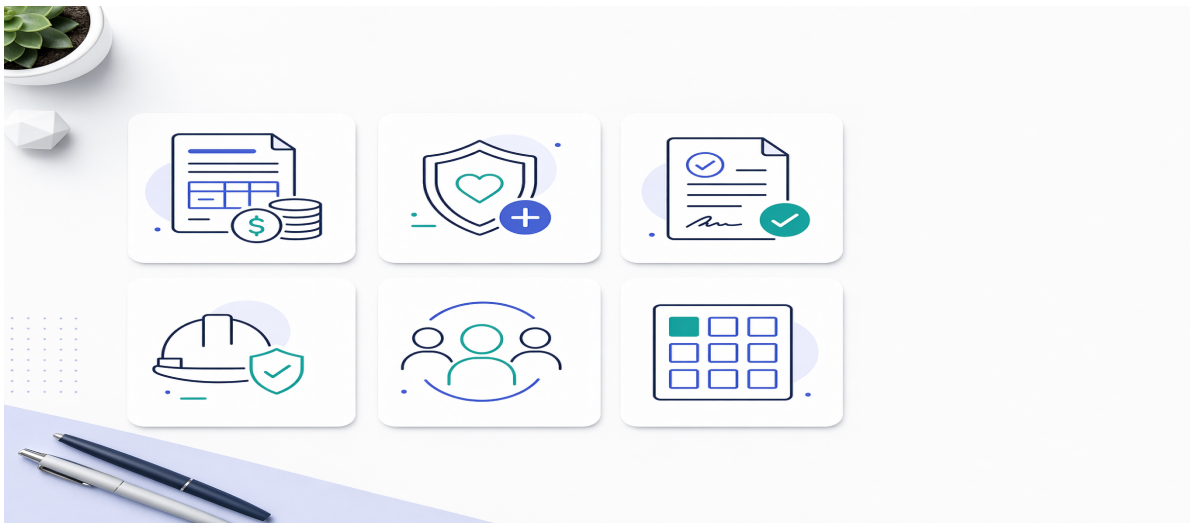


# PEO Readiness Checklist

Use the free PEO Readiness Checklist to quickly see if a PEO is a good fit and to prepare what you'll need to compare providers—without drowning in HR jargon.



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](https://peoatlas.com).

## What's inside the PEO Readiness Checklist (Free Download)

This checklist is a practical, owner-friendly worksheet you can use before you contact PEO providers. It helps you organize your current payroll/HR workload, your headcount, and what “better” should look like for your business.

You'll capture the key basics you'll be asked for when you're matched or when you compare options. That includes your business size, the state where you operate, and the main areas you want help with—like payroll, HR admin, hiring support, employee benefits administration, and workers' comp coordination.

You'll also note your goals for employee benefits (for example, what you care about most), and your expectations for how long you want to stay with a provider. Finally, it includes a short “document readiness” section so you can gather the common items a provider may request—without you sharing sensitive personal information through PEO Atlas.

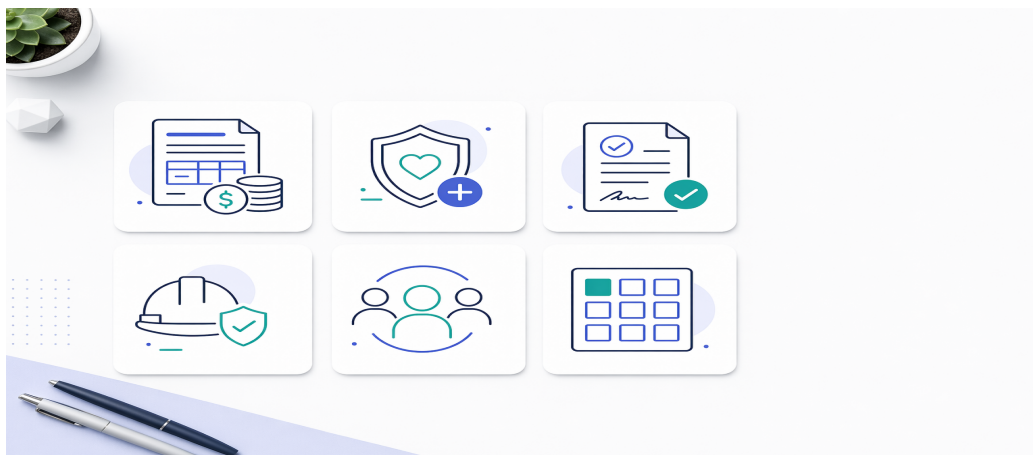
If you're new to running a US company—or you're simply tired of payroll and HR paperwork—the checklist gives you a clean starting point before sales calls, proposals, or contract talk.

## Who this guide helps

The checklist is designed for busy small and growing businesses across the United States, especially immigrant-owned and first-generation companies.

It's a good fit if you feel like you're spending too many hours on payroll and HR administration, you're trying to get benefits set up or managed, or you want to reduce compliance headaches without losing control of your business.

It's also helpful if you're not sure whether a PEO is the right next step. You can use it to compare your current setup versus what you're aiming for, then decide whether to explore PEO options through get matched.



## How to use the checklist before you compare PEOs

Start by filling out the items you already know: your headcount, the state you operate in, and the exact areas where you want help. Be honest about your pain points (for example, payroll time, HR admin tasks, benefits complexity, workers' comp handling, or onboarding paperwork).

Next, review the “goals” section and circle what matters most. Are you prioritizing faster payroll processing, fewer HR tasks, or better benefits administration? This helps you ask clearer questions and avoid choosing a provider that focuses on the wrong things.

Then use the “compare” thinking prompts. When a provider says “we can handle everything,” your checklist helps you verify what’s included, what’s optional, and how fees work. Costs can vary widely by headcount, services selected, and state—so treat any numbers as estimates from the provider, not as guaranteed savings.

Finally, keep your decision process owner-led. A PEO involves a business relationship where the PEO becomes a co-employer for certain payroll/tax/benefits purposes, but your business typically keeps control of hiring, firing, pay rates, and day-to-day work. Use the checklist to confirm how that works in the contract you’re offered.

## **What to look for when reviewing a PEO proposal (contract basics)**

As you compare providers, use the checklist as your “pause and verify” tool. You should read the PEO contract carefully—especially the fee details, service scope, and the term/renewal and exit language.

Common red flags to watch for include vague or bundled fees, unusually long lock-in terms, hidden setup or exit charges, unclear renewal terms, and pressure to sign quickly. Also look for credibility signals such as the right accreditation pathways (rules vary, and requirements differ by provider and program).

For pricing context: some PEO arrangements are discussed as per-employee-per-month (often a rough range like \$40–\$160 per employee per month, depending on services and state), while others are described as a percentage of payroll (roughly 2%–12% as a broad directional range). These ranges are not quotes or promises—they’re only to help you compare proposals more realistically.

For a deeper walkthrough on selecting a provider, see how to choose a PEO.



## Important notes (so you're not oversold)

PEO Atlas is a FREE matching service. We are not a PEO, and we don't perform HR work. We also aren't your payroll provider, benefits administrator, insurance provider, tax preparer, or legal advisor.

This checklist provides GENERAL INFORMATION ONLY. Rules, taxes, and benefits administration can vary by state, and every contract is different. For advice on your specific situation, talk to a licensed PEO, an accountant, or an attorney.

You should not feel obligated to share sensitive employee information when you're just starting to compare options. PEO Atlas collects business and need details only (like business name, headcount, state, and what you need help with). It does not request items like EINs, bank account numbers, employee SSNs, full employee rosters, or health records.

If a provider promises specific results or guaranteed savings, use your checklist to slow down. Ask for the exact scope of services, how fees are calculated, what happens at renewal, and what "exit" looks like before you sign.

## Ready to use the checklist? Next step

After you complete the PEO Readiness Checklist, you'll have clearer answers to the questions providers ask and a better way to compare proposals.

If you want help matching with PEO options based on your needs, use get matched. Or if you want a quick overview of what PEOs and HR outsourcing typically cover, start with services.

Take your time—your goal is to choose a provider that reduces HR admin work while keeping your business in control.

## Common questions

### Do I need the checklist if I already know I want a PEO?

Yes—it's still useful. Even if you're sure, the checklist helps you confirm your goals, compare what's included in proposals, and read contract terms like fees, lock-in length, and exit options.

### **What kinds of “documents” will the checklist mention?**

It focuses on the types of information providers commonly request during the process (like payroll/HR admin details and general business information). It does not mean you should send sensitive employee data through PEO Atlas.

### **Will completing the checklist cost me money?**

No. PEO Atlas is a FREE matching service, and the download is free. Any provider costs are separate and depend on the arrangement and services you choose.

### **Does a PEO take over my company?**

In most PEO relationships, the PEO becomes a co-employer for certain payroll/tax/benefits purposes, but your business generally keeps control of hiring, firing, pay rates, and day-to-day work. Always confirm the details in the contract.

### **How much does a PEO usually cost?**

Costs vary by headcount, services included, and state. As directional context, per-employee-per-month pricing is often roughly \$40–\$160/employee/mo, while percentage-of-payroll discussions can be roughly 2%–12%. Those are not quotes or guarantees.

### **Is PEO Atlas a PEO or HR provider?**

No. PEO Atlas is a FREE matching service, not a PEO and not an HR/payroll/benefits provider. We provide general guidance and help you get matched with providers, but we don't do HR work or provide legal/tax/insurance advice.

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**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](https://peoatlas.com/get-matched). You compare and choose who to work with, and you read the contract before you sign.