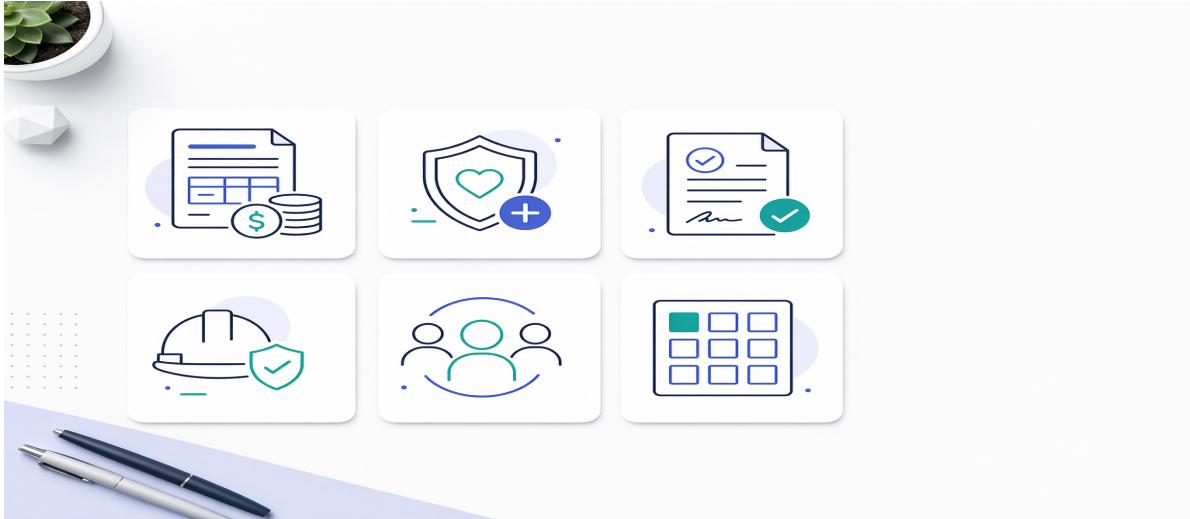


HR Outsourcing Decision Guide

This free decision guide helps you compare HR outsourcing options without the sales pitch. Use it to decide whether you need payroll help, a PEO, or HR software based on your size, budget, and time.



PEO Atlas is a free matching service — not a PEO, HR, payroll, benefits, insurance, tax, or legal provider. This guide is general information, not professional advice. Cost ranges vary by headcount, services, and state, and are not quotes. Always read a provider's full contract before you sign. Find this guide and get matched, free, at peoatlas.com.

What this guide helps you decide

The HR Outsourcing Decision Guide is a simple worksheet for owners who are spending too much time on payroll, onboarding, benefits questions, or HR paperwork. It helps you sort through the main options: do it yourself, use payroll software, hire an HR provider, or work with a PEO.

It is especially useful if you are a small business owner, a first-time employer, or a business owner new to the U.S. system. If the words “PEO,” “co-employment,” and “benefits administration” all sound similar, this guide helps you slow things down and compare them one piece at a time.

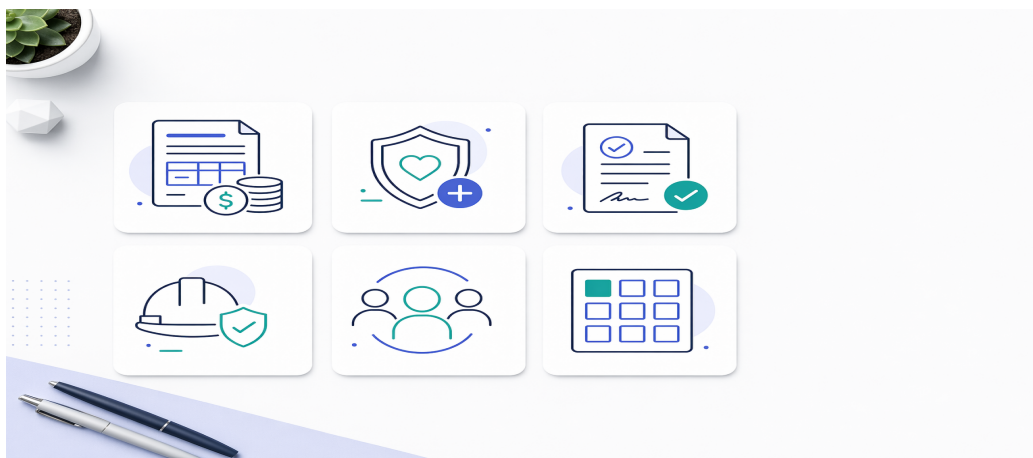
PEO Atlas is a free matching service, not a PEO, payroll company, benefits broker, insurer, tax provider, or law firm. This guide gives general information only, so you can make a clearer comparison before you talk with providers.

What’s inside the guide

The guide is built to help you think through the real cost of outsourcing, not just the sticker price. It walks you through the questions that matter most when comparing options:

- How many employees you have now, and whether you expect to grow soon.
- Which tasks are taking the most time: payroll, onboarding, compliance paperwork, benefits, workers’ comp, hiring, or HR admin.
- Whether you want only software, or a provider that also handles more of the back office.
- How much support you need from a real person, not just a platform.
- What budget range feels realistic for your business.

It also helps you compare pricing styles you may see in the market, such as per-employee-per-month pricing or percentage-based pricing. Real costs vary by headcount, the services included, and your state, so the guide is meant to help you ask better questions — not to give a quote.



How to use it before you compare PEOs

Start by filling out the guide based on your current business, not your future ideal setup. Be honest about where you are spending time now, because that is usually where outsourcing saves the most headaches.

Next, use your answers to decide what to ask each provider. For example, if payroll is your biggest pain point, ask whether payroll-only support is enough. If you want help with benefits, compliance, and workers' comp in one place, a PEO may be worth comparing more closely. A PEO becomes a co-employer for payroll, tax, and benefits purposes, but your business still controls hiring, firing, pay rates, and day-to-day work.

Before signing anything, read the full contract carefully. Look at fees, setup charges, term length, renewal terms, and exit terms. Watch for vague bundled fees, long lock-in periods, hidden charges, no accreditation, or pressure to sign fast.

Who this guide is best for

This guide is a good fit if you are:

- A small business owner trying to reduce admin work.
- A growing company adding your first employees.
- An immigrant-owned or first-generation business learning how U.S. payroll and HR systems work.
- A company that wants a simple comparison tool before booking calls with providers.

It is not a legal, tax, insurance, or HR compliance opinion. If you need advice on your specific situation, talk with a licensed PEO, accountant, or attorney, since rules vary by state.



What to do after you finish it

Once you complete the guide, you can use your answers to request a free match through Get matched. We only collect basic business and need details, such as your business name, headcount, state, what you need help with, and contact information.

If you want to learn more first, read [How to choose a PEO](#) or explore the [broader services page](#) to understand the different ways businesses outsource payroll and HR. The goal is simple: help you compare providers calmly and choose the setup that fits your business.

Common questions

Is this guide a quote or an estimate for PEO pricing?

No. It is a free decision tool, not a quote. Real pricing depends on your headcount, state, and which services you choose, so use the guide to organize your questions before talking with providers.

Will a PEO take control of my business?

No. In a co-employment setup, the PEO handles payroll, tax, and benefits administration, but your business keeps control of hiring, firing, pay rates, and daily operations.

Do I need a PEO, or is payroll software enough?

It depends on how much help you need. If you mainly want payroll processing, software may be enough; if you want broader help with benefits, compliance, and HR administration, a PEO may be worth comparing.

What information do I need to use this guide?

Just basic business and need details, like your company name, headcount, state, what you need help with, and a contact person. Do not include sensitive employee data like SSNs or bank account numbers.

Ready to compare providers? Get matched, free, with vetted PEO and HR outsourcing providers that fit your size and state at peoatlas.com/get-matched. You compare and choose who to work with, and you read the contract before you sign.