

# SelfInformed

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## NASE DEPENDENT SCHOLARSHIP



# Mobile Web Apps

VS.

# Responsive Web Design

## Which Is Right For Your Small Business Website?

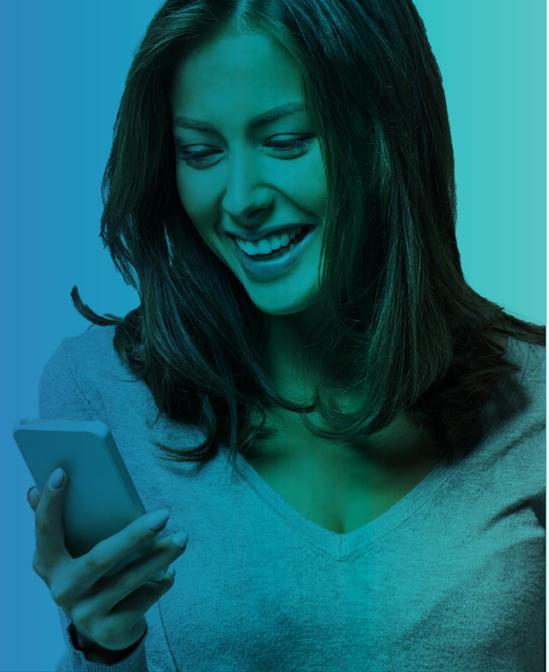


**About 77% of U.S. adults own a smartphone.** Fifty-one percent of these adults reported making online purchases via their smartphone, according to Pew Research. With many consumers viewing company websites and making their online purchases on their phones, as an entrepreneur starting a business or growing a business, responsive web design should be a priority.

So, how does a small business owner or entrepreneur go about building a website optimized for mobile devices? Responsive web design and mobile web apps can both be used to create a mobile-friendly website. This article will take a look at each option and determine which is the better choice.

# 125 million

consumers own smartphones  
in the U.S.



When was the last time you checked out a company's website on your smartphone? How about using that phone to make an online purchase? If you're like the rest of the world, your phone or tablet has probably been involved in your consumer experiences and buyer's journey recently and often.

In the U.S. alone, 125 million consumers own smartphones, OuterBox reports. Sixty-two percent of those users have made an online purchase using their mobile device in the last six months. Was your company one of them?

To appeal to consumers, your website needs to be functional and attractive on all devices. Thankfully, technology is making it easier than ever for entrepreneurs and small businesses to build websites that are optimized for mobile. To make a mobile-friendly website, you can implement responsive web design or create a mobile web app, also known as a mobile website.

If you're unsure of the difference, don't worry; NASE has your back. Keep reading for the inside scoop on mobile web apps and responsive website design, what the difference is, and which is right for your business.

## What Is a Mobile Web App?

There are several kinds of apps available to create and use. When you think of apps on your smartphone, you're likely thinking of native apps. Native apps are the apps that live on your device and are accessed through icons on the home screen.

Mobile web apps, also referred to as web apps or mobile websites, are different than native apps in the way web apps aren't real applications. Instead, mobile web apps are just websites that look and feel like native applications but are not implemented as such, according to NNGroup. These apps are run by browsers and are generally written in HTML5.

## How Mobile Web Apps Works

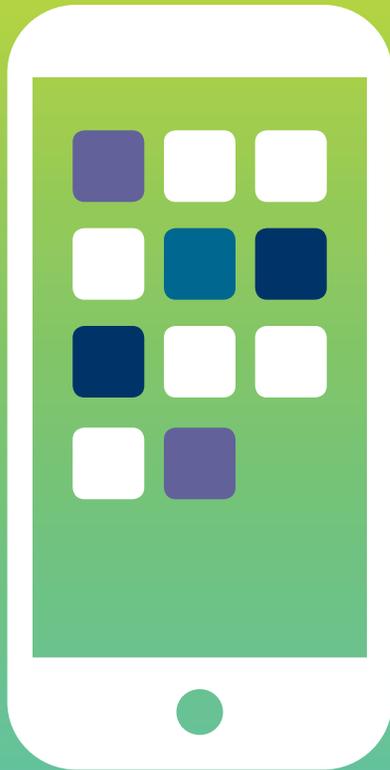
Web apps don't need to be downloaded like native apps. Instead, web apps are internet-enabled and accessible via your smartphone's web browser. Since they're run by a browser, web apps are available to users in the same way any web page is. Today, as more and more sites use HTML5, the distinction between web apps and regular web pages has become blurred.

Features that are available in web apps include:

- Horizontal swiping to move on to new sections of the app
- GPS
- Tap-to-call feature
- A camera API

## What Is Responsive Web Design?

Initially, when mobile phones became a big hit, business owners would build separate websites for different devices. For example, companies would have a site created for those viewing from a desktop computer and another site (a mobile web app) for users on mobile devices. The web app



trend came with numerous drawbacks, which led to the creation responsive website design.

As [W3Schools](#), an online resource for web technology education, explains, “responsive web design makes your web page look good on all devices.” This means no matter what device a user is viewing a website from—whether it’s a desktop, tablet, or smartphone—the site is going to have the same readability. Unlike web apps, when you implement responsive design, you only need a singular website.

### How Responsive Design Works

Responsive web design allows for flexible, fluid layouts that can adapt to almost any screen. This type of web design relies on three different development principles including:

1. Fluid grids
2. Media queries
3. Flexible images and media

Responsive design uses HTML and CSS to modify a website’s content to look good on any screen. To optimize content for mobile, responsive design involves resizing, hiding, shrinking, enlarging, and moving the content.

### What’s the Difference Between Responsive Web Design and Mobile Web Apps?

A mobile web app is a different version of your website while responsive web design is still the same singular website but in a different layout. In most cases, if a company has a mobile website, it will redirect you to the mobile version when you’re on your smartphone. Generally, the site will include the link to return to the full website. This demonstrates that there are two versions of that website on the web.

Having two websites has several disadvantages. Each site requires updating, managing, and optimizing content in two different places, rather than just maintaining one website. While mobile websites did serve their purpose in the past, a responsive website is the new and improved way to create a website that functions on different devices.

### Why Responsive Web Design Is Important

Since so many customers are making their purchases on their phones, as an entrepreneur starting a business or growing a business, responsive web design should be a priority. In fact, not only are mobile-friendly sites important to customers, but Google takes notice of sites using this type of design as well.

Since the importance of responsive website design has boomed over the last few years, Google is prioritizing mobile-friendly sites in the algorithm it uses to rank search results. What does this mean for you as a small business owner? That optimizing your site for mobile use with responsive web design is essential.

### 3 Easy & Affordable Responsive Website Builders

If you want a professional website look that’s also mobile responsive and easy to build for your small business, check out some of the best responsive website builders below.

### 1. Squarespace

Squarespace is sometimes regarded as the best responsive website builder on the market today. In fact, this website builder is a market leader in creating responsive sites, according to Website Builder Expert.

Every design that Squarespace offers automatically includes “a unique mobile experience that matches the overall style of your website,” according to Squarespace.com. Squarespace also includes a responsive image loader. This generates several scaled versions of each image you’ve uploaded to your site, and the image loader detects and selects the appropriate size for each device.

Squarespace pricing is reasonable for the awesome quality you’ll be getting. You have two options—a personal account or a business account. The subscription for a personal website will cost you \$12/month while the business plan is \$18/month.

### 2. Weebly

While Weebly intentionally doesn’t have as many tools as Squarespace does, this keeps the Weebly interface minimalistic, simple, and user-friendly. That doesn’t mean this website builder can’t still produce an attractive and functional site, however.

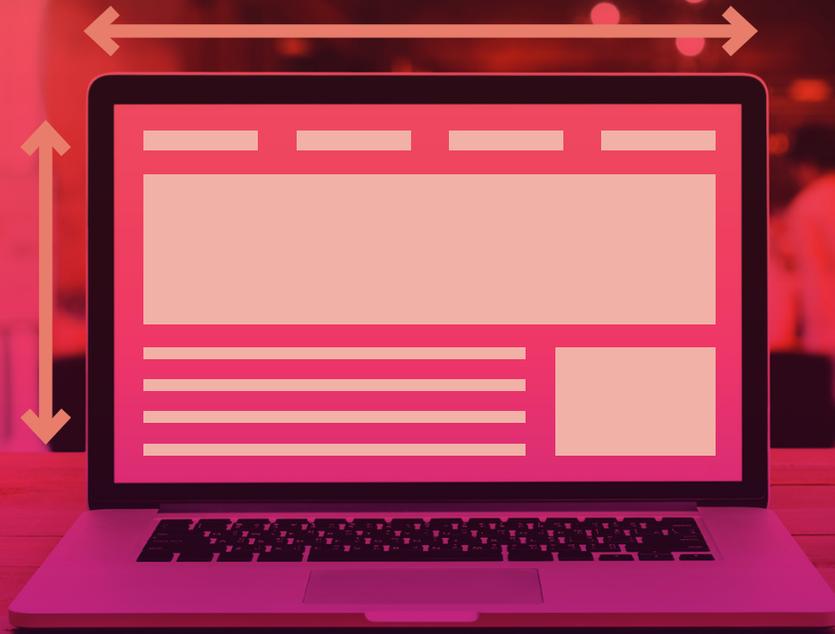
Weebly offers mobile work with responsive themes and device preview with the Mobile Website Builder. Full mobile optimization and customization is easy with drag and drop elements, a fully responsive template, and a visual editor. The device preview allows you to see exactly how your site will look to mobile visitors.

Weebly pricing ranges from free for basic use to \$25/month for the business plan, which includes a free domain and Google Ads.

### 3. Wix

On Wix, you have the option to add a Quick Action Bar to your mobile site. The Quick Action Bar allows

*Optimizing your site for mobile use  
with responsive web design is essential*



visitors to instantly contact you from their mobile phones and provides quick access to the parts of your site that you want to highlight, or those that are most important. Simply select which actions you want to be featured on your bar, and then customize the bar to match the rest of your website.

Like the other responsive website builders listed, Wix is an affordable option. The free version allows you to create one complete website with a certain limitations that you'd need to purchase a plan to be able to activate. The price options range from basic, small business, entrepreneurs, personal, etc. The premium plans offer free web hosting, setup, support, customization and more. And, the services start at just \$4 a month.

## Conclusion

Forty percent of online consumers will go to the competitor after a bad mobile experience,



according to OuterBox. This is scary news for those whose company websites are not optimized for mobile devices. But, while these numbers may be daunting, they also show the immense opportunity that lies in creating a mobile responsive, user-friendly website.

Be sure to check out [nase.org](http://nase.org) for more resources to help your small business. ■



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# NASE DEPENDENT SCHOLARSHIP

With the start of a new year comes the enrollment period for the [NASE Dependent Scholarship](#). Members with a child (or children) that will be attending college in the fall should look into applying for a dependent scholarship.

Let the NASE ease the financial burden of tuition by applying for a \$3,000 education scholarship. Dependents of NASE Members that are between the ages of 16 to 24 are eligible and encouraged to apply. The deadline is April 30<sup>th</sup>.

Meet some of our past winners below or [online](#).



Chris Rounds  
Minneapolis,  
Minnesota



Michael Ramunno  
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Jaycey Beard  
Eagle, Colorado



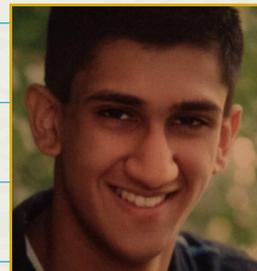
Jennifer Cail  
Lisle, Illinois



Kelly M. Langford  
San Antonio, Texas



Norelia Ordenez  
Castillo  
Garden City, Kansas



Siddhart Agarwal  
Windham, New  
Hampshire



# Ask the Expert

## Question:

So...Exactly WHAT am I supposed to be doing with regard to the new tax law?

## Answer:

First of all Happy New Year and welcome to 2018. It is gonna be a good year!!! Regardless of all other factors from this point forward, we will indeed have a new tax code for 2018. I am totally sure you have heard more than you would normally choose to hear about taxes and will undoubtedly continue to hear more. Just in case, here is a summary of the biggest changes...

- New lower tax rate brackets at 10%, 12%, 22%, 24%, 32%, 35%, and a top rate of 37%,
- Doubling of the standard deduction to \$12,000 for singles, \$24,000 for joint filers,
- Elimination of personal exemptions,
- Increasing the Child Tax Credit from \$1,000 to \$2,000,
- Deduction for State and local taxes limited to \$10,000, and
- Mortgage interest limited on new mortgages to maximum indebtedness of \$750,000.

Keep in mind that all of these changes will only be applicable beginning with the 2018 tax year. So the most important thing to do now is to simply keep

your ear to the ground as the Treasury department does its best to implement AND interpret the new plan. Make sure you stay connected for updates throughout the year, and as always do your best to let your voice be heard.

For a vast majority of taxpayers, the new tax bill will represent a tax cut allowing the typical family more in take home pay. Perhaps the most high profile change is the reduction in the corporate tax rate structure to a flat 21% rate, down from a top tax rate of 35%. Congress also provided a reduction in business tax for sole proprietors and other “pass through” entities with a Qualified Business Income deduction which is a brand new concept. This deduction is calculated as 20% of the net income from the business as long as total taxable income is below \$157,500 for single taxpayers and \$315,000 for married filing jointly taxpayers.

As you might guess this is a significant reduction is tax intended to provide businesses with more capital for investing in new equipment, new people, new technology, all with the

goal of creating more jobs and creating more economic growth. Obviously, time will be the best judge of success, but for now, if you will benefit from this new deduction now is the time to prepare for that new investment. If you have been waiting to add that new oven at your restaurant, or adding that new assistant accountant or associate attorney, now is the time to take advantage of this unique point in history. Don't wait until you actually prepare your tax return in April of 2019, do some pencil pushing and figure out exactly how much will be available to reinvest in your business. Now is the time to make a difference!



As always, don't forget that you are not alone. Bookmark our website at [NASE.org](https://www.nase.org) as well as the IRS website at [IRS.gov](https://www.irs.gov). Follow us on Twitter [@NASETweets](https://twitter.com/NASETweets) and [@NASEKeith](https://twitter.com/NASEKeith). When you have a question, you will always be able to find the help you need.



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### Fight Back Against the Hack

*(Are you prepared with deal with a cyber or other business data breach when your number's up?)*

There does not appear to be any business, or industry that is immune from making the headlines as the next victim of a cyber-attack or data breach. There is a long string of data breaches that includes a reported 95% of the Fortune 500 companies in America. Government agencies like the IRS, the CIA, the Defense Department, the Federal Office of Personnel Management ("OPM"), and even the White House, have all been hacked or had data compromised.

For every large business that does make the headlines, there are thousands of small to midsized businesses that have experienced a data breach of some kind, but never become a news story. These smaller businesses have become attractive targets because although most of them maintain the same type of data and information, they don't have the same high profile security measures in place like larger companies, thereby offering the hacker an easier entry. The numbers pertaining to the sheer



volume and diversity of attacks are both staggering and frightening.

### The First Step...

The first step is to acknowledge that your business is at risk. No matter your size and no matter what type of data you maintain, it is data that is of value to someone and should be protected.

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### Why you need LifeLock after a data breach.

**Putting a freeze on your credit may not be enough.** Identity theft goes beyond credit fraud. With info like your SSN and birthdate, criminals can file tax returns, steal from investment accounts, or rack up medical bills.

You are **11 times** more likely to be a victim of identity fraud if you are notified of a breach. 1 in 4 people have experienced identity theft. If your information has been breached, LifeLock is here to help if a problem arises.

Identity theft can happen for **years to come**. Data breaches can expose information that typically doesn't change like your SSN, birthdate, or name. Criminals can use this info for identity theft long after a breach

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# Nase Continues to Champion Reforms to Health Reimbursement Arrangements

In a letter to the Departments of Labor, Health and Human Services, the NASE provided comments in response to the Presidential Executive Order Promoting Healthcare Choice and Competition Across the United States issued by President Trump on October 12, 2017. Section 4 of the Executive Order specifically addresses increasing availability of and access to the use of Health Reimbursement Arrangements (HRAs) for employers and their employees.

The letter strongly urged the Department of Treasury to reverse the Internal Revenue Service (IRS) Notice 2013-54 which wrongly subjected HRAs to the same rules as group health plans and discourages employers from providing this type of valued and valuable benefit to employees.

The previous administration ruled that HRAs are health plans subject to certain market rules established by the Affordable Care Act. Because HRAs do not meet these market rules, they

trigger outrageous and unsustainable fines on the employers (\$100 per day, per employee—totaling \$36,500 over the course of the year) offering this type of financial assistance for health care costs to their employees.

In 2016, through provision 18001 of the 21st Century Cures Act, the law was amended to allow small businesses—those with fewer than 50 full-time employees—to offer an HRA without penalty if certain qualifications are met. This law is a necessary, but partial, legislative fix to an underlying regulatory problem.

The letter encourages the Department of Treasury to fix the underlying problem by reversing the original 2013 guidance issued through the IRS, and allow HRAs to be used more flexibly and by more businesses as was the case prior to the guidance. ■

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