

# 7 Questions to Ask Before Choosing a Nanny Tax & Payroll Service Provider



## 1. Do you offer workers' compensation for domestic employers?

Workers' compensation is a requirement for domestic employers in many states. GTM Payroll Services is a licensed broker for workers' compensation insurance. We will work on your behalf to shop for quotes from various carriers to provide you with the most competitive options. From there, we'll manage your audits, invoices, and claims.

Also, with your workers compensation and household payroll through a single provider, you'll have one point of contact and online access for all your payroll, taxes, and insurance.

Other household payroll service providers don't offer workers' compensation leaving you to find a policy on your own. That's another account to remember with additional contact information.

It's worth considering a workers' compensation policy even if coverage is not required by law in your state.

If your nanny is involved in a work-related accident, it may not be covered under your homeowner's insurance policy.

Without workers' compensation you could be liable for thousands of dollars in medical bills and your nanny is out lost wages.

## 2. Do I need to process my household payroll each week?

With GTM Payroll Services, set your payroll to "auto pilot." Enter your nanny's weekly hours and pay rate once and then forget it. They'll automatically receive their check or direct deposit each pay period. It's perfect for active families ... one LESS thing to worry about each week.

It's also easy to make any adjustments if your nanny works more or less hours than their standard in a pay period. Changes can be made online at your convenience.

Some payroll service providers force you to be your own payroll processor. Each pay period you need to go online, log into your account, enter your nanny's hours, review it to make sure everything is correct and then approve it. That's every pay period. If you forget to do it, your nanny doesn't get paid. If you make a mistake, your nanny is paid incorrectly. That's one MORE thing to worry about each week.

You have better ways to spend your time than process your household payroll.

### 3. Will you obtain my Employer Identification Number (EIN) and state IDs?

The federal government requires that all household employers obtain an EIN. You'll have additional forms to file to get your state IDs as well. The process is a nuisance and can confuse families hiring domestic help for the first time. Doing it incorrectly can mean big headaches for you come tax time.

Some payroll service providers won't help you with tax ID paperwork and then will impose fees if your tax accounts are not set up properly.

GTM Payroll Services takes care of your EIN and state ID for you. We'll file all the proper federal and state forms on your behalf to make sure you're properly set up as a household employer. It's one less item on your to-do list and a benefit of partnering with a full-service payroll provider.

### 4. How quickly can I get set up with your service?

With GTM Payroll Services, you can get set up online or call us and we can walk you through the process in about 10 minutes. From there it can take as little as three days for your employee to receive their first check or direct deposit. It's fast, efficient and highly automated. Exactly what busy families need.

GTM Payroll Services will have your payroll set up in minutes...not days.  
Fast. Efficient. Highly Automated.  
Exactly what your family needs.

On the other hand, it can take an hour or more to navigate the systems of other payroll service providers. These systems are designed for business – not household – payroll. They're unnecessarily complex. On top of that, they're still mailing packets of information that can take days to reach you. Then you need to find time to complete them and send the package of paperwork back. It can take a week or more to be ready. That's NOT what busy families need.

## 5. Does your company specialize in household payroll?

Some household payroll services providers are simply subsidiaries of larger business payroll corporations. They try to shoehorn household employers into their small business offerings. And it shows. Their sign-up processes and payroll platforms are designed for businesses not families.

For some payroll service providers, domestic employers like you make up just another “industry” for their business tax services.

Household payroll, tax withholding, and insurance requirements are very different from those of a business. If you do it incorrectly, you’re the one facing audits, lawsuits, and fines.

In 1991, GTM Payroll Services became one of the first firms to manage household payroll. Since then, we’ve helped tens of thousands of families – including executives and clients of Fortune 500 companies.

You lead active lives and may not get all the ins and outs of payroll, taxes, and insurance. That’s why we’ll advise you on workers’ compensation and overtime hours. Help you understand a domestic workers’ bill of rights. And much more.

Your dedicated support team at GTM Payroll Services includes certified payroll professionals (CPPs), fundamental payroll certified (FPC) experts, licensed insurance brokers, CPAs, and household employment tax specialists. We’ll keep you legal and compliant. That means no risk, no hassles, and no worries.

## 6. How secure is my data with your service?

Some household payroll service providers offer basic SSL encryption of your data. But that’s not enough to prevent hackers from accessing your information – including social security numbers – and stealing your or your nanny’s identity.

At GTM Payroll Services, we go above and beyond basic. We maintain strict compliance with SSAE-16\*, the highest international standards for information security. We also include backup protection to keep your information safe and two-factor authentication for accessing your account.

It’s one less concern for you and part of the service and support you’ll enjoy with GTM Payroll Services.

\*SSAE-16 is a recognized standard developed by the Auditing Standards Board (ASB) of the American Institute of Certified Public Accountants (AICPA) for defining how service companies report on compliance controls.

## 7. What type of resources do you provide to support household employers?

GTM Payroll Services literally wrote the book on household employment. *How to Hire a Nanny: Your Complete Guide to Finding, Hiring, and Retaining Household Help* by GTM Founder and CEO Guy Maddalone provides guidance on nanny taxes and payroll as well as dozens of other related topics.

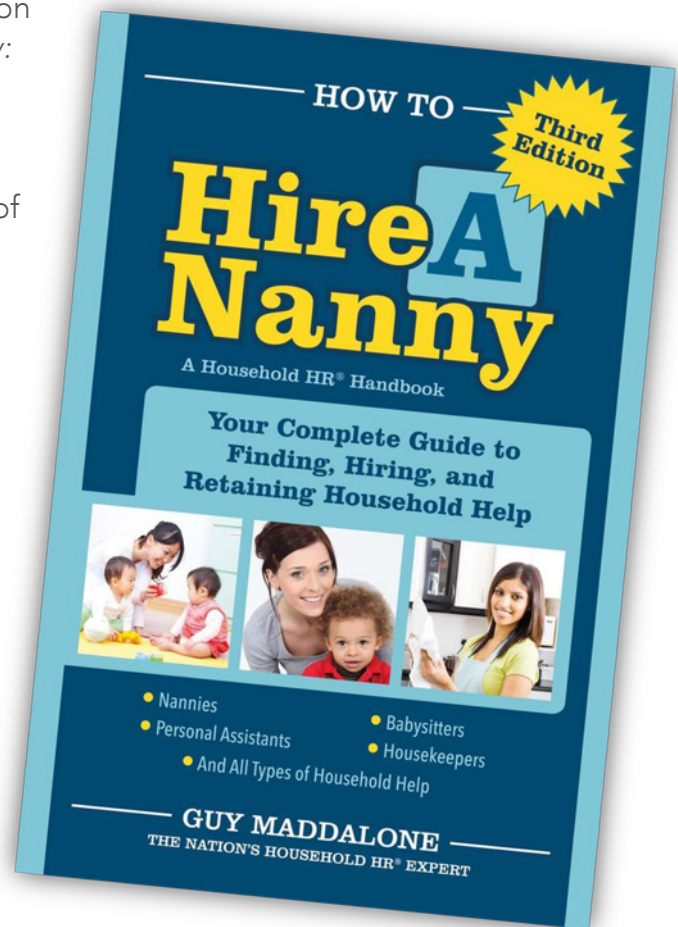
Get practical tips and information on finding a nanny, employee benefits, health and safety, insurance, personnel practices, and much more.

On top of that, we'll keep you up to date on any changes to wage, tax and insurance laws and regulations so you stay legal and compliant.

Our e-newsletters, website, and blog are filled with a wealth of knowledge about household employment that only the experts at GTM Payroll Services can provide.

At other payroll service providers, where household employment is just another industry for their business payroll service, you won't find much – if anything – in the way of resources.

*No other household payroll service provider can match the depth and breadth of resources that GTM Payroll Services offers.*



*How to Hire a Nanny* is free to all families who use GTM Payroll Services.

GTM Payroll Services makes domestic payroll easy and convenient. Your team of household employment experts will help eliminate costly and time-consuming compliance issues.

Better advice, better service, better value...for an easier life<sup>®</sup>

**Call (800) 929-9213 to get started today!**