

AMERICAN PAYROLL ASSOCIATION

2021 RATE CARD

The authority in payroll education since 1982

AMERICAN
PAYROLL
ASSOCIATION

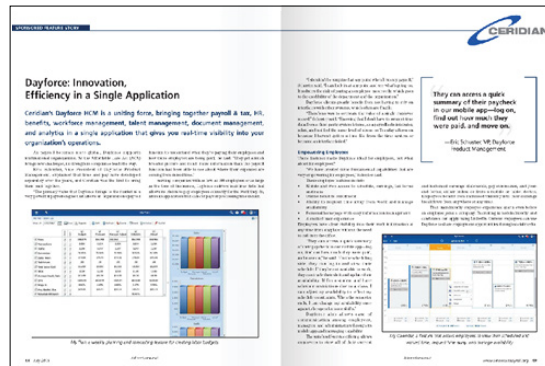
Content & Premiums

PAYTECH

Content

Sponsored Content (written by Advertiser)

Four-Page Advertorial Spread	\$14,000
Two-Page Advertorial Spread	\$10,500
One Page Advertorial	\$8,000



Interior Premiums

Booklet Insert (Tip-In)	\$16,500
Gatefold (Four-Page spread)	\$15,000
Full Page Perforated Insert	\$12,500
Half Page Perforated Insert	\$8,000



Premium Cover Advertising

Barn Door Cover	\$18,000
(Two-Page cover spread)	\$15,000
Belly Band	\$12,000
Cover On-sert	\$12,000



Note: Frequency Provides additional discounts and bonus value-adds, contact VendorRelationsTeam@americanpayroll.org for more details.

Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

Print & Digital Options

PAYTECH

Print & Digital	1x	6x	11x
Cover II	\$8,897	\$7,118	\$5,338
Cover III	\$8,489	\$6,791	\$5,093
Cover IV	\$9,447	\$7,558	\$5,668
Two-Page Spread	\$10,350	\$8,280	\$6,210
Requested Placement	\$9,361	\$7,489	\$5,617

Full Page			
Full Page	\$7,829	\$6,263	\$4,697
1/2 Page	\$4,448	\$3,558	\$2,669



Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

PAYTECH Sample	
Full Page Digital and Print	\$6,000
Platform banner	\$900

PAYTECH Sample

Join APA as we showcase our best samples of content to industry leaders outside our membership base with the PAYTECH Sample issue.

The PAYTECH Sample is a special edition of the Payroll industry's leading publication that reaches our 20,000 APA members!

With wide digital distribution, now is the time to advertise in PAYTECH Sample and also have your print ad included!

Special Sample Issue
An Official Publication of the American Payroll Association
www.americanpayroll.org

PAYTECH

Inside:
Payroll Points,
State Issues,
Payroll 101,
and more!

**Improve Year-End Processes
With Small But Significant Steps**

U.S. Bank Prepaid Card Solutions

Easy to Implement

Low Fees

Trusted Partner

Learn More

Member FDIC

Payroll fraud happens in 27% of all businesses

Payroll fraud occurs nearly twice as often (14.2%) in small organizations with fewer than 100 employees than in large ones (7.6%)

The average instance of payroll fraud lasts about 30 months

The median loss resulting from payroll fraud is \$108,000

*As reported in Forbes by the ACFE

by collusion. This happens when more than one person is involved in the fraud scheme. Companies are finding that many anti-fraud controls work on the principles of separation of duties and independent checks, but the risk increases when multiple people conspire to commit fraud. These controls can circumvent the system of independent verification that might otherwise catch the perpetrator.

What are the most common "red flags" that can give rise to suspected payroll activity?

- Refusal to take vacation and/or sick leave**—This could be an employee who is actually trying to cover their tracks. Employees who are in positions in which fraud is more likely to occur should be required to take time off.
- Employee lifestyle changes**—Most fraudsters live beyond their means. If an employee is purchasing a pricey new home, vacation homes, expensive jewelry, cars, etc., this could be a red flag.
- Significant debt and/or credit problems**—Smart Business Network reports indicate that 33% of fraud perpetrators have significant financial struggles or difficulties. Many of the fraudsters justify this in their minds by rationalizing that they'll pay it back at a later date.
- An employee gets easily annoyed by reasonable questions**—If you find that an employee snaps at you for asking an obvious or reasonable question, this could indicate that they are feeling guilty or trying to prevent the question from going any further. In this case, you should keep asking questions.

IRS Penalties

One of the largest payroll fraud schemes that the IRS is cracking down on is misclassifying employees. If an employer unintentionally classifies a worker as an independent contractor rather than an employee, the employer faces at least the following penalties:

- \$50 for each Form W-9 the employer failed to file
- Penalties of 1.5% of the wages plus 40% of the FICA taxes that were not withheld from the employee as well as 100% of the matching FICA taxes that the employer should have paid. Interest is also accrued on the penalties daily from the date they should have been deposited.
- Failure to Pay Taxes penalty equal to 5% of the unpaid tax liability for each month up to 25% of the total tax liability. There can be additional penalties and fines when the IRS believes there is fraud or intentional misconduct. For example, the IRS could penalize an employer 30% of all wages paid plus 100% of the FICA taxes for both the employer and the employee. Criminal penalties could include \$1,000 per misclassified employee and one year in prison.

Establishing and maintaining a strong environment to manage fraud risk is an ongoing process. Companies must have the appropriate governance structure in place to manage payroll fraud. The promotion of a corporate culture where the corporation defines the expectation of employee behavior as well as laying out the process for meeting those expectations results in an environment that builds trust and confidence. If an employee is ever found guilty of a fraud crime, their name and case will be published on the IRS website along with tax fraud on their permanent record. Along with paying a fine and jail time, employees risk losing their jobs and credibility.

Ready for a prepaid card solution?

Make implementation easy with a trusted partner.

Issue payroll to employees by direct deposit on the U.S. Bank Focus Card, a reloadable prepaid debit card. Employees can use the card when funds are automatically deposited into their card account — no checking account or check cashing required.

- Low fees**
Pay is automatically deposited to employees' card accounts, so they can access their money quickly with less, if any, fees. No need to wait in line or pay a fee to cash a check.
- Secure**
Employees don't need to carry large amounts of cash, and cards are protected if lost or stolen.
- In-house solution**
Fully integrated solution as an issuing bank, program manager and transaction processor all under one roof.
- Valuable features**
Employees can keep track of purchases and loads with text and email alerts, and better manage their money using the mobile app.
- Convenient**
Reduce costs associated with paper checks, postage, reconciliation or replacement of lost checks.
- Reliable**
Reduce uncertainties of CFPB pre-acquisition disclosure requirements with employee self-enrollment capabilities.

Visit usbankprepaid.com/payroll for more details.

Now On Air

Listen in to "PayTalk," the APA's monthly podcast, that explores the human side of payroll with global industry leaders. Whether you're just starting out in payroll or are a seasoned professional, "PayTalk" will help uncover the insights needed to unlock the next stage of your career.

Available on
Apple | Stitcher | Spotify
Subscribe Today!

Digital Ad Options

PAYTECH

eBlast Title Ad

Dimensions: 600x125

File Format: jpg or gif

Resolution: 72 ppi

PAYTECH Digital Edition Specs and Rates

eBlast Title Ad	600 x 125	Static Image	\$8,000
Leaderboard	728 x 90	Leaderboard	\$900
Left Side Skyscraper	160 x 600	Skyscraper	\$900
Right Side Skyscraper	160 x 600	Skyscraper	\$900

Looking to streamline your payroll processes? Automate them.

Empower your teams with payroll solutions.

[Learn more](#)

KRONOS

600 x 125

Worried About ADP? Present Free eBook—Understanding Your Pay

PAYTECH

The Official Publication of the American Payroll Association

In This Issue:
Year-End Special Section
Gain the Edge With Our Congress Review
Robotics in Payroll, AP
Be a Part of the Payroll Leader Conference

Self-Guided Success
Payroll Man, Woman of the Year
Jeffrey Hill, Ph.D., CPP, PMP, and Kristine Wilson, CPP

Your August/September edition of **PAYTECH-Digital** is here!

Compatible with your tablet and smartphone

PAYTECH Digital

rapid!
DISBURSEMENTS

Life doesn't wait for payday
Deliver pay instantly, on demand

[Learn more](#)

Looking to streamline your payroll processes? Automate them.

Empower your teams with payroll solutions.

[Learn more >](#)

KRONOS

728 x 90

Staffing Company, Owner Penalized for Violating COBRA Notice Requirement

160 x 600

160 x 600

Mobile Friendly

Self-Service Tax Forms
W-2, W-2c
ACA 1095-C
1099-R, 1099-MISC
1042-S, T4, T4A, RL-1
Custom Forms
Pay Stubs

W-2c Processing
Year-End Reporting
Print Services
Pay Cards

JAT SOFTWARE
Your Paperless Solution

Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

APA Website Digital Ad Options

Annual Vendor Listing Website Page ([Click here for Submission](#))

Annual Vendor Listing	\$1,500 / 12-month listing
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Package Creatives & Rates

Placement	8:1	6:1	1:2	Mobile 1:1	300x170	Rate
Homepage	✓	✓		✓		\$5,000 / per month
A - Horizontal	✓	✓				\$5,500 / per month
A - Vertical			✓	✓		\$5,500 / per month
B - Horizontal	✓	✓				\$4,500 / per month
B - Vertical			✓	✓		\$4,500 / per month
Sponsor Offer					✓	\$1,000 / per month

Payroll Currently

Placement			Rate
Bookshelf	8:1	6:1	\$1,800 / per month
Newsletter	8:1	6:1	
Email Banner	700 x 100 jpg		

Creative Submission Deadlines

January	February	March	April	May	June
December 15	January 15	February 15	March 15	April 15	May 14
July	August	September	October	November	December
June 15	July 15	August 13	September 15	October 15	November 15

Other Digital Options

Compliance TV

Compliance TV Archives Sponsorship	\$10,000
Compliance TV Video	\$5,000



PayTalk Podcast

PayTalk Podcast	\$5,000
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PayTalk Podcast Past and Upcoming Topics

Past episode topics include:

- The Strategic Payroll Professional
- Conversations With APA's Newest President
- The Era of Payments as Policy: Part One

Upcoming PayTalk topics include:

- Why Payroll Certification Matters
- Payroll Benchmarking Survey Results Revealed (w/ Deloitte)
- Talking Unemployment With the UWC (Strategic Services on Unemployment & Workers' Compensation)
- Storytelling With Data
- Meet the 2020 Global Vision Award Winner Fidelma McGuirk
- How Year-End Ready Are You?
- Time & Attendance Issues/Trends
- Technology's Impact on Payroll



NEW for 2021

Annual Publication Advertising Opportunity

PayTrain eBook and hardcopy (Ad placement in front of book)	\$4,000
PayTrain Fundamentals eBook and hardcopy (Ad placement in front of book)	\$2,500

Annual Publication Advertising Opportunity

Showcase your brand's products or services in APA's most prestigious certification preparation publications. These publications are part of several APA courses and eLearning tools.

DIFFERENT GOALS. ONE SOLUTION.
PAYTRAIN FUNDAMENTALS



<p>I want to BOOST my skills and increase my confidence on the job. 9 Years Payroll Experience</p>	<p>I'm ready to EARN my Fundamental Payroll Certification (FPC). 3 Years Payroll Experience</p>	<p>I need to MAINTAIN my credential by earning recertification credits. 10 Years Payroll Experience</p>
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PayTrain® Fundamentals is the right choice to help you learn the skills necessary for basic payroll processing and gain an understanding of how the payroll industry operates. The program is updated each year to ensure that your knowledge is current. The formulas, quizzes, games, and exercises help sharpen your skills for on the job and taking the FPC exam.

Get on track to achieve your payroll career goal with PayTrain® Fundamentals. Learn more at www.LearnPayroll.com/Fundamentals

AMERICAN PAYROLL ASSOCIATION Advance your career with payroll training from the American Payroll Association.

Payroll Education & Certification Preparation Courses

FPC Boot Camp	\$8,000
CPP Booth Camp	\$12,000
APA Progression Series Course	\$12,000
Payroll 101 & 201 Course Combo	\$10,000



APA's Top Payroll Education & Certification Preparation Courses

Showcase your support as a leading payroll service provider alongside payroll professionals as they work to elevate their careers. What better way to gain recognition, leave a lasting impression, and receive the benefit of sponsoring one of APA's most prestigious educational offerings.

Email & Digital Ad Options

Local Chapter Email

Email Blast to All Chapter Presidents and Officers

\$8,500

Looking to reach our full membership?
Contact the APA Vendor Relations Team
for more information.



Dear Chapter Leader,

We appreciate your **commitment to taking a leadership role** within APA, and **acknowledge the time and energy you dedicate** each week to supporting the members of your chapter. Strong local chapter leadership inspires strong chapter growth. It's exciting to see so many **leaders rise to the occasion** and help their **members boost their careers**.



Surprising, too, is how often the **most effective leaders** are those who felt they were unqualified for the role when they first accepted it. Despite their misgivings, each accepted the challenge and plowed ahead, determined to give it their best. It makes you wonder, **"What do they have in common?"**

While each effective leader brings different experiences and skill sets to the table, there are three common characteristics they consistently share:

- A drive for the common good
- A commitment to inspire others, and
- An unwavering belief that they must provide practical benefits.

The result is that **members feel appreciated**, eagerly **get involved**, and view their membership as a **valuable asset** in their career. In short, the chapter and its members flourish.

We at ADP embrace these **three fundamental principles** as well. As witnessed by our **recent acquisition of Global Cash Card**, a company with a celebrated history of commitment to payroll education and a "people first" approach, we are guided by our slogan, *"A more human resource"*. It stands as a reminder to both our employees and our clients that it's **all about people**. Sophisticated systems and processes are necessary tools, but at the end of the day, **it's people who make the difference**.

Thank you for making that difference in your chapter.

We look forward to raising a toast to you on **November 10th** at the **Chapter Leadership Summit Cocktail Reception!**

Events

National Conference (Annual Payroll Congress)

Booth Rates

10x10 Inline	\$4,600
10x10 Corner	\$4,800
20x20 Island Booth	\$19,200

* Sponsorships Available!



Congress Xstream Virtual Conference

Virtual Booth	\$4,500
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* Sponsorships Available!



Exclusive Sponsorships

Capital Summit	\$20,000
EIPC	\$15,000
Payroll Leaders Conference	\$15,000

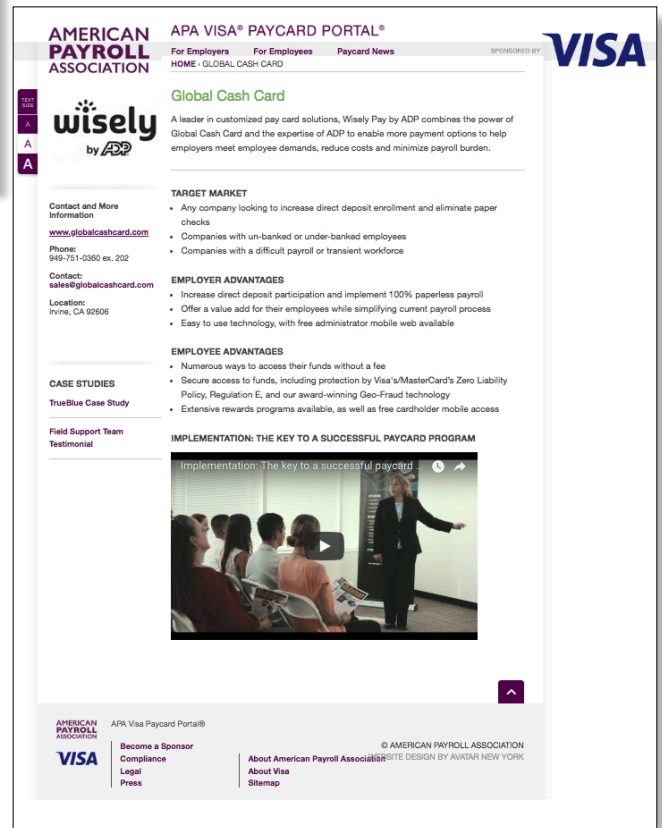


Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

APA Visa® Paycard Portal



Comprehensive information on all aspects of payroll debit cards.



Our Sponsors:



Annual Sponsorship Levels:
Platinum
Gold
Silver

APA Visa® Paycard Portal 1-Year Sponsorship

Platinum Level	Gold Level	Silver Level
\$18,000	\$15,000	\$12,000

Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

Webinar Sponsorship

Webinar Sponsorship	
Thought Leader Webinar	\$21,000
APA Conducted Webinar	\$15,000

Education & Certification

Home > Education & Certification > Courses & Seminars > View Class

Print

EDUCATION	+
COURSES & SEMINARS	-
Payroll Education	+
Compliance Education	+
Preparing for Year-End	
Global Payroll	
Train Your Team	
CERTIFICATION	+
RECERTIFICATION	+
PREPARE FOR CERTIFICATION EXAMS	+
STUDY TOOLS	+
PRODUCT FINDER	

Technology Is Driving an Unstoppable Shift to On-Demand Pay Sponsored by rapid! PayCard

[Back To Class Schedule](#)
[View Course Information](#)



Available On: 4/28/2018
Available Until: 4/15/2019
Delivery Method: Webinar On Demand
Price: FREE
RCHs: 1.0 Units

[ADD TO CART](#)

[Print Order Form](#)

Member	Colleague	Non-Member
\$0.00	\$189.00	\$225.00
Product Code: 18RAP01R		

Use this [order form](#) for mail or fax orders.

Technology Is Driving an Unstoppable Shift Sponsored by rapid! PayCard

Static timelines for fixed paydays and rigid schedules for payouts are a solution that meets your employees' desire to receive disbursement paycard Brand, or other financial account.

- Advances in technology are driving an unstoppable shift to an on-demand pay environment.
- This includes the delivery of corporate payments including wage adjustments, separation payments, accrued wage payments, and more.
- Businesses that don't adapt could find themselves behind the curve.

Recertification Credit

Earn 1.0 Recertification Credit Hours (RCHs) or 0.10 Continuing Education (CEUs) for attending this webinar.



Payroll Forensics Advanced Concepts: Turning Information Into Action

Payroll forensics is the science of **collecting, preserving, and analyzing information** about payroll systems. The objective is to **identify opportunities for improvement** based upon the findings. How well do you know **what is in your payroll systems**? Do you know if the configuration is accurate and meets all business and legal requirements? What about your processes? Are you encountering repeated problems?

In this webinar, you'll learn about the **risks and rewards** of performing a **payroll forensics study**, as well as how to:

- Analyze the data
- Present the findings the data identifies
- Identify methods to resolve and prevent recurring problems

Friday,
September 14
1:00 p.m. - 2:30 p.m. EDT
Member Price: Free*

[Register Here!](#)

Sponsored by
CERIDIAN

Credits: 1.5 RCHs/
0.15 CEUs/1.5 CPE credits

No advance preparation or prerequisites required.
Delivery Method: Group Internet-Based
Field of Study: Business Management & Organization

Buyer's Guides & Premium Listings

Buyer's Guides, Directories, & Premium Listings

Buyer's Guides	\$900
Directories	\$900
Special Listing/Congress Expo Showcase	\$300
Vendor Showcase - Mid-Year Review (June PAYTECH)	\$900
Payroll Consultants	\$300



2021 Schedule:

Buyer's Guide and Directory Listings

January	Workforce Management BG Buyer's Guide
February	Payroll Service Providers Solutions BG
March	Congress Expo Showcase
April	Wage Access Options Buyer's Guide
May	Global Payroll Buyer's Guide
June	Cloud Based Payroll Solutions Buyer's Guide; Vendor Showcase—Mid-Year Review
July	Wage Garnishments Solutions Buyer's Guide
Aug./Sept.	Year-End Solutions Buyer's Guide
October	Payroll Consultants Directory (NEW)
November	HRIS Buyer's Guide
December	Payroll Solutions Directory

Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

Magazine Specifications Sheet

PAYTECH

- General Regulation —• APA is not responsible for the reproduction quality of an ad that fails to meet any of the specifications listed in this document—PAYTECH Magazine Ad Specifications. A \$100 charge is applied to late ads that must be put in on the blues stage before printing. PAYTECH magazine publisher reserves the right to reject any advertisement.
- Note —• All sizes below are given as inches wide x inches tall.
- Publication Trim —• 8-1/8 inches x 10-7/8 inches
- Single Page Bleed —• 8-3/8 inches x 11-1/8 inches
- Fractional Ad Sizes —• See page 3 sheet for sizes
1/2 page horizontal
1/2 page vertical
- Ship Materials To: —• Vendor Relations Dept.
American Payroll Association
660 North Main Avenue, Suite 100
San Antonio, Texas 78205-1217
210-226-4600
- E-mail Materials To: —• Admaterials@americanpayroll.org, over 2MB send via Hightail.com
- Closing Dates: —•
- | 2021 Issues | Closing | Ad Materials |
|-------------|---------------|----------------|
| January | Nov. 5, 2020 | Nov. 12, 2020 |
| February | Dec. 3, 2020 | Dec. 10, 2020 |
| March | Jan. 7, 2021 | Jan. 14, 2021 |
| April | Feb. 4, 2021 | Feb. 11, 2021 |
| May | March 4, 2021 | March 11, 2021 |
| June | April 8, 2021 | April 15, 2021 |
| July | May 13, 2021 | May 21, 2021 |
| Aug./Sept. | July 8, 2021 | July 15, 2021 |
| October | Aug. 5, 2021 | Aug. 12, 2021 |
| November | Sept. 9, 2021 | Sept. 16, 2021 |
| December | Oct. 7, 2021 | Oct. 14, 2021 |
- Specifications: —• File Formats—High quality PDF files strongly preferred, other file formats accepted (all Mac) InDesign, EPS or TIFF. (When submitting native application files, convert fonts to outlines or supply all fonts and all placed images.) Color images must be in CMYK mode and all colors used must be CMYK. Black and white images must be saved in gray scale mode. Photo images must be saved at 300 dpi. Image format must be EPS or TIFF. Live matter should be kept 3/8 inch from the trim edges. 133 line screen recommended.
- Ad Specifications Questions: —• Matt Garcia: Matt.Garcia@americanpayroll.org

Ad Materials Checklist

PAYTECH

The following checklist should be used to ensure that your ad materials for PAYTECH have been submitted according to our specifications. Please review every item below before sending in your ad materials.

General

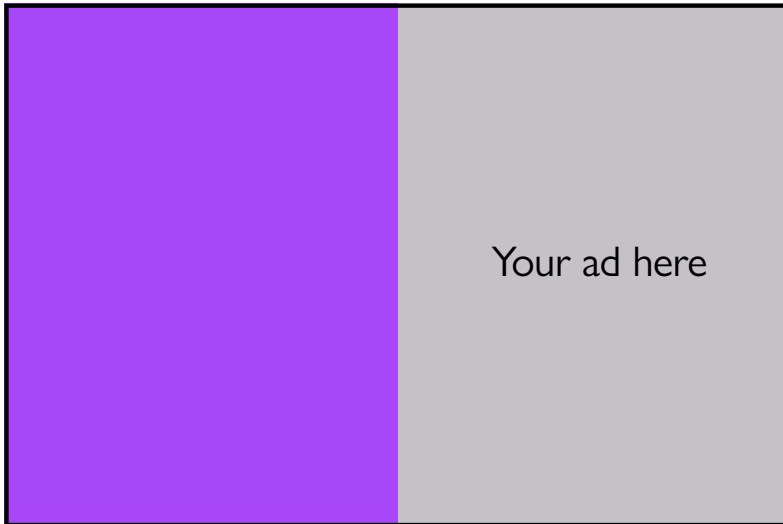
- ☐ The ad is being submitted by PAYTECH magazine's deadline. (See details on the PAYTECH Magazine Ad Specifications Sheet).
- ☐ If not, Matt Garcia (210-226-4600, ext. 2289) has been contacted with the ad status.
- ☐ A production contact name, e-mail address, and phone number has been provided to APA.
- ☐ The ad is being sent in time to guarantee proofing (ad is due by the close of business on the "Ad-Materials" deadline on the Ad Specifications sheet).
- ☐ Ad is set up according to PAYTECH's trim size (with bleeds included). Fractional ads are set up to PAYTECH's ad sizes according to PAYTECH's Ad Specifications Sheet.
- ☐ When sending a PDF file, the PDF has been distilled using PDF X-1a.
- ☐ The final digital submission contains everything needed to process the ad. (When submitting the ad's native application file, all supporting files are included—all fonts and all images).

Fonts

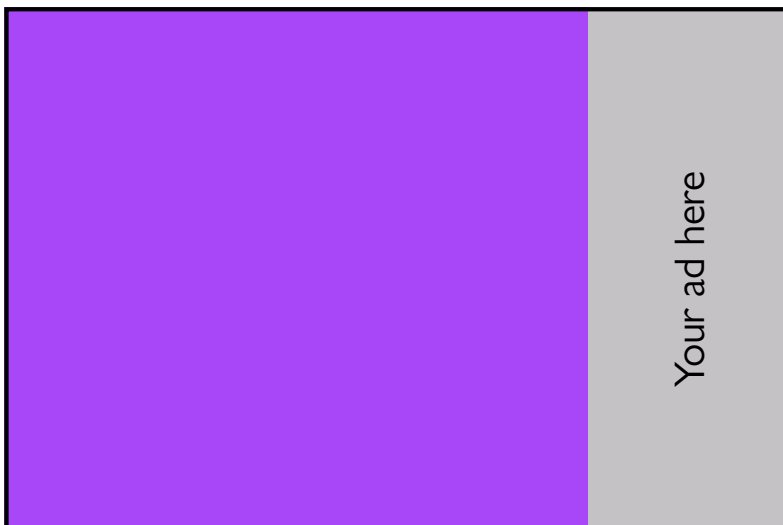
- ☐ No font menu styling (ex: bold, outline, etc.) has been used. For example, use the actual FrutigerBold font.
- ☐ Only PostScript fonts have been used. Avoid using True Type fonts. If these fonts are used they must be converted to an artwork state such as "outlines."
- ☐ Type used in graphics has been converted to an artwork state such as "outlines" in final version for ad submission.

Color

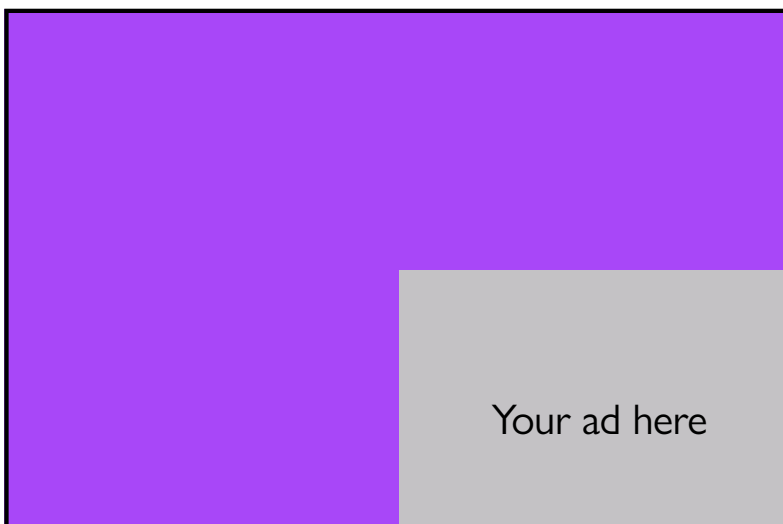
- ☐ B/W images are in a gray scale mode.
- ☐ Color images and type are in CMYK color mode.
- ☐ Images are prepared with a 133 line screen considered.
- ☐ All photographic type images are 300 dpi at full size.



Full page with bleed
size: 8.125" x 10.875"
(add 1/8" bleed on all sides)



1/2 page vertical with bleed
size: 4.0625" x 10.875"
(add 1/8" bleed on all sides)



1/2 page horizontal with bleed
size: 8.125" x 5.44"
(add 1/8" bleed on all sides)

Sponsorship Opportunities

**NATIONAL
PAYROLL
WEEK**

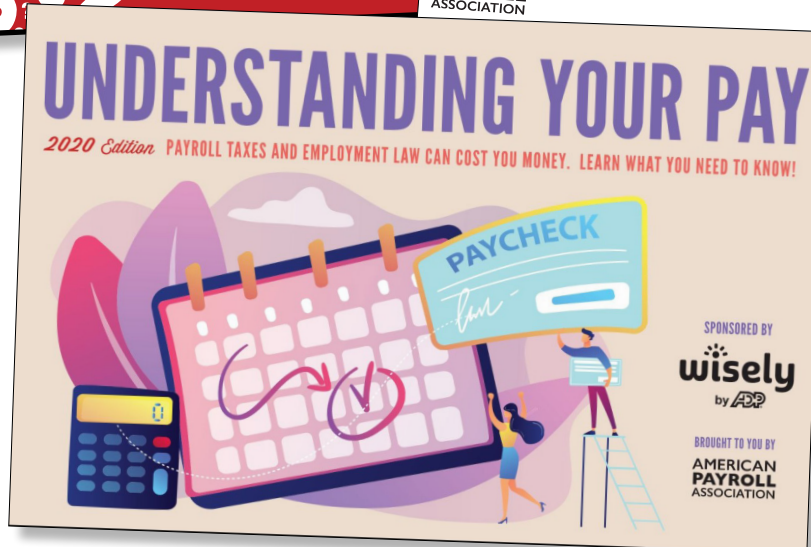
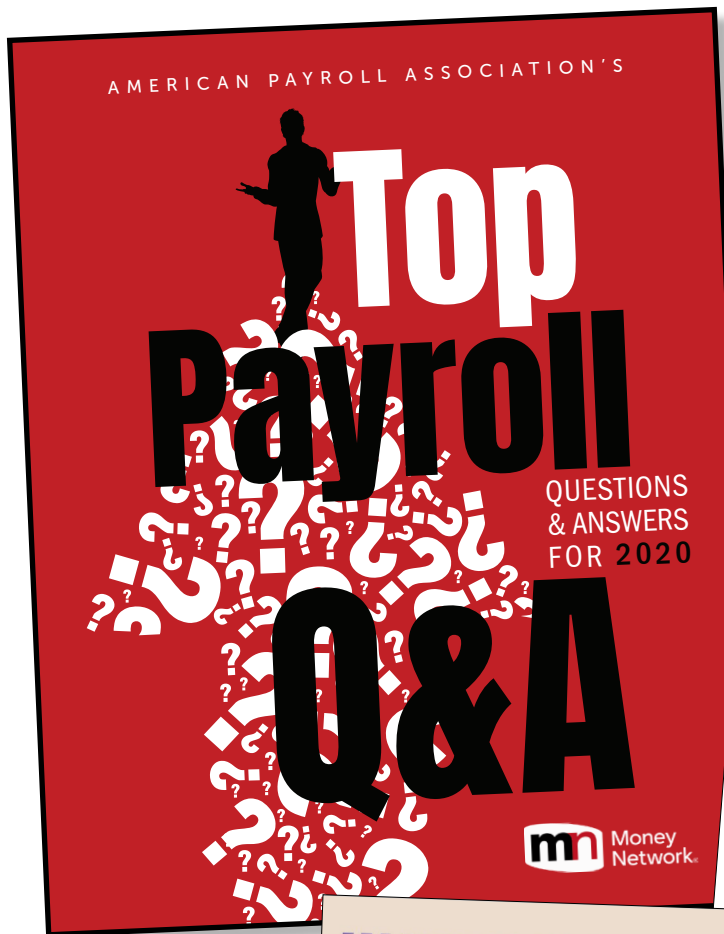
National Payroll Week	
Sponsorship Rates	
Platinum Sponsorship	\$29,000
Gold Sponsorship	\$19,000



Contact Vendor Relations at VendorRelationsTeam@americanpayroll.org

eBook Sponsorship

eBook Sponsorship	
eBook	\$45,000



Chapter Leadership Summit

Sponsorship	
Chapter Leadership Summit	\$50,000



Membership Surveys

Membership Surveys	
Average of 900+ leads	\$16,000
Up to 12 questions	
Two sponsor-branded emails	
Sponsor provides the incentive for participation	
Co-owned data (individual and aggregate results)	
Various survey options & topics available	

**AMERICAN
PAYROLL
ASSOCIATION**

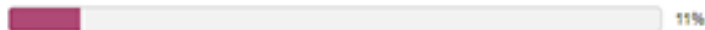
rapid! PayCard Membership Survey

What Do You Want From Your Paycard Program?

An APA and rapid! PayCard-Sponsored Survey

* 1. Does your company track, monitor, and analyze the evolving federal and state paycard and wage payment laws and regulations for both your current and future employee work locations?

- ☐ Yes
- ☐ No
- ☐ This is vital and we are not confident that our process is always up to date or accurate and it requires a lot of work
- ☐ We look to the APA for guidance



Next

Specialty Seminars

Specialty Seminar Topics

Strategic Leadership Certificate Program	\$10,000
Garnishments Forum	
Local Income Tax Compliance	
Payroll Issues for Multi-State Employers	
Payroll Tax Forum	
Global Payroll Management Certificate Program	\$35,000
Preparing for Year-End & 2021	

Specialty Seminar Value

- In-person training in cities around the country
- Live and on-demand webinars
- Attendee contact info from all delivery versions
- Full-page content/ad in course book
- Exclusive branding (digital, email, print, classroom)

The image displays the American Payroll Association's website interface, specifically the 'Education & Certification' section. The main heading is 'Preparing for Year-End and Next Year'. Below this, there's a 'Class Schedule' and a 'Program Overview' section. The program overview states: 'This seminar addresses the complex compliance issues of year-end, including the latest changes in legislation and regulations that affect the close of one year and the beginning of the next.' The program sponsor is 'rapid!'. Below the website screenshot are three promotional brochures. The first is 'Garnishments Forum 2020' with the headline 'How well do you understand wage garnishments? All garnishments are NOT the same.' The second is 'Payroll Tax Forum' with the headline 'How is your payroll compliance impacted by Tax Reform?'. The third is 'Preparing for Year-End and 2021' with the headline 'With COVID-19 affecting payroll operations, your company may not have the same budget as last year. Don't get caught off guard during what is sure to be the most complex year-end ever.'