldn't really be shared, right? If the employees want to share, that's up to them. But it really doesn't promote the kind of team or culture to let people know when there's lower scores or scores that need improvement, right? It's just making the team aware that they all need to improve on this, because as a team, there's four of them, and their average score when you put it all together was only 67, right? And that's not okay. It's got to be 78 or higher or whatever it is, right? So when you're working with a team, you can bring their scores together. Do whatever you have to do to really instill and nurture that team spirit. There's no I in team, there's a me, but there's no I.

Nina Talley:

Interested in finding the latest payroll technology for your company? Check out the current solutions available by watching the Payroll Solution Showcase a free APA and GPMI collaboration where you can gain insights on embracing automation, different pay options, and even payroll and HR information

systems. This free event, now available on demand through October 31st, is for anyone in the payroll industry seeking out the best solution for their company's challenges. This must-attend showcase features multiple panel discussions, as well as product demos, case studies, and product user interface sessions with more than a dozen vendors. Don't delay. Invite your whole team today. Register at www.payrollsolutionsshowcase.com. Again, that's www.payrollsolutionsshowcase.com.

We've talked a bit about collecting and making sure that you are measuring that data fairly amongst your team, but I also would love for you to share some strategies for how to apply that competency data once you've begun collecting it and how do you drive departmental or employee development or even overall payroll process improvements with it

Christine Stolpe:

The data itself, it gets shared out for various reasons, the merit increases, annual reviews and things like that. But it really is going to depend on the team's dynamic, how to go over the development of the employees in the department. If you have a more useful culture... And I'm not going to say younger people because I am not younger people, but I am part of the youthful culture. So if you have a more youthful culture, gamification seems to be the way of the world right now. You get an app, they answer the questions and the little characters bouncing around the screen and every time they get one right, it does a dance and they earn points. Maybe you have some sort of, if you pass three competencies in a row, you get a \$15 Starbucks card.

Whatever you need to do to gamify it and really motivate them, not just for that cautious confidence that will take them forward in their career, but for the free coffee that it'll get them this week, right? Because we all know that the Generation X is kind of replacing the boomers right now is the oldest generation in the workplace. The boomers are slowly retiring, but they're getting there. And so Gen X is taking over. Gen X is the group that was raised with the microwave and remote controls, right? Our parents didn't have those. We did. So we are all about instant gratification. Popcorn should never take more than two and a half minutes.

Nina Talley:

That's very true. I agree with that.

Christine Stolpe:

I remember it used to take 10 minutes when my mom first started making us popcorn until we were the first family on the block to have a microwave and everybody came over to taste the burnt micro popcorn. It was the first time we'd ever tasted burnt popcorn from the inside out. It was so cool.

Nina Talley:

It's so cool.

Christine Stolpe:

But yeah, just knowing who you're working with, build that development process around the culture and include the culture in the process. When you have those correctional educational opportunities, then you start pulling someone aside and saying, "Okay, we're going to start developing your career. Here are some online trainings I'd like you to take. Here's a temporary reassignment that I'm going to give you to take your mind off of the stress of what you're working on so you can focus on this education and you can come back to this stressful job with that cautious confidence that this online training is going to give

you." So that's where it turns into the developing of your team and to get your employees really on your side and in the bunker with you, right? Wanting to be part of the team and knowing that as their leader, you are someone they can fall back on as well as follow forward.

Nina Talley:

That's a really wonderful point. I think that it very much so ties in with being that type of payroll leader. I think that's something that a lot of the people who are listening to our podcast who are maybe looking to take that next step in their career and start maybe becoming more of a payroll manager or a payroll director, I think that something that could be really helpful are examples of best practices for promoting full-time compliance in a payroll department. Maybe some base guidelines for them to start with and then obviously customize it based on the business needs.

Christine Stolpe:

Exactly. Exactly. So they're going to want to look at their checklists, their processes, right? What are your steps? Are there any imports? If there are imports, are there any data conversions as part of that import? That data conversion is a touchpoint, right? So there's a competency right there. How good is this person with Excel? How good is this person with CSV conversions? XML conversions? So you take your own process and you create the competencies from that, and then they'll actually feed themselves into the larger topics. And again, I think pop quizzes is a really great way to do it. The checklists, step 2... What would step 2 be? Oh, create a payroll. Create the actual payroll file, right? If you're in ADP Workforce now, that means one thing. If you are in ADP Celergo, that means something else. If you are in UKG, that's a different process. If you're in Workday, that's a different process.

So that's not a competency that's going to be the same at every single employer, but how to create the beginning of your payroll file is a very important thing to know everywhere you go. So that would be another identified competency, right? How do you start a payroll process? How do you create the new payroll cycle? Whatever that term is. So yeah, go through the checklist of how to do payroll and start there with, "These are your key must-haves in order to process payroll," and the rest of them will just fill themselves in as you go through that, especially the email communication one.

Nina Talley:

Ooh, yeah, that's very true. That's something you can't really prepare for ahead of time.

Christine Stolpe:

Yeah, and that's an important one. That should be right up there with the phishing tests that they do these days.

Nina Talley:

Mm-hmm. I completely agree. So now is the time in our podcast for something we like to call payroll nightmares. Christine, do you have a payroll nightmare and maybe even a lesson learned that you care to share with our listeners?

Christine Stolpe:

My payroll career has been absolutely perfect, and I've never had any nightmare situations happen.

Nina Talley:

Oh, that's so wonderful to hear.

Christine Stolpe:

And my nose is now seven feet long. At the top of the conversation, we talked about humility a lot and having a sense of humor, and that's part of how I deal with the processes and the pains that are payroll. But my payroll nightmare was one I could not laugh off. Anyone who knows me knows I can pretty much laugh almost everything off. But this one, to this day, it still causes me heartburn.

Nina Talley:

Ooh.

Christine Stolpe:

Yeah. I was at a global company. Of course names will not be named. But it was, the new big sexy tech thing was big data, right? Everybody was talking about big data, and that's what this group was. It was a big data group globally. So payroll rolls around and the phone starts ringing and the emails start coming in, and that's never a good thing on payday, right? You want payday to be quiet. But I had a couple, two, possibly three right off the bat, employees reach out to me that their direct deposit hadn't gone through and they had received a FedEx with a check, a live paycheck at their house, and they wanted to know why if they were on direct deposit and had been for two years, they were all of a sudden getting these life checks.

Well, this was one of those employers where I instilled and would not let them get rid of the penny test for direct deposits. So pre note, took a whole full pay cycle. We could not override that unless they provided us with an actual copy of the check, which none of these employees did. Turns out there was a phishing scam that had come in the week prior, and these five employees had all clicked on it. So the bad guys were able to get into the company's network as the employee and through the SSO logged into the payroll system. And this is how detailed they get. It's absolutely mind-boggling. They went into the five different employees' accounts in ADP and changed the email address to be off by one character and then changed the phone number to be off by one character. And then they would go and they would change their direct deposit information, and then they would go back to the contact information and change the phone number and email address back to its original thing.

The reason they would do this is because when the direct deposit is changed, a notification is sent out by the ADP system automatically to the employee's email address on record, or they can have it sent as a text. So the bad guys knew this, and so they were changing the email address and the phone number so that the email notification wasn't being received by the employees. So they didn't even know. To their credit, ADP knew before we did.

Nina Talley:

Oh, wow.

Christine Stolpe:

So hats off to ADP and their security team. They had already identified that we had five employees all change their direct deposits to the same account on-

Nina Talley:

Huh. So interesting.

Christine Stolpe:

Yeah, on a prepaid debit card through a bank that unfortunately has been used by a lot of bad guys in the past for just this type of thing. Again, I'm not going to name the institution because I like them on one front, but at the same time, they are frequently used by some nefarious characters, unfortunately. So these five employees, they all got paid and none of them lost any money because the direct deposits hadn't gone through because they were being pre noted. So they all got live checks. So the good news is that we didn't lose any money. I didn't lose any of my employees monies. I didn't let my employees lose any money on their own silliness. They were all five locked out of the network by IT because I went over and let IT know as well. And so they all had to go through, their old account was deleted, they got a new account, da, da, da, da, da.

And then Human Resources actually told me no when I drafted an email to all five of them explaining how to protect themselves from identity fraud when it came time for filing their taxes at the end of the year. I wanted to provide them with the affidavit that said that their identity had possibly been stolen. I wanted to refer them to their lawyers, and HR told me I was going not just above and beyond, but I was stepping out of my swim lane. So I sent them all a small blurb that just said, "Hey, because this happened, you may want to share this with your CPA." And I attached the affidavit, and that's all I was allowed to do. And Human Resources had their reasons. To this day, I don't question it. I just did it anyway.

Nina Talley:

Well, I think that like we've talked about, payroll comes with that human element. And it's like, "As a human, I sort of find this to be my imperative to relay this information as a human to another human, understanding the potential broad impact for this type of breach."

Christine Stolpe:

Yes. And from a more selfish perspective, if I educate them on the front end when they come to me at tax time, I can go, "Uh-huh, I informed you thusly."

Nina Talley:

Exactly. "Got to cover your own butts." Well, that's such a, I think, relatable and scary nightmare because I think that that's one of those things that we always know is a potential to happen. You can't bring it down to a complete zero risk. And as such, that truly is. The scariest nightmares are always the ones that are the most relatable. I think it also speaks to sort of making this larger informed decision about the health of the business processes as a whole outside of payroll as well is that making sure that these types of checks, phishing trainings are being adhered to because at the end of the day, it can very easily impact you as a payroll professional.

Christine Stolpe:

Oh, absolutely. How many headlines have we seen this time every year that some CFO or CEO has emailed some poor payroll clerk demanding all W2s and PDFs sent right now, and the payroll clerk's like, "Oh my gosh, the CEO wants something." And so they answer, and they just sent everybody's W2s in PDF format to some dude in India. It happens. It's really scary that it happens. So educating ourselves, educating the employees, talking until people are really annoyed with us talking and just keep talking even afterwards. Sometimes it takes a mosquito to get people to actually pay attention.

Nina Talley:

Exactly.

Do you want to hear how our expert guests would've handled a payroll nightmare that you are familiar with? Send an email to podcasts@americanpayroll.org or leave us a comment on the APA's Facebook page to get involved in the conversation.

So you know that we don't like to leave things on a negative note here at PayTalk. And so my last question is always a positive one. What is the best piece of payroll advice you've ever been given? Or what's the piece of advice that you wish you had been given?

Christine Stolpe:

Don't take yourself too seriously.

Nina Talley:

Ooh, I love it.

Christine Stolpe:

I talk a lot about confidence and cautiousness and we have these certifications and we're the experts and we know better than everybody else, but there's a right way and a wrong way to present that, and the whole Debbie Downer versus payroll. You can't take anything too seriously. It's important to take things importantly. IRS forms are important, compliance is important, but there's nothing so serious about what we do that we can't bring levity, brevity, and smiles to our faces as well, honestly. There needs to be more smiling in payroll.

Nina Talley:

I completely agree with that. And I think that you need to respect the work that you're doing and respect the place that payroll has in people's lives while also respecting yourself and your emotional health and your mental health and making sure that you're not killing yourself with stress. You need to find that levity.

Christine Stolpe:

Exactly. Put a mirror somewhere near your desk so that you can peek at yourself every once in a while and make sure you're smiling, especially when you're on the phone.

Nina Talley:

I love that. That's a great idea. So thank you so much for joining us today, Christine. I really think that achieving measurable full-time compliance is one of the most important things for you to achieve if you're trying to step up to the next level in your career. Finding a new level of success and finding a new level of fulfillment is so important. I know that our listeners found so much value in your insights. And I really appreciate you taking the time to talk with us today.

Christine Stolpe:

Oh, it's been my absolute honor and pleasure. I love talking to my fellow minded payroll professionals and supporting them and getting the support that I've gotten from them over the past decade.

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Nina Talley:

I also want to take a moment to thank all of our loyal listeners out there. Without you, PayTalk would not be possible. Make sure you rate, review, and subscribe on your preferred podcast streaming service. That is truly the best way to support this podcast and ensure that we can continue to bring you the human stories that make payroll so personal. Until next time, folks, this has been your host, Nina Talley, with PayTalk.

Speaker 1:

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