

THE HIDDEN COST OF GETTING CLERGY COMPENSATION WRONG

For the Pastor, Church Administrator & Church



FOR THE CLERGYPERSON



HIGHER TAX BILLS

Housing allowance errors can increase taxable income.



SECA TAX SURPRISES

Unexpected self-employment taxes create financial strain.



REDUCED RETIREMENT READINESS

Insufficient planning may weaken long-term financial security.



PERSONAL STRESS

Financial uncertainty can affect family wellbeing and ministry effectiveness.



FOR THE CHURCH ADMINISTRATOR



COMPLIANCE HEADACHES

Incorrect reporting creates paperwork and correction efforts.



TIME-CONSUMING FIXES

Amended forms and IRS correspondence require staff time.



LIABILITY CONCERNS

Compensation errors can expose the church to risk.



ADMINISTRATIVE STRESS

Simple mistakes can become significant burdens.



FOR THE CHURCH



PENALTIES & FEES

Resources are diverted from ministry priorities.



PASTORAL TURNOVER COSTS

Poor compensation structures can affect clergy retention.



REDUCED MINISTRY IMPACT

Funds spent on corrections are unavailable for mission and outreach.



TRUST & MORALE CHALLENGES

Compensation mistakes can affect congregational confidence.



PROTECT
YOUR PASTOR



SUPPORT YOUR
ADMINISTRATORS



STRENGTHEN
YOUR CHURCH