

Presbytery of Coastal Carolina  
**2019 Minimum Terms of Call**  
for full-time installed ministers

Financial Terms of Call

**\$68,330 minimum (approximately 1.7% overall increase)**

\$42,900	<b>“effective salary”<sup>1</sup> (approximately 2.3% increase)</b>
\$16,148	estimated <b>Board of Pensions required dues</b> <sup>2</sup>
\$3,282	one-half of minister’s <b>SECA tax</b> <sup>3</sup>
\$4,000	<b>professional expenses reimbursement</b> <sup>4</sup>
\$2,000	<b>additional salary, benefits, or reimbursement</b> <sup>5</sup>

**Minimum terms of call assume a normal, full-time work week of 40 hours, with 2 days off each week.<sup>6</sup>**

<sup>1</sup> **Effective salary** includes cash salary, housing allowance, and the value of the use of a manse, if provided.

- Effective salary also includes any optional Board of Pensions benefits (such as dental insurance), 403(b)(9) salary reduction contributions, medical reimbursement plans, annual bonus, and other compensation.
- See the Board of Pensions “total effective salary calculator” at [www.pensions.org](http://www.pensions.org).

<sup>2</sup> **Board of Pension required dues** include medical coverage (25% of effective salary, based on a minimum salary of \$44,000); pension (11%), and death and disability coverage (1%)

<sup>3</sup> **One-half** of SECA tax is 7.65% of salary and housing

<sup>4</sup> **Expenses reimbursement:** an amount set aside for mileage, continuing education, and other professional expenses, available only through monthly submission of mileage records and receipts. At the end of the year, unused funds remain in the church account – they are not part of the minister’s salary.

- Mileage should be reimbursed at the IRS rate. Continuing education (including details of content and cost) must receive prior approval of the Session.

<sup>5</sup> **Additional** funds provide choices appropriate to each minister’s situation and needs, such as medical reimbursement, deferred compensation, manse equity, additional professional expenses, etc. Decisions about how to use these funds must be made before congregational approval of terms of call for the new year and spelled out in the minutes of the congregation.

**NOTE:** By allocating “Additional Funds” to Effective Salary items, premiums for BOP and SECA may increase. Take those increases into account when allocating the additional funds. Changes may also impact the minister’s tax burden.

<sup>6</sup> **Work schedule:** Since a minister’s actual schedule is unpredictable, work hours often vary week to week. Even on days off, the minister is usually still “on call.” Therefore, the Session and the minister must exercise flexibility, balancing work and rest to avoid pastoral burnout.

**Important Notes:**

1. The division of funds between Professional Expenses and Continuing Education should be determined by the session in consultation with the pastor. The division of funds can vary from year to year.

- **Accountable Reimbursable Expenses** are usual, customary and reasonable expenses incurred in support of the ministry provided to the congregation by the pastor. They do not include commuting from home to church/office. Expenses are reimbursed upon the submission of appropriate receipts or mileage logs and **should not** be paid in regular monthly installments. **If** Accountable Expenses **are** paid in monthly installments then they **must** be counted as income and listed on the pastor's W-2 form. Pension, Disability, and Medical Dues would also have to be paid on them. It is up to the pastors to monitor their use of Accountable Expense funds so as not to run over by the end of the year.  
Any unused funds revert to the church treasury at the end of the year. Unexpended budgeted funds for Accountable Reimbursable Expenses are **not** available to a pastor as compensation.
  - Since **Continuing Education** funds are provided by the church in order to equip the pastor to be a more effective leader in the congregation, it is the responsibility of the pastor to consult with the session about the content, location, and cost of any continuing education before taking time off or incurring costs. The expenses will be reimbursed (within the limits of the agreement) upon presentation of receipts. Accrued Continuing Education time and money are forfeited upon dissolution of the pastoral relationship. Unexpended Continuing Education money are **not** available to a pastor as compensation.
2. For negotiations for service **less than full-time**, a normal (full time) work week is considered as 40 hours.
  3. **Other benefits** (part of minimum terms of call):
    - a. Vacation of 4 weeks including 4 Sundays.
    - b. Study Leave of 2 weeks including 2 Sundays. The purpose of Study Leave will be planned in consultation with the Session.
    - c. Holidays as established by Presbytery policy.
    - d. Full usual, customary, & reasonable cost of moving to the field by a licensed carrier.
    - e. FAMILY LEAVE is recommended.

EITHER

- A. FAMILY LEAVE is a mutual agreement between the Session and Pastor for the good and welfare of the whole of God's holy people. *A Covenant of Care and Compassion* is a formal opportunity to express agreement in family leave policies. Guidelines for *A Declaration of Family Leave Policy* and *A Covenant for Care and Compassion* are available at the Presbytery Office.

OR

- B. FAMILY LEAVE is time released for medical care and treatment.
  - Sick Leave shall accumulate at least 1 ¼ days each month to 90 days total. Sick Leave of 5 days shall be accrued to newly installed pastors. When sick leave taken exceeds 5 days in a 6-month period, a church may require a statement from the attending physician.
  - Maternity/Paternity Leave – 4 weeks with payment of salary and benefits excluding reimbursable expenses. An additional two (2) weeks may be granted from accumulated sick leave if needed.
  - Adoptive Leave – 4 weeks with payment of salary and benefits excluding reimbursable expenses.