

Checklist to Evaluate Financial Support for Ministers in Your Church

Use these fifteen questions to evaluate the financial support for ministers serving in your church:



1. Does your church pay your minister(s) an amount comparable to other professionals with similar educational background and responsibility? ☐
2. Is an adequate amount of Housing Allowance properly designated? ☐
3. If a church owned home (parsonage) is provided, has your church made some provision to offset the minister's inability to build equity in a home? ☐
4. Have all elements of financial support for your minister kept pace with inflation? ☐
5. Are ministry related expenses paid on an Accountable Reimbursement basis? ☐
6. Are expense amounts listed in the budget separate from compensation and protection coverages? ☐
7. Are amounts provided for expenses adequate to cover the necessary expenses? ☐
8. Is your minister's compensation correctly reported to the IRS, treating the minister as an employee for income tax purposes and self-employed for Social Security? ☐
9. Does your minister receive a W-2 form? ☐
10. If your minister should die unexpectedly, is the amount of life insurance coverage adequate to meet the needs of the minister's family? ☐
11. Does your minister's family have adequate medical insurance coverage? ☐
12. If your minister should become disabled, has the church provided disability insurance that would replace a portion of the minister's current income? ☐
13. Does your church contribute an adequate amount toward the minister's retirement? ☐
14. Does your church pay the same percentage towards Social Security for the minister as it would for other employees by providing a Social Security Equivalent? ☐
15. Is your church truly committed to being Biblical and fair with financial support so ministers and other employees can serve the church without undue worry about finances? ☐