From CFO Daily News Powered by SuccessFuel

CFO & CONTROLLER Alert

The most current information on how financial professionals can increase cash flow & control costs.

January 27, 2021

KEY FINANCE FIGURES

	Curr*	Lst Mo	Lst Yr
Leading Rates %			
Prime Rate	3.25	3.25	4.75
Fed Funds Rate	0.25	0.25	1.75
Money Market Rates %			
London Interbank (LIBOR)			
1 month	0.13	0.15	1.70
3 months	0.24	0.23	1.88
6 months	0.25	0.25	1.88
Stock & Bond Indexes			
DJIA	31,041	30,046	28,957
S&P 500	3,804	3,663	3,275
NASDAQ	13,068	12,378	9,203
5-Yr T-Bill	0.49	0.39	1.63
10-Yr T-Bill	1.13	0.92	1.83
NACM Credit Managers' Index			
Sales	70.2	66.5	58.8
New credit apps	64.4	63.9	59.4
Dollar collections	62.8	62.2	57.9

*As of 1/11/21

The Cumulative Effect of *CFO & Controller Alert*

With the pace of change accelerating and the competition tougher, what's the best chance to keep up performance and get two steps ahead of the competition? A reliable source of continuous information.

It's the **cumulative effect** that helps, not any one reading. Our unique function is to deliver solid, focused information in your area of responsibility in a fast-read format twice a month to help performance.

New COVID relief law – what it means for your biz

■ *Employers and employees stand to benefit*

You're starting 2021 with a sizable to-do list, courtesy of the second federal COVID relief package.

The $900 billion *Consolidated Appropriations Act, 2021* contains provisions to help businesses and individuals … both of which will require your company's involvement to comply.

Granted, the 5,593-page new law has a ton to sift through. That could quickly become a full-time job in itself.

To make sure your company and your employees take the fullest advantage, here's a breakdown of the key changes, along with effective dates for each.

Provisions for employers

Employers get a second chance to secure loans and tax breaks. Four of the major provisions you won't want to miss include:

Round 2 of Paycheck Protection Program (PPP) loans. The feds have made an additional $284 billion available for PPP loans.

Took advantage in Round 1? You

*(Please see **COVID relief …** on Page 2)*

IRS lowers standard mileage rate for 2021

■ *How much less will employees get tax-free when they hit the road?*

Tell A/P to brace itself for some grumbling from your company's road warriors.

IRS released the 2021 standard mileage rate … and it's a small step backward.

Notice 2021-02 announces that this year your company will be able to reimburse employees tax-free at a rate of 56 cents per mile for business miles driven. That's down a cent and a half from last year. (The charitable mileage rate holds at 14 cents per mile.)

Remember, the rate for medical or moving purposes – 16 cents per mile in 2021 – now only applies to active duty military, due to the Tax Cuts and Jobs Act.

More employees likely to hit the road

This new mileage rate may well be tapped more frequently in 2021. With the pandemic still raging, air travel continues to be rare. More folks will drive to their business destinations.

Make sure A/P pushes out the new rate early and often so it doesn't end up having to bounce back a bunch of expense reports in Q1 for corrections.

Info: IRS Notice 2021-02, *at irs.gov/pub/irs-drop/n-21-02.pdf*

COVID relief …

(continued from Page 1)

can participate again in Round 2. And even if your organization wasn't eligible the first go-around, you might be now. Loan eligibility has been expanded to include all nonprofits.

When it comes to this round of PPP loans the law clarifies two critical things:

- You can now count "supplier costs and investments in facility modifications and personal protective equipment to operate safely" as allowable non-payroll expenses, and
- Business expenses paid for with PPP loans now will be tax-deductible.

Employer credit for paid sick leave and family leave. If you continue to voluntarily offer your employees paid sick and family leave, you're now entitled to the payroll tax credit through March 2021.

Employer credit for paid family and medical leave. Providing paid family and medical leave to your employees? You can now take the federal tax credit through Dec. 31, 2025. It applies to wages paid in taxable years beginning after Dec. 31, 2020.

Business meal expense deductibility. Make sure A/P knows about this T&E windfall. For tax years 2021 and 2022, all ordinary business meal expenses will be tax-deductible.

Meal expenses are tax-deductible.

Provisions for employees

Beyond the $600 direct payments, the law extended key provisions from the first round of COVID relief that employers need to be on top of:

Health and dependent care flexible spending arrangements. Employees can now roll over unused amounts in their health and dependent care flexible spending arrangements from 2020 to 2021 and from 2021 to 2022.

On top of that, you can let employees make a 2021 mid-year change in contribution amounts.

Employer-provided student loan repayment. The CARES Act let you temporarily contribute up to $5,250 annually (excludable from an employee's income) toward an employee's student loans. But it expired Dec. 31, 2020. Now you can offer that benefit through Dec. 31, 2025.

Note: This applies to both the new student loan repayment as well as other educational assistance, such as tuition and books.

Info: *You'll find the complete* Consolidated Appropriations Act, 2021 *at rules.house.gov/sites/democrats.rules.house.gov/files/BILLS-116HR133SA-RCP-116-68.pdf*

CFO & CONTROLLER Alert

EDITOR-IN-CHIEF: JENNIFER AZARA
jazara@CFODailyNews.com
EDITOR: MANDY RICHARDSON
PRODUCTION EDITOR: JEN ERB
EDITORIAL DIRECTOR: CURT BROWN

CFO & Controller Alert (ISSN 1081-9592), Issue date January 27, 2021, Vol. 26 No. 596, is published semi-monthly except once in December (23 times a year).

Sharpen your JUDGMENT

This feature provides a framework for decision making that helps keep you and your company out of trouble. It describes a recent legal conflict and lets you judge the outcome.

Is travel time on a partial remote day compensable?

CFO Bill Keeper hit the speaker phone button. "Kerry," he said to Payroll Manager Kerry Peterson. "I hear Patty Zuccarini gave you a bit of a hard time the other day."

"She was annoyed that we weren't paying her for time she spent driving to and from a doctor's appointment during her workday," Kerry explained.

"And why would she think we'd do that?" Bill asked.

"You know we've been extra flexible with employee schedules. Peggy had a morning doctor's appointment, but she worked for an hour from home in the morning, then came to the office post-appointment and finished the rest of her day here," Kerry explained.

Workday started at home

"Was she doing any work on her commute to or from the doctor?" Bill inquired.

"Nope. But she had already started her workday at home," Kerry offered. "Then she finished it from the office. And her supervisor approved the work arrangement."

"Still, she wasn't working for a block of time in the middle of it," Bill asserted. "But if we want to be sure we can request a Department of Labor (DOL) opinion letter."

Did the DOL rule the commuting time compensable?

Make your decision, then please turn to Page 6 for the court's ruling.

New independent contractor test finalized, effective March 8, 2021

■ *These 2 'economic realities' are most important now*

Companies that tap independent contractors have a new multi-factor test to determine whether or not that individual really belongs on your payroll.

The Department of Labor just issued final rules on the subject.

And you don't have much time – they're effective March 8.

Here's what you need to know to keep your company in compliance.

FOR MORE …

To see how states have teamed up with the feds on worker misclassification, go to *cfoandcontrolleralert.com/states-feds-double-teaming-you-on-this-issue*

What carries the most weight

Back in the fall, we told you about the new "economic realities test" employers would be held to to justify their worker classification calls *(cfoandcontrolleralert.com/feds-revise-independent-contractor-rules)*. Now they're effective in just a few weeks.

Specifically, these two factors now carry the greatest weight in whether a worker gets paid through A/P or belongs on your payroll:

- the nature and degree of the worker's control over the work, and
- the worker's opportunity for profit or loss based on initiative or investment.

No time to lose! You might want to redo any checklists or other paperwork you have to make and support your independent contractor calls to ensure they reflect this new test.

Info: *You can read the final rule at public-inspection.federalregister.gov/2020-29274.pdf*

Extended terms here to stay, say credit pros

■ *Set a strategy now to protect your own cash flow*

Thought longer payment terms were a temporary blip to help customers over the hump of the coronavirus pandemic? Time to adjust expectations.

Extended payment terms aren't going anywhere anytime soon, say the folks at the National Association for Credit Management (NACM).

Just last month, a full 60% of NACM's members reported that the new purchase orders they see coming in have longer terms on them than what's been approved for those customers.

That's down only slightly from the 66% of credit pros who said they were seeing that phenomenon back in May, during the height of the first wave of the crisis.

Time to take a second look

Your own A/R team can confirm whether it's encountering a similar situation.

The new year offers a chance to revisit how your company plans to handle extended term requests going forward. After all, those have the ability to seriously impact your company's own cash flow.

Once you set the policy, make sure A/R is empowered to act in line with that strategy as new P.O.s come in.

Info: NACM eNews, *12/30/20*.

ECONOMIC OUTLOOK

■ The economy in 2021, from the markets to the tax code

So what can we expect in the 2021 economy?

That was the question of the hour at a recent panel discussion hosted by Davidson College and U.S. Bank.

Keeping the stock market on track

Eric Freedman, Chief Investment Officer, U.S. Bank Wealth Management, gave us an idea of what it will take to keep stock market momentum going:

1. a picture of what life will be like on the other side of the pandemic (which we can start to see thanks to the vaccine), and
2. ongoing Fed support and stimulus measures to help markets return.

Of course, anything from a slowdown in vaccine deployment to new strains and new lockdowns could derail us.

About that corporate tax rate …

Undoubtedly one of the biggest questions concerns tax hikes under President Biden. Now that the Senate has gone Democratic, the corporate tax rate is expected to go up … though not as high as some feared.

Richard Rubin, Tax Policy Reporter, *The Wall Street Journal,* says we will for sure increase over 21% but won't hit 28%.

The bigger question: When will changes take effect? Rubin encourages you to watch the effective dates. Will tax hikes be retroactive to Jan. 1? Will they not kick in until 2022? This all depends on how the economy is faring as a whole. Stay tuned.

("What to Expect in the 2021 Economy," presented by Davidson College and U.S. Bank, was held Tuesday, Jan. 5, 2021)

Upcoming fed-mandated online tool for health plans to save you money

■ *Trump executive order requires insurers to make folks better shoppers*

You're less than a year away from employees being equipped to make smarter, more informed healthcare choices … with a little help from technology.

And it comes courtesy of President Trump's 2019 executive order, Improving Price and Quality Transparency in American Healthcare to Put Patients First, which is now published in the Federal Register.

Here's what you need to know and how it will benefit your bottom line.

What's due when

Starting Jan. 11, 2022, health insurers must provide a publicly available, updated data file on costs via an online self-service shopping tool.

That way your plan participants can shop and compare costs for services *before* receiving care for procedures, drugs and medical equipment. That in turn will save your company money.

Here are specifics on when insurers will need to provide the necessary info during the phase-in period so you know what to expect and when:

- **2022:** Insurers will make available costs of various procedures, letting tech firms design apps so folks can see costs on their own plan, as well as other insurers' plans.
- **2023:** Insurers will make available to their enrollees cost-sharing details on 500 "shoppable services," including mammograms, physician visits, colonoscopies, plus various blood tests, biopsies and X-rays.
- **2024:** Insurers will make cost-sharing data available on all services they cover, including procedures, drugs and durable medical equipment.

Info: *See the final rule at federalregister.gov/documents/2020/11/12/2020-24591/transparency-in-coverage*

New Excel function a win for Finance shops

■ *XLOOKUP improves your search capabilities, saves time*

Recently, Excel released a new function that can help Finance teams find items in a table or range.

XLOOKUP lets you and your staffers look in one column for a search term and return results from the same row in another column, regardless of which side the return column's on, Microsoft explains.

The specifics in action

Why is XLOOKUP a good alternative to other lookup functions like VLOOKUP, nHLOOKUP and INDEX? Here's what sets it apart, explains K2 Enterprises:

- While VLOOKUP and HLOOKUP default to an approximate match, XLOOKUP finds an exact match.
- You don't need to specify a column index number the way you do with VLOOKUP or a row index number like you do with HLOOKUP.
- The arrangement of columns and rows doesn't matter. XLOOKUP can look to the left or right when using it instead of VLOOKUP. Plus, it can look above or below when using it instead of HLOOKUP.
- XLOOKUP lets you specify what happens if your value isn't found – without needing to bring in the IFERROR function.

Info: *bit.ly/xlook531, bit.ly/k2en531*

MANAGING FOR RESULTS

■ One-on-one mtgs: 6 things staffers need from you now

One of the best ways to keep your employees engaged and on-track? With one-on-one meetings.

And whether your finance and accounting team is still working remotely or you're back in the office, all masked-up, you want to continue having these regular touchbases.

Making the most of this time

What do employees need from their undistracted time with you?

Direction and connection, say leadership experts David Dye and Karin Hurt.

To maximize your one-on-ones, give your people these six things:

1. **Clarity.** Help finance team members see and understand the most important departmental and company priorities right now.
2. **Compassion.** Show employees they matter to you just as much as their performance does.
3. **Consistency.** Meet at a regular cadence to show folks their ongoing well-being is important to you, not just when there's an urgent issue.
4. **Credibility.** Be honest. Let them know if you're frustrated, worried or even excited, so they don't feel alone in their emotions.
5. **Capacity.** What can they handle? What do they need to succeed?
6. **Curiosity.** Solicit staffers' insights and ideas on solutions to problems.

(Adapted from "What Employees are Yearning For in Remote One-on-Ones," by Karin Hurt and David Dye, at letsgrowleaders.com)

Our subscribers come from a broad range of companies, both large and small. In this regular feature, three of them share success stories you can adapt to your unique situation.

REAL PROBLEMS REAL SOLUTIONS

1 Greater card acceptance from all involved

Paying for company purchases via credit card has many benefits … but only if you can convince vendors and purchasers to actually use them. We had some employees who were more resistant to buying with p-cards and some vendors who didn't accept credit card payments.

In Finance, we had a different perspective. Paying with cards let us get rebates and take early payment discounts – both of which would lead to more company savings. We knew we had to do something to boost card usage so we could reap the benefits.

The motivation they needed

First, we decided to approach cards in a different way internally. We got general managers (GMs) to put more spend on cards by refunding the rebate percentage that comes from the bank issuers back to that GM's individual cost center.

That quickly made GMs highly motivated to put whatever expenses they can on the card.

As for vendors that wouldn't accept credit cards, we knew we didn't have as much pull or power with them as we did with our own employees. Sometimes, it came down to evaluating our relationship: If they won't accept card payments, should we do business with this vendor?

These steps have helped us increase spend on cards and, in turn, boost A/P savings.

(Mike Murphy, A/P Manager, La Quinta Hotels, as presented at the A/P P2P Conference & Expo, Orlando, FL)

2 How we combated virtual meeting fatigue

Video conferencing was a great tool to help us stay connected and productive when the majority of employees started working from home.

Then it wasn't so great.

We were meeting online more often than we got together when we worked on-site.

Employees – and managers – started to suffer from video fatigue. Many lost interest and made excuses to skip meetings.

We had to make some changes.

A new filter

To help employees avoid burnout, we encouraged a couple different approaches to meetings.

Here's what we came up with depending on the type of meeting:

- For smaller meetings, we told people to make audio calls and try to walk around while they talked.
- For larger meetings, we asked our leaders to set up shorter meetings or find different ways to cover the meeting. Perhaps an email or exchange over an app channel would do.

This has helped us all stay engaged and productive in meetings.

(Sameer Chowdhri, Global Head, Workplace for HR at Facebook, Menlo Park, CA)

3 Using data to make smarter HR decisions

Whether it's the method or time frame, there's a big difference between hiring hourly and salaried employees.

With hourly workers, there's often pressure to fill a post quickly. But you also want to make the best hire.

That's easier said than done.

The short time frame can pressure managers into hasty decisions.

And when a new hire fails in the first month or two, the process starts all over again. This was happening to us, and we knew there had to be a better way.

Quality over quantity

We used a new system that had many advantages, such as automating tedious tasks. But there were also pitfalls – our automated system was mimicking our past hiring methods and mistakes.

To reprogram it successfully, we zeroed in on the post-hire data from our best new workers.

We examined what kind of experience and characteristics our most successful hires had, and asked the system to look for that.

One data point we found to be significant was how close a worker's home was to our company.

The further away the hires lived, the less likely they were to stick around.

By seeing what data truly mattered, we were able to be more confident in our hires instead of just hoping it worked out.

(Jim Buchanan, CEO, Cadient Talent, as presented at the ERE 2020 Digital Conference)

What's behind IT budget increases in 2021? The driving factors making your peers open their wallets wider

■ *80% of organizations either holding steady or increasing tech-devoted dollars this year*

If you're in the four in five companies not cutting back on IT spending this year, you might want to see how your peers plan to allocate those dollars.

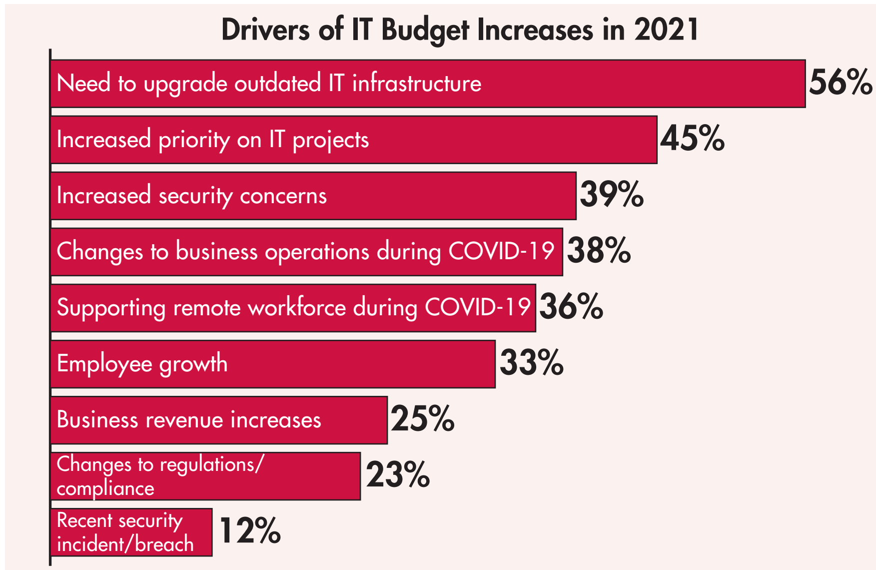
The 1,000 IT decision-makers surveyed here can give you a glimpse.

Carving it up

This is how tech budget dollars will be distributed in 2021, along with how those breakdowns have changed vs. recent years:

- hardware eats up the biggest slice at 31% (down from 35% in 2019)
- software comes in next at 29% (up from 25% two years ago)
- hosted and cloud-based services continue to rise in popularity, accounting for 24% (up from 21% in 2019), and
- managed services round the spend out with 16% (an increase from 2019's 14%).

OLD SYSTEMS, NEW PROJECTS TOP THE LIST



Source: *Spiceworks Siff Davis' The 2021 State of IT, swzd.com/resources/state-of-it*

Your company's priorities may shake out differently depending on the size of your business. While the largest companies are seeing a greater priority on IT projects, more small and mid-sized firms need to update infrastructure and support remote work.

Sharpen your judgment… THE DECISION

(please see case on Page 2)

No. Bill's company did not have to compensate the employee for the time spent driving between her house, the doctor's office and her office.

The Department of Labor (DOL) ruled that was not compensable time because the employee was either off-duty or engaged in her normal commute the whole time.

The hour she worked in the early morning from home is certainly compensable, just as if she'd been in the office. But until she reached her office to resume her workday she was off the clock and therefore not entitled to compensation.

Driving from her home where she was working doesn't count as a worksite-to-worksite commute, said the DOL. Nor does it fall under the "continuous workday doctrine," since the employee arranged to have her workday split into blocks – one from home and one at the office – and no work was done in between them. No need to pay her for that.

Analysis: Flexible schedules muddy the waters

Chances are you have at least a portion of your workforce still working remotely, whether that's certain days a week or even certain hours within the day to remain flexible for things like virtual school.

But that can quickly cause compensation confusion or even overtime exposures. Make sure not only Payroll but all time-approving supervisors understand what's in bounds and what's not when it comes to remote work and paying people.

Cite: U.S. Department of Labor Opinion Letter FLSA 2020-19, *12/31/20. Dramatized for effect.*

Experts give their solutions to difficult workplace problems

Finance professionals like you face new questions every day on how to deal with everything from accounting and tax regulations to management and employment law issues. In this section, experts answer those real-life questions.

How can we keep our Excel files safer?

Q: The Excel spreadsheets we work with are filled with a lot of sensitive employee payroll and personnel data. Is there any way to limit who can access them with a password?

A: Users have the option to password protect Excel files to both limit who can access them and who can make changes to the data they contain.

To do this, open the spreadsheet you'd like to password protect and go to File, then Save As. Once the Save As dialog box pops up, click on the Tools option that appears to the left of the Save button. Then, select General Options.

You should get a new pop-up box with options for file sharing, including the option to create both a password for opening the file and another password for modifying it. Set one or both passwords and select OK.

Another menu will pop up asking you to re-enter and confirm each password. After doing this, the password will be active, and only those who have the password can access the file.

Info: *bit.ly/password613*

Does usual bonus model still apply in 2021?

Q: We've always given out bonuses to staff based on the company's performance. In 2021 is it wise to stick to this model?

A: Budgets are typically the bases for setting corporate and individual performance targets, says McKinsey & Co's Strategy & Corporate Finance Practice (*mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/memo-to-the-cfo-a-new-approach-to-2021-budgeting-starts-now*).

Often, employees' incentives are linked to the company's ability to meet certain financial targets. But, under the current economic uncertainties, that traditional approach may be counterproductive.

Be transparent about new KPIs.

CFOs and finance teams will have to be transparent about the new and different kinds of key performance indicators (KPIs) that will be most relevant in their 2021 budgets and financial plans.

Rather than relying on that traditional model, consider linking at least some part of your incentive payments to individual outcomes.

Rather than basing the incentives entirely on corporate outcomes, base them on an employee's ability to execute specific strategic initiatives and goals.

If you have a question you'd like our experts to answer, email it to Jennifer Azara at jazara@CFODailyNews.com

COMMUNICATION KEYS

Make 'Positive Gossip' a part of your 2021

You see how quickly gossip can spread in an office. Why not make it the productive kind?

You can generate a buzz about how good your co-workers are.

For example: "I met with Sarah, the new IT person. She has such a great energy and so many fantastic ideas – I'm really looking forward to partnering with her."

You'll be happy for that to spread.

Info: *"How to Wrap Up the Year with Kindness: 4 Tips to Help You and Your Team Feel Better," by Lisa Earle McLeod, in the* Work on Purpose *newsletter.*

How to keep well-intentioned 'meeting hogs' in check

You know the person: He just has SO much to say in virtual meetings, it's hard for others to get a word in.

Here are three strategies that can help even things out:

- **Set expectations.** Send a message before you meet, "Please email an idea or two on X subject. I'll combine them, and we can talk through everyone's ideas to come up with our strategy."
- **Encourage "chat."** Pose a proactive question to employees on the public chat feature. As ideas pop up, you can call on people who are less likely to speak up to share.
- **Rotate facilitation.** Have different staffers facilitate regular meetings. They can monitor the chat, set agendas and pick topics.

Info: *letsgrowleaders.com/2020/10/15/how-to-prevent-big-mouths-from-hijacking-your-virtual-meeting*

Recent developments that can help your business stay ahead

Wanted: Additional financing in 2021

If your company expects to need some additional financing this year, take heart: You're in the overwhelming majority.

A staggering 92% of businesses anticipate additional financing needs in the next 12 months, according to TD Bank's latest CFO survey.

So where will your peers – and your competitors – turn for that cash? Here's what they told TD Bank:

- their primary bank (60%)
- private equity (42%)
- venture capital (30%), and
- an alternate or online lender (23%).

Feds issue new rule on tipped employees

A new final rule from the Department of Labor (DOL) makes it clear how employers should handle their workers' tips.

The rule, which amends the Fair Labor Standards Act, specifically states that employers aren't allowed to keep these tips under any circumstances.

Managers and supervisors can't receive any portion of employees' tips, either.

Another key change in the rule? Tip pooling. Previously, employers that didn't take a tip credit weren't allowed to create mandatory nontraditional tip pools that also included employees who typically don't receive tips (e.g., dishwashers).

Now, the DOL has removed these restrictions, although there's also a new recordkeeping requirement for employers who establish this tip pool.

And if your company collects tips for a mandatory tip pool, you must now distribute these tips no less frequently than when you pay wages.

Info: *dol.gov/agencies/whd/flsa/tips*

Treasury: Russian hackers didn't get taxpayer info

Your company can breathe a collective sigh of relief: It looks like the recent Russian hack of federal government systems didn't expose your sensitive financial information.

The Treasury Inspector General for Tax Administration recently announced it's found no evidence that the SolarWinds hack accessed taxpayer info.

The massive cyberattack impacted not only IRS and Treasury, but the State Department, the Department of Homeland Security, the Defense Department, the Energy Department, the Commerce Department and the National Nuclear Security Administration.

Government investigators are still looking over IRS system access records, but so far, so good.

We'll update you if anything new gets uncovered.

4 in 10 folks have reached 'Zoom fatigue'

It may not shock you that 38% of people say they've hit their limits as far as virtual meetings go. So finds a recent Robert Half survey.

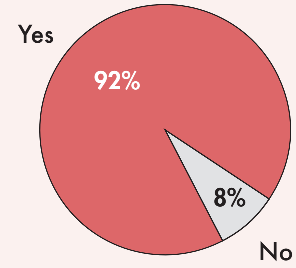
And while you can't pull the plug (literally) anytime soon, you can try to steer clear of employees' biggest pet peeves that aggravate the situation:

- dealing with technical issues (28%)
- too many meeting participants (19%), and
- people talking over each other (19%).

Info: *rh-us.mediaroom.com/2020-11-12-Nearly-4-In-10-Workers-Are-Suffering-From-Video-Call-Fatigue-Robert-Half-Research-Shows*

MEASURE UP

Employers that Made Their Retirement Plan Contributions in 2020



Source: *Plan Sponsor Council of America*

The good news? On this front we're faring much better than during the Great Recession, where four times as many employers were forced to suspend their matches. The bad news? That 8% still amounts to 46,000 plans.

Lighter side: If 2020 were a song ...

Few will argue that 2020 was a year they're happy to see in the rear-view mirror.

In that spirit, someone on Twitter asked folks to share the songs they felt best summed up last year.

Here are some of the funniest responses captured in #SumUp2020WithASong:

- "I Wanna Distance with Somebody"
- "Quaran-tine is Not My Lover"
- "I Want to Hold Your Hand Sanitizer," and
- "It's the End of the World as We Know It."

You might even hold your own contest with your team.

Info: *ndtv.com/offbeat/twitter-shares-songs-that-sum-up-2020-and-they-are-hilarious-2347454*