

Small Business HR Starter Kit

3 Tools to Find Your Gaps

*A self-audit for small business owners.
Every gap you find is costing you money.*

WHAT'S INSIDE:

01 HR Compliance Risk Assessment

Are you exposed right now?

02 Handbook Gap Finder

What's missing from your policies?

03 Worker Classification Quick-Test

Could a misclassification cost you thousands?

This kit is a diagnostic — not a solution.

It will show you where your HR has gaps. Fixing those gaps correctly requires professional guidance specific to your business and state.

Found a gap? Book a FREE 30-min consultation.

No pitch. No pressure. Just a real conversation about where you stand.
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HR Compliance Risk Assessment

Scan your business for the gaps most likely to cost you — right now

TOOL
1/3

Check every box that applies to your business today.

Every unchecked box is a live risk. The more you leave blank, the more urgent your next call needs to be.

AREA 1 — POLICIES & DOCUMENTATION

- HIGH My business has a written, signed employee handbook.
- HIGH The handbook has been updated in the last 12 months.
Laws change. An outdated handbook can create legal liability.
- MED Employees have signed an acknowledgment that they received it.
- HIGH I have a written anti-harassment policy in place.
Required in most states regardless of team size.
- HIGH I have a written progressive discipline process.

★ If you left 2 or more unchecked — your handbook needs attention before your next hire.

Book a free call at bloombeaconhr.com — we'll walk through this together.

AREA 2 — HIRING & ONBOARDING

- HIGH I complete an I-9 for every employee on or before their first day.
Missing I-9s = fines up to \$2,789 per employee.
- HIGH I use consistent interview questions for every candidate.
Inconsistency can form the basis of a discrimination claim.
- MED I have a written job description for every role in my business.
- MED New hires receive a formal onboarding checklist.

★ Inconsistent hiring is your #1 legal liability. Let's build a process that protects you.

Book a free call at bloombeaconhr.com — we'll walk through this together.

AREA 3 — PERFORMANCE & COMPLIANCE

- HIGH Employees have written goals and performance expectations.
If it's not written down, it didn't happen.
- HIGH I document all performance conversations in writing.
- HIGH I have Workers' Compensation coverage in place.
Required in most states from Employee #1.
- MED Required labor law posters are displayed — physically and digitally.
- HIGH I pay at or above my state's minimum wage.
State minimums often exceed federal — verify yours.

HOW MANY DID YOU CHECK?

12–14: Strong start — annual review keeps you current.

Under 7: Your business has live exposure.

7–11: Meaningful gaps. Book a consultation before they become problems. Don't wait — book a call today.

Handbook Gap Finder

Most small business handbooks are missing 3–5 of these — is yours?

Check each section your current handbook includes. Missing sections aren't just inconvenient — they're legal gaps. A handbook that's incomplete or outdated can be worse than no handbook at all. Here's what every handbook must have.

MUST-HAVE POLICIES — THESE ARE NON-NEGOTIABLE

- HIGH** **At-will employment statement**
Without this, terminations become lawsuits.
- HIGH** **Anti-harassment & discrimination policy**
Federal law requires this. State laws often cover MORE employees.
- HIGH** **Progressive discipline process**
No documented process = wrongful termination risk every time.
- HIGH** **Attendance & time-off policy**
Without this, 'I didn't know' is a valid defense for your employee.
- HIGH** **Confidentiality & data protection**
Especially critical if you handle client data.

COMMONLY MISSED — SMALL BUSINESSES SKIP THESE, THEN PAY FOR IT

- HIGH** **Disability accommodation procedure**
State laws often cover more conditions than federal ADA.
- MED** **Remote / hybrid work policy**
If any employee ever works from home, you need this in writing.
- MED** **Social media & technology policy**
What employees post can become your liability.
- MED** **Wage payment & overtime policy**
Employees must know how and when they're paid.
- MED** **COBRA / benefits continuation notice**
Required communication when employees lose coverage.

LEGAL LANDMINES — OFTEN DONE WRONG EVEN WHEN INCLUDED

- HIGH** **At-will exceptions**
Generic language can create implied contracts. Yours must be reviewed.
- HIGH** **Leave of absence policy**
FMLA, state leave laws, and your own policy must align — exactly.
- HIGH** **Discipline examples and lists**
List specific offenses limits your flexibility. Easy to get wrong.
- HIGH** **Employee classification language**
Misclassifying roles in your handbook creates legal exposure.

What your checklist is telling you:

Every unchecked box is a policy your employees aren't bound by — and a gap you can't enforce. Writing good policies requires knowing your state's specific laws. That's exactly what we do.

Book a free consultation and we'll audit your handbook line by line. bloombeaconhr.com

Worker Classification Quick-Test

8 questions that reveal whether your contractors might legally be employees

Misclassification is one of the most expensive HR mistakes a small business can make.

The IRS can assess back taxes + penalties of up to 41% of wages. Plus state fines. Plus lawsuits.

Answer YES or NO for each contractor or freelancer you work with. Be honest — the IRS will be.

Answer YES to more than 3 of these? You may have a misclassification issue that needs professional review.

FOR EACH CONTRACTOR — ANSWER YES OR NO

Do you set or approve their work schedule?

 YES NO

If YES — this signals employee status.

Do you tell them HOW to do the work, not just what outcome you need?

 YES NO

If YES — behavioral control = employee.

Do you provide their tools, equipment, or software?

 YES NO

If YES — this points toward employment.

Do they work exclusively or primarily for your business?

 YES NO

If YES — limited client base = employee signal.

Do you pay them a regular salary or set hourly rate (vs. per project)?

 YES NO

If YES — financial control = employee.

Are their services a core part of what your business does?

 YES NO

If YES — integration into business = employee.

Have they worked with you continuously for more than a year?

 YES NO

If YES — indefinite relationship = employee.

Do they work under your brand name rather than their own?

 YES NO

If YES — brand integration = employee signal.

WHAT YOUR ANSWERS MEAN:

0–2 YES answers: Low risk — your classification likely holds up.

3–5 YES answers: Moderate risk — worth a professional review before your next tax filing.

6+ YES answers: High risk — do not wait. This needs immediate attention.

Not sure what your answers mean for YOUR business?

Classification is state-specific and fact-specific. One conversation can save you tens of thousands in back taxes, penalties, and legal fees.

Book your FREE 30-min review: bloombeaconhr.com

You found your gaps. Now let's fix them.

This kit showed you where your business is exposed.
But knowing the gap isn't the same as closing it.

Closing HR gaps correctly requires knowing your state's laws,
your industry's requirements, and your team's specific situation.

That's exactly what Bloom & Beacon HR does — and your first
conversation with us is always free.

IN YOUR FREE 30-MINUTE CONSULTATION:

- ✓ We review your checklist results together
- ✓ We identify your highest-risk gaps first
- ✓ We give you a clear, prioritized action plan
- ✓ We explain exactly how we can help — no jargon
- ✓ Zero pressure. Zero obligation.

Book your free consultation now
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Or visit bloombeaconhr.com

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