NBUSA
Nazarene Benefits

MEMO #7

Financially Caring for the Minister

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The role of today's ministers is multifaceted. He or she is called upon to be a supervisor, mentor, preacher, friend, counselor, theologian, visionary, and more. The role is complex, demanding, and time- consuming. Even with such requirements, most of those who have pursued the call of God to Christian service will tell you it is one of the most rewarding vocations. Still, emotional and spiritual satisfaction don't necessarily equate to financial fulfillment. Compensation is something preachers think about, but do not talk about very much. Money did not cross the mind of most of them when they said "Yes" to God's call to ministry. Most have more training in theology, homiletics, polity, and ecclesiology than in finance. They also don't discuss the topic because they fear members of the board or congregation may take it the wrong way.

But financial survival and caring for the pastor are big deals, especially in a day when church attendance generally is down and commensurately, so is giving. Pastors and their families, like parishioners, need to eat, too. They need housing, cars, clothes, health and life insurance, retirement support, and other amenities.

Some churches can provide these; others cannot. Some congregations may be unable to afford the full-time services of a pastor, which may lead a candidate to seek employment outside the church—often referred to as being bivocational. There should be no embarrassment in this. With more and more clergy choosing this path, it may become the "new normal" for ministry.

Every church wants to attract the most qualified and gifted person possible to shepherd its congregation, and most want to do the best they can when it comes to providing for their minister. Particularly, the church board has a fiduciary responsibility to align its church's finances with its mission. In some situations this may mean acknowledging thattheir church cannot afford a full-time pastor as in the past.

This memo is not designed to explore issues of financing the work of the local church or to debate whether it is best to seek a full- or part-time pastor. Rather, it seeks to help church boards and laity better understand the importance of financially caring for the pastor and his/her family and to assist in their efforts to develop a compensation package that works for the pastor and the congregation.

We begin by examining some reasons for providing pastoral support.

Why Do We Pay the Pastor?

Some may wonder why we ask this question. "Doesn't everyone know we have to provide for the pastor?" Well, some do and some don't. In an increasingly secularized society, many enter our doors without a background of church practices and beliefs. It's also likely that the topic is seldom discussed, even among those who have spent a lifetime in church. The purposes and principles of pastoral support are not generally part of any discipleship, Sunday School, or small group curriculum, and pastors rarely if ever preach on the topic.

Within this dearth of knowledge it is good to consider the question, and what better way to start than by looking to the Bible?

Scriptural Support – Old Testament

The Scriptures speak about caring for the spiritual leader of the congregation—from the sons of Aaron and Levites in the Old Testament to those commissioned by Christ and the Early Church in the New Testament.

When God called Moses to lead his people, the man recognized his limitations and asked God for help. That assistance was provided in the person of his brother Aaron and his sons who would staff the priesthood throughout the Exodus and conquest of the Promised Land (Ex. 6:30 –7:2). In Leviticus 2–7, God made provision for Aaron and his sons to be cared for with a portion of the sacrifices as they carried out ministerial services on behalf of the people.

After this, God separated the Levites for a special calling to maintain the Tabernacle and serve at the "Tent of Meeting" (Num. 8). Later, in Numbers 18 and 35, God made provision for the care of the Levites.

Their inheritance was to be the fruit of the faithfulness of God's people. Land was allotted to them in the form of cities throughout the country, and life needs were to be met through tithes and offerings of the people.

Scriptural Support – New Testament

When Jesus sent out the apostles, he told them to take nothing for their journey "except a staff—no bread, no bag, no money" (Mk 6:8). The implication was that they were to be cared for by those with whom they shared the good news.

Paul wrote to the churches of Galatia, "Let the one who is taught the word share all good things with the one who teaches" (Gal. 6:6 esv). Again, in I Corinthians 9:14, Paul says, "The Lord commanded that those who proclaim the gospel should get their living by the gospel.

Manual Support

The Church of the Nazarene "recognizes all believers are called to minister to all people." But, "We also affirm Christ calls some men and women to a specific and public ministry even as He chose and ordained His 12 apostles" (Manual 500).

Under "Support of the Ministry" within the "Covenant of Christian Conduct" section, the Manual states: "The church is obligated to support its ministers, who have been called of God, and who, under the direction of the church, have given themselves wholly to the work of the ministry" (32.3).

The Manual gets more specific about this support in 117.4 where it says: "Upon issuing a call, the local church will specify the proposed remuneration. The amount of this remuneration shall be determined by the church board. When agreement has been entered into between the church or the church board and the pastor, the payment of the pastor's salary in full shall be considered a moral obligation by the church."

There are other details in the Manual, such as that "remuneration of the pastor shall commence on the Monday preceding the first official Sunday of service to the local church" (117.5) and that "Local churches may consider alternative plans for pastoral support in cooperation with their respective districts" (117.6).

Under the section on the "Business of the Church Board," one of the responsibilities listed is "To determine the amount of remuneration and benefits, including retirement benefits, the pastor shall receive, and to review them once a year" (139.8).

From this overview we can draw a couple of general themes. First, throughout history, God has called men and women to Christian service. Second, those who benefit from this ministry should care for their servant leader.

How Much Should We Pay the Pastor?

This is probably the first question that comes to mind when the matter of compensation is discussed. There is no benchmark for how a church should care for its pastor. For instance, the cost of living in the United States varies by location. It is more expensive to live in a community like San Diego, California, than in Fargo, Georgia. But the cost of living is only one of the factors to be considered when trying to determine how much to pay a pastor.

Others include:

- Educational background;
- Experience;
- Responsibilities;
- Qualifications/requirements of the position; and
- The church's ability to provide at a given point in time.

Let's consider these and other factors that should be weighed as a church seeks to create an equitable ministerial compensation plan.

Education

The Church of the Nazarene has a long tradition of valuing the education of her pastors. This is confirmed by the creation and continued support of her colleges and universities, seminaries and Bible colleges which have prepared thousands for ministry. Those who would serve as a pastor within our church must complete the "Course of Study" or equivalent curriculum via our educational system. They must also undergo the rigors of peer review

at the district level. It is not unusual for a Nazarene minister to have earned degrees at both the bachelor's and master's levels, and life-long learning is a continuing requirement to maintain credentials.

Experience

Experience is a valued teacher. While good grades indicate a person has the intellect and discipline to study and acquire information, experience provides a real-world classroom where learning is applied and understanding strengthened. Churches, like all employers, are interested in calling men and women who embody the spirit of Christ and are committed to a solid work ethic. Previous service in other ministerial or secular assignments lend additional value to a pastoral candidate.

Unique Skills and Independence

Beyond education and experience, ministers are expected to be competent in carrying out sacerdotal roles such as preaching, teaching, worship, administering the sacraments, and providing pastoral care. At the same time, they must be self-motivated, skillful at managing their own time and supervising others, as well as being adept at problem- solving.

Ministers are largely independent in their daily work. A Nazarene pastor usually reports monthly to the church board and annually to the district, meaning he or she is expected to carry out responsibilities with limited day-to-day supervision. This requires a person to be self-motivated, organized, and conscientious.

In most situations, the Nazarene pastor effectively functions as the chief executive officer of the congregation—one who makes day-to-day decisions regarding staff and other matters. In fact, the Manual states: "The pastor shall be, ex-officio, president of the local church, chairperson of the church board, and a member of all elected and standing boards and committees of the church he or she serves" (125.15). This requires executive level skills—not unlike those employed by directors and managers in secular positions of similar sized businesses.

Consider the Goals and Objectives of the Church

As mentioned earlier, the Manual assigns to the church board the responsibility of determining the compensation of the pastor and of reviewing it annually. To do this it is a good idea to begin by outlining the goals and objectives of the church when it comes to what the pastor is expected to do. By goals, we mean those broad, long-term outcomes that a church ultimately wants to achieve. Objectives represent narrower, concrete, achievable outcomes that can be periodically measured to determine if the church is on track to achieving its goals.

How time-consuming is the job? What does the church board require of the pastor? The qualifications and requirements of a pastor can be demanding, depending on the size of the congregation. If a church expects a qualified candidate to have a master of divinity degree, a minimum of 10 years of experience at growing churches, to preach twice a week, and to make hospital calls and conduct funerals, they should be prepared to offer compensation that is commensurate with the value of someone fulfilling these qualifications and meeting the church's expectations.

Sample Goals

A board's goals for a pastor might include: growth in attendance and membership, increased stewardship, and planting a satellite church.

Specific objectives for reaching these goals could be stated as:

1. Annual growth of X% in attendance;
2. Annual growth of X% in membership;
3. Starting a satellite Bible study;
4. Paying denominational allocations; and
5. Giving X% of gross church revenue to World Evangelism.

The church should also consider creating goals and objectives for the compensation package, such as:*"The compensation package offered by our church will be designed to attract, reward, motivate, and retain staff in a fair and equitable manner, giving due consideration to the duties and expectations of their responsibilities in the context of our local economy and within the socioeconomic norms of our congregation."*

Objectives for this could include:

1. Provide a base annual salary of $X;
2. Provide a monthly housing allowance of $X;
3. Pay ½ of pastor's share of self-employment tax quarterly;
4. Provide health care insurance for pastor and family;
5. Provide X% of pastor's base salary monthly to Nazarene 403(b) Retirement Savings Plan; and
6. Provide an accountable reimbursement plan to cover the expenses associated with ministry.

Stewarding a Gift Given by God vs. Bargaining for Cheap Labor

Church board members may be tempted to bring compensation policies from the workplace into the church. While these may be appropriate in for-profit situations, they seldom fit well within church settings. For example, in a construction company, compensation may be determined by the law of supply and demand. If a company pays too much in salary, it might not be competitive when bidding for work.

If the business does not get new projects, it will have to cut jobs. And, if the company doesn't pay enough, it won't be able to hire and keep skilled employees. If the principle of supply and demand is applied in the church, the pastor is likely to be underpaid in most situations. The central objective of a church compensation policy should be to enable the pastor to be effective at carrying out the mission of the church. This means being able to do the unique work of a minister without having to worry about providing for his or her family.

Full-Time or Bivocational?

There was a time when ministers who also worked in secular jobs were looked down upon as lacking in faith. After all, if God calls someone to pastor, can't He provide for them without the need of a second job? Of course He can, but Jesus himself noted that persons should evaluate the viability of situations before moving forward (Lk. 14:28–30). Today, bivocational ministry is widespread and the stigma has faded. Fewer than two-thirds (62.2%) of churches in the United States had full-time pastors, according to the 2015 Faith Communities Today survey. A 2017 analysis of U.S. Nazarene churches was very close to this number, with 59% of the congregations being led by single- vocation ministers. This means 41% of our U.S. churches were pastored by men and women who also work outside the church. It is true that some congregations do not have the resources to compensate pastors at a level that enables a candidate to give full-time service to the local church. When a church faces such a situation, it should consider calling a bivocational pastor and work with him or her to provide the best possible fit for all concerned. In offering and accepting the assignment, both the board and the candidate understand that the agreement means the minister will not be expected to give full-time service to the church. Churches with part-time pastors have been known to make full-time demands of them, and this should be avoided. When, however, a church calls a candidate as a full-time pastor, it is ethically obligated to compensate the individual for full-time employment.

What Is Fair Compensation for Your Pastor?

So how do you determine what is fair compensation for the shepherd of your church? Some board members look at it through the lens of their own employment. This might be appropriate if educational and job requirements, experience, and responsibilities are similar. Comparison can be a helpful tool, but it's best to look at objective data for jobs with similar demands. Let's consider ways to do this.

The first area of comparison should be with what churches of similar size and locations are paying. Using data from Annual Pastors Reports to the General Secretary and compiled by Nazarene Research Services, Nazarene Benefits USA is now posting an annual report on pastoral compensation by U.S. educational regions. You'll find the report under the resources tab at nbusa.org, along with a compensation calculator.

Your district superintendent is also available to assist in creating a compensation package that works for both the pastoral candidate and the congregation.

Additionally, a study of salaries paid to those with similar job responsibilities and reporting requirements in your community can be helpful. For instance, a supervising nurse at a nearby hospital or an administrator at a local school district might have duties comparable to those of a pastor. Identify the amount paid to persons in two or three such positions and establish a range in salaries paid. With this information, consider how close your church can come to matching the mid-point of the range. It may be that you can do even better. You might have a goal of not less than 60% with a target of 85%. Based on what you determine your church can offer in compensation, compare that amount with what other congregations of similar size and leadership requirements pay. It may be that you cannot afford to pay what you would like at this point. If this is the case, you may want to discuss with your pastor or candidate what you can offer now, and establish goals for improving the compensation package in future increments.

Give the Process to God

God has pledged to properly care for those who take seriously the commitment to being good stewards of the gifts He has given—this includes the gift of a pastor. The consequence of faithful stewardship through Scripture is the blessing of God. In fact, He invites us to test Him in this area (Mal. 3:10).

In his letter to the Philippians, Paul says, "And my God will meet all your needs according to the riches of his glory in Christ Jesus" (4:19). This statement of confidence was based on their faithful support of him as a missionary, evangelist, and pastor. It is completely appropriate for a local congregation to claim this promise as their own.

What Should Be Included in a Pastor's Compensation?

As a board considers how best to financially care for a pastor, it is helpful to establish an initial total for the compensation package, then to work with the pastor to determine how the money in that package should be allocated for tax purposes. The items in total compensation should include salary, housing, and benefits. They should not include reimbursable business expenses such as business meals, conference fees, dues and subscriptions, travel or car allowance, etc.

Things to consider in defining the pastor's compensation package are:

Housing – There are pros and cons regarding whether a church should maintain a parsonage or provide a housing allowance. If a parsonage is included, the reasonable rental value of it should be considered as part of the pastor's compensation. Those who have grown up in parsonages know some churches are good landlords, and others are not. It isn't fair to compel a parsonage family to live in third-class accommodations. If a church requires the pastor to live in a parsonage, it is obligated to take care of the property. If a church does not have a parsonage, it should invite the pastor to designate as minister's housing allowance as much of the total compensation as he or she desires. A person who prepares the minister's tax return may be able to advise the pastor concerning how much housing allowance is appropriate, or see Memo #13: The Minister's Housing Allowance.

Nazarene 403(b) Retirement Savings Plan – The Nazarene 403(b) Retirement Savings Plan provides a convenient way for ministers to save for the future and includes both a traditional and Roth option. With the traditional, voluntary contributions are deducted from the employee's salary pretax, and may be withdrawn by clergy in retirement as housing allowance, thus avoiding further federal taxation, subject to IRS limits. With the Roth, contributions are made after-tax, but withdrawals in retirement are tax free and may be passed on to beneficiaries tax-free.

Also, we now offer the NBUSA Match, which can provide an annual match of up to $2,500 to the 403(b) retirement account of ministers and other church employees if certain conditions are met.

Nazarene Benefits USA encourages all churches to match or exceed the contributions of their employees to help them prepare for retirement. This becomes even more important if a minister lives in a parsonage. Use of the 403(b) account allows pastors to set aside extra money for housing in retirement, since they are not building equity in a home. Get more information on this important benefit by checking under the retirement tab at **nbusa.org.**

Self-Employment Tax (SECA) – Social Security tax rules are different for ministers than for most other employees. Board members are often shocked at the amount of tax paid by ministers in this category. It is appropriate to add to total compensation the amount of Social Security tax normally paid by the employer. This increases the employee's compensation by 7.65% under current guidelines. Some churches follow the practice of reimbursing the pastor for the full amount of the quarterly self-employment tax payment. This is a sound practice, and should be done if financially possible. Just remember, these reimbursements are taxable compensation and the minister must treat them as income.

Health Insurance – Health insurance is a major issue, and most churches struggle financially with whether or not to provide it. Every church board should work with its pastor to resolve this matter. In cases where a pastor is bivocational or the spouse is employed, health insurance may be available through another employer. However, in no case should it be acceptable to the congregation for the pastor and family to serve without health insurance coverage.

The Affordable Care Act (ACA) of 2010 added new rules regarding health care benefits. Non compliance may cause a church to be liable for significant fines. Learn more about ACA compliance by visiting the Department of Labor website at **dol.gov**. Additionally, while NBUSA does not offer health care insurance, we do have friends in the broader faith community who do. GuideStone—the benefit board serving Southern Baptist and other faith ministries— has health insurance solutions for almost any size church. For more information, visit **guidestone.org/nazarene**.

Life and Disability Insurance – A church should seriously consider providing life and disability insurance for the pastor. More than a few churches have faced the issue of what to do when a pastor died and left behind a family, or was disabled and unable to serve for an extended period. Life and disability insurance protect both the church and the pastor. Basic Life and Long-Term Disability insurance are provided for eligible ministers of local churches that contribute to the NBUSA Fund. We also offer additional insurance at affordable rates. See the NBUSA- Provided Benefits booklet at nbusa.org for details. Accidental Death and Dismemberment Insurance – If life insurance is provided by the church, it may be appropriate to add accidental death and dismemberment coverage. Again, NBUSA makes available this protection for local church employees. The cost is reasonable, and it could be a great help to a parsonage family that suffers loss.

Vacation – While providing vacation time to a pastor does not increase the minister's total compensation, it is appropriate to look at vacation policy as part of the annual compensation review. Your district finance committee report may provide helpful guidelines in this area. One thing to consider when providing vacation is the total number of years of service the minister has as a pastor, not just the amount of service to the current congregation.

Education – Many pastors enter the ministry with significant educational debt. Others continue their education while serving as pastors. A church may want to assist its minister with repayment of educational debt or expenses. This can be a strong incentive for a pastor to serve and remain at a church.

Automobile – Some churches provide a vehicle for their pastor to use. Whether or not to include the cost of the vehicle in the total compensation package depends on how much the pastor uses it for personal matters. Certainly, the cost of providing a vehicle for church business should not be included in total compensation. If the use of a car is not provided, the church should, at least, cover the costs for the pastor's business mileage through an accountable reimbursement plan.

Note, it is important to care for the expenses incurred by the pastor in carrying out the work of the church, and such reimbursement should be handled through an accountable reimbursement plan. Even if a church can't afford a full-time salary and benefits, the first consideration should be to fully reimburse expenses.

Sample Compensation Form

On the following pages is a sample form developed by a church board that may be used in the development of a compensation package. We encourage you to pursue this process prayerfully and thoughtfully.

Compensation Memorandum of Understanding

This agreement is between <church name> Church of the Nazarene, (hereafter referenced as Church,) and <name of pastor or other staff member>, (hereafter referenced as Pastor), to record the understanding between the Church and Pastor as directed by Paragraph 117 of the Manual of the Church of the Nazarene (hereafter referenced as Manual). This agreement is intended to reduce the possibility of wrong assumptions and misunderstandings on the part of the Pastor of the Church. The goal is a healthy working relationship between Pastor and the congregation.

Starting Date

The pastoral relationship begins/began <date of start> and will continue until terminated in accordance with the Manual.

Total Compensation

Pastor's total compensation has been established by the Church as <$ amount>. The Church requires Pastor to submit <his/her> proposed categorical allocation of <his/her> proposed salary at or before the first board meeting of each new year.

The allocation for <year> has been accepted as follows:

CASH SALARY: <$ amount>
Payable on the <date or dates> of each month in the amount of <$ amount>

HOUSING ALLOWANCE: <$ amount>
To be paid monthly. (In the event a parsonage is provided, a church may list the Fair Market Rental Value, plus utilities in this section.)

EDUCATION LOAN: <$ amount>
Student loan debt to be paid monthly Self Employment Tax: <$ amount> Reimbursable and paid quarterly.

HEALTH INSURANCE: $0.00 Negotiable

OTHER INSURANCE: $0.00 Negotiable

RETIREMENT PLAN: $0.00 Negotiable

Should circumstances necessitate the shifting of amounts from one category to another, the church treasurer is authorized to adjust the categories as long as the total compensation equals the amount agreed upon. Pastor will report any change in allocation to the board at the next meeting.

Self-Employment Tax

The Church shall reimburse Pastor's self-employment tax (*Social Security*) obligation up to <*$ amount*> per quarter. If the actual tax payment due is more than <*$ amount*> per quarter, Pastor is invited to present proof of payment to the Church. The Church will consider adjusting the total compensation and the amount of the self-employment tax reimbursement. According to the IRS, these reimbursements are taxable compensation.

Health Insurance

The Church provides health insurance for Pastor and will be responsible for <amount> percent of the premium. The balance, if any, will be paid by the Pastor as withholding from cash salary.

OR

The Church does not provide health insurance for the Pastor since the Pastor and his family qualify for and are covered by health insurance provided by <name of entity providing health insurance coverage>.

Disability Insurance

The Church <provides/does not provide> disability insurance for the pastor.

Life Insurance

The Church <provides/does not currently provide> life insurance. Nazarene Benefits USA provides basic life insurance through the "Pastors Life Insurance Plan" as long as our Church and Pastor meet eligibility requirements as cited in the plan.

Long-Term Disability Insurance

The Church <provides/does not provide> long-term disability insurance. The need for such insurance will be addressed in future reviews of Pastor's compensation.

Accidental Death and Dismemberment Insurance

The Church <provides/does not provide> accidental death and dismemberment insurance for Pastor. The need for accidental death and dismemberment insurance will be addressed in future reviews of the Pastor's compensation.

Retirement Savings Plan (403b)

Pastor participates in the Nazarene 403(b) Retirement Savings Plan established by Nazarene Benefits USA, the Church agrees to match dollar-for-dollar any salary reduction contributions made to the plan by Pastor up to a maximum of <$ amount/percentage> annually.

(Note: A Contribution Agreement for this Plan is available at **nbusa.org.**)

Housing Allowance

The Church agrees to provide a housing allowance to the pastor of <$ amount> per month. The Church will make payments directly to Pastor. The total of authorized payments shall not exceed the total of the Minister's Approved Housing Allowance. Pastor, as an individual taxpayer, is responsible for reporting and paying taxes related to the Minister's Approved Housing Allowance.

Utilities

Utility expenses (except for telephone services) for Pastor are included in Minister's Approved Housing Allowance. Because the Church requires Pastor to be available to the congregation by phone, the Church agrees to provide telephone service (including church business-related long distance) and a cell phone for Pastor. Personal long distance calls will be paid by Pastor.

Vacation

The Church agrees to provide paid vacation of <number> <weeks/days> per year. Pastor shall consult in advance with the Church Board to schedule this time and make arrangements for pulpit supply during vacation. Pastor shall provide an account of vacation time used and remaining time available in their monthly report, and/or when requesting advanced approval of vacation schedule.

Education

The Church will make payments of <$ amount> per month subject to IRS limits toward Pastor's continuing education.

Moving Expenses

Since Pastor is currently serving the Church, no additional moving expenses are anticipated by this agreement.

Travel Expenses

The Church will reimburse Pastor's Church-related travel expenses at the rate of <$ amount> per mile (as determined by the IRS), upon presentation of proper documentation. Out of state trips and related expenses to be reimbursed, shall be approved in advance by the Church Board. Pastor is expected to manage travel expenses to stay within the approved budget of the Church.

Reimbursement Plan for Church Expenses

The Church will reimburse Pastor for church-related out-of-pocket expenses. Pastor is required to manage Church-related expense within the approved budget of the Church. Requests for reimbursement shall be in writing, include detailed documentation of the expense, and shall be submitted within 30 days of the date the expenses are incurred.

Annual Review of Salary and Benefits

The Church will review Pastor's salary and benefits at least once each year. Increases in compensation will depend on the financial condition of the church and the Church's evaluation of Pastor's performance.

This Compensation Memorandum of Understanding will be reviewed and updated at least once annually in accordance with the Manual. This agreement was approved by Pastor <name> and the Church Board.

Board Secretary_____ **Pastor**_____

Date_____ **Date**_____

The information contained in this memo series is of a general nature reflecting USA Nazarene Church polity.

It is not offered as specific legal or tax advice. Each person, local church board, and district should evaluate their own unique situation in consultation with their local legal and tax advisors.

SERVING THOSE WHO SERVE

Other NBUSA Memos That May Be Helpful

#1: Housing for Your Pastor: Parsonage or Housing Allowance?

#2: Church Employees or Independent Contractors?

#3: Tax and Reporting Procedures

#4: Strategies for Structuring Ministerial Compensation

#5: Minimizing Income Taxes for Church Employees

#6: Housing Allowance in Retirement

#8: The Annual Church Audit

#9: Workers' Compensation Laws and the Local Church

#10: Can Ministers Opt Out of Social Security?

#11: Auto and Other Business Expense Reimbursements

#12: Who Is a Minister for Tax Purposes?

#13: The Minister's Housing Allowance

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NBUSA
Nazarene Benefits

17001 Prairie Star Pkwy, Lenexa, KS 66220-7900
888.888.4656 | (FAX) 800.334.0634 | nbusa.org | benefits@nazarene.org

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