

# ABA SIGNAL

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## 5 Steps to Improve Work Processes for Your Small or Medium-Sized Business

**(BPT) - If you run a small to medium-sized business, you know the challenges: Your to-do list is a mile long, and there's never enough time in the day.**

Whether you have a staff of two or two hundred, it seems like there aren't enough people to get everything done that needs doing. But the problem may not in fact be how many employees you have or how many hours are in a day - your processes may just need a reboot.

Here are steps you can take to improve your business processes - and a software solution to make many tasks easier.

### 1. Take stock

Step back to assess where your systems bog down. Are there specific areas that always cause

problems? Do certain tasks take much longer than others? Talk to your staff to learn where these pinch points are located. Be sure to let them know you're not looking at team members to blame, but systemic slowdowns. Another important way to assess trouble spots is from customer/client input. Several companies make tools to create customer satisfaction surveys, which give you useful insights into areas needing improvement from the perspective of your customer or client.

## 2. Review trouble spots

Once you've identified the most troublesome processes, it can help to go through them, step by step. If possible, enlist someone outside the company to review them with you, as they may spot issues you're unaware of. Ask questions like:

- What is the goal of this process? Is it being met?
- Does everyone do this the same way? Is the process written down?
- Are there too many steps/are any steps redundant?
- Can you identify spots in the workflow that cause the most difficulty?

Many workflow problems stem from different systems not communicating with one another. Creating an efficient, standardized document management system is often key to solving these kinds of difficulties.

## 3. Brainstorm solutions

After nailing down process details and clarifying difficulties, involve your team in brainstorming and exploring solutions. There could be tools already out there to help streamline your processes.

For example, many tasks can be simplified using PandaDoc, a flexible software solution that helps your team work smarter, not harder.

- **Create digital documents** with PandaDoc. You can manage, sign and send documents with ease, eliminating headaches at every stage of the process using just one software solution instead of several different programs. From pre-approved content and templates to proposals and approval workflows, you can digitize every process to save time and headaches for every team in your business. Even better, you'll also save money and help the planet by reducing paper waste.
- **Collaborate and consolidate document-related processes** using PandaDoc, which makes it easier for team members to work together on a wide variety of documents. Any team - from sales and marketing to HR and finance - can use the software to create custom themes, use embedded media and integrations. Your teams will impress your customers by sending personalized, on-brand documents securely in minutes.
- **Track your docs and workflows** with real-time reporting and engagement metrics, giving you needed insights to take every document to the finish line. Whether you're processing medical forms, offer letters or multi-year six-figure contracts, you can keep tabs on all your secure business documents to maintain momentum and better predict business goals.
- **Keep everything moving** by getting your documents out the door in minutes. PandaDoc helps you create stunning, error-free documents with pre-built templates, a drag-and-drop content library and auto-fill data from your CRM - and then finalize every transaction with an integrated eSignature solution.

## 4. Educate your team

Once you've chosen a solution to a problem area, write down the new procedure your team will be following using clear step-by-step instructions. Have your team learn the new process or get trained on the new software or other tool. Make sure everyone logs how it's going, so you can assess whether they're saving time and effort getting things done with the new approach or tool.

## 5. Revisit your solutions down the road

After you've implemented a solution, track how well it's working for your business. Take stock again one month, three months and six months out to ask - is the new process performing better than your previous approach? Does it need tweaking to see further improvements? Check in with your team regularly to see how any new processes are working for them.

Learn more about how PandaDoc can help streamline the creation and management of your business critical documents at [PandaDoc.com](https://PandaDoc.com).

Let **StuLo** help **reduce your student loan payments by \$300** per month or more!



- Are you choosing between **paying bills** or making student loan payments?
- Does your student loan payment **feel more like a mortgage payment**?
- Do you feel like there is **NO end in sight**?

At **\$1.5 trillion**, student loan debt is an issue that is taking center stage in the United States, and many people are looking to find a solution. StuLo offers a wholistic approach that focuses on financial wellness and student loan debt relief **to provide a solution for all**.

Student Loan Relief & Financial Wellness Benefits from **StuLo** 



#### **FEDERAL LOAN CONCIERGE**

Income based repayment, public service loan forgiveness, loan consolidation, and loan modification services.



#### **PRIVATE LOAN REFINANCING**

Access to over 300 banks and credit unions, helping you navigate the complexities of private loans.



#### **FINANCIAL COACHING**

Access to accredited telephonic financial counselors to assist with cleaning up credit, establishing budgets, or answering financial questions.

Follow the link for more information

[www.alhealthcare.com/member](http://www.alhealthcare.com/member)

# How Parents Can Borrow Wisely and Bridge the College Financing Gap

(BPT) - Your child has decided on a college, signed up for freshman orientation, and now comes the next hurdle: paying the tuition bill.

According to a survey by College Ave Student Loans, 74% of parents surveyed found the cost of college to be surprisingly high. Between tuition, room and board and other expenses, many families have a financing gap, even with the help of scholarships and grants.

If you're wondering how you'll afford your child's education, check out these financing options to cover any remaining college expenses before they start school this fall.

## When savings aren't enough

According to the survey, 95% of parents are helping or planning to help their child pay for college. How do they plan to afford the cost? About 59% plan to use their income and savings to help cover some of the costs left after grants and scholarships.

Some (43%) will use 529 college savings accounts to help pay for college, but with the rising costs of tuition and room and board, many families are still coming up short. Some parents plan to take up a second job and some are considering using their retirement account or expect their child to contribute.



## How to quickly bridge the financial gap

While it's noble for parents to want to help their children, they don't need to forgo their future to help their child build their own. One of the easiest ways to immediately cover the college financing gap is through loans designed to help pay for a college education. It can be stressful paying for college and saving for retirement, but you can balance these two needs through responsible borrowing.

While you may have previously avoided taking out a loan for fear of you or your child going into debt, many loans have multiple repayment options.





"It can be scary to apply for a student loan, but it doesn't have to be difficult," said financial expert Mark Kantrowitz. "Student loans are a tool to help parents give their children a bright future."

By now, your family should have completed their Free Application for Federal Student Aid (FAFSA). Doing so not only considers your student for scholarships and grants, but also gives them access to federal student loans, which they can take out in their own name at a low fixed rate. If you need to borrow, federal student loans in the student's name should be taken out first as those come with unique benefits and protections, not offered by private lenders.

If you still find you have a gap to bridge, private student loans are one option to explore. Before

helping your child take out a private loan, research and find the best option for your family. A student loan calculator can help you estimate the cost of the loan and potential monthly payment to find a repayment plan that fits your specific financial situation.

College Ave Student Loans can help you breathe easy and stress less. The application process takes less than three minutes, and customer service is ready to answer any questions you may have about the process. Private student loans have multiple repayment options and offer competitive interest rates.

For more information and tips about financing your child's college education, visit [CollegeAve.com](https://CollegeAve.com).

# NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of the American Business Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Wednesday, November 9, 2022 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

## **PROXY** **American Business Association** **November 9, 2022 Annual Meeting of Members** **THIS PROXY IS SOLICITED ON BEHALF OF** **AMERICAN BUSINESS ASSOCIATION**

The undersigned member of the American Business Association does hereby constitute and appoint the President of the American Business Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of the American Business Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [     ], or to [     ] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors.
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: \_\_\_\_\_, 2022

Signature \_\_\_\_\_

Name (please print) \_\_\_\_\_

Please date and sign and return promptly to the American Business Association, 12444 Powerscourt Drive, Suite 500A, St. Louis, Missouri 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri  
October 9, 2022  
Date



HOTELENGINE.



# Booking hotels for business travel has never been so simple!

Log in at [a1healthcare.com/member](https://a1healthcare.com/member) for complete details.

Hotel Engine, a private hotel booking platform, connects affinity organizations and their members to deeply discounted hotel rates.

Top benefits of your complimentary membership include:

- An average savings of 26% off public rates at 150,000+ hotels globally
- No contracts, annual fees, or spending minimums
- 24/7, U.S.-based customer support





American Business Association  
**Membership Services Office**  
**12444 Powerscourt Drive**  
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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment.

Consult your doctor before starting any exercise program.

**Thank you for being a valued member of American Business Association!**