

2025 Mid-Kentucky Presbytery Minimum Terms of Call Worksheet

_____ Salary

+ _____ Housing Allowance (if selected by the pastor)

+ _____ Other Reportable Income **

+ _____ SECA – Should typically be \$0, unless employer pays more than 50% of SECA. Please see SECA line under other compensation*. (Total IRS rate is 15.3%. Church shall pay first 7.65% for employee. If church pays second half of 15.3%, then that half is reportable as income on this line.)

= _____ TOTAL EFFECTIVE SALARY

CONGREGATIONAL PASTORS BOARD OF PENSIONS DUES (includes major medical dues for the pastor only; defined benefits pension dues, death and disability dues)

+ _____ 28% of Total Effective Salary in 2025

OTHER COMPENSATION(S)

+ _____ Board of Pensions major medical premiums for pastor's spouse, children, or family (spouse + children). This figure is the *congregation's portion* of additional major medical coverage premiums, if selected.

+ _____ SECA* (Employer pays first 7.65% of Total Effective Salary)

+ _____ Continuing Education Reimbursement (Mid-Kentucky Presbytery's minimum is \$1,000)

+ _____ Auto Expense Accountable Reimbursement Account, miles driven reimbursable per mile using current IRS guidelines

+ _____ Other Accountable Expense Reimbursement Account (ex., business and professional expenses, etc.)

+ _____ Moving Expenses (Please note moving expenses are taxable by the federal government as part of the pastor's salary)

= _____ TOTAL PASTORAL COMPENSATION PACKAGE COST TO CONGREGATION. THIS TOTAL MUST TOTAL AT LEAST \$71,000

Clerk of Session's Signature _____ Date _____

Minister's Signature _____ Date _____

2025 Mid-Kentucky Presbytery Pastoral Compensation Guidelines for Continuing Called and Installed Pastors

For congregations whose pastor(s) have effective salaries equal to or less than \$67,100 (median churchwide pastoral salary) and who move in 2025 to the Congregational Pastors Package, the presbytery encourages those congregations consider passing on *at least 100%* of the employer's Board of Pension's Dues savings from 2024 Pastors Participation Dues to the pastor in 2025.

This can be done as a one-time salary increase for 2025, or as the 2025 church contribution towards the pastor's purchase of additional medical coverage, other benefits, or some combination.

Example

2024 Pastor's Effective Salary	\$67,100
2024 Pastor's Participation Dues	<u>26,169</u>
2025 Pastor's Effective Salary	\$67,100
2025 Congregational Pastors Package Dues	17,446
Reduced benefit cost to the congregation (2025 vs. 2024)	8,723

2025 pastoral benefit cost savings compensated to pastor (100%) \$8,723

*2025 BOP Major Medical Dues for Child(ren) \$8,950; Spouse \$11,000; Family \$20,600

OR

For congregations whose pastor(s) have effective salaries greater than \$67,100 (median churchwide pastoral salary) and who move in 2025 to the Congregational Pastors Package, the presbytery encourages those congregations consider passing on *no less than 75%* of the employer's Board of Pension's Dues savings from 2024 Pastors Participation Dues to the pastor in 2025.

Example

2024 Pastor's Effective Salary	\$90,000
2024 Pastor's Participation Dues	35,100
2025 Pastor's Effective Salary	\$90,000
2025 Congregational Pastor's Package Dues	23,400
Reduced benefit cost to the congregation (2025 vs. 2024)	11,700

2025 pastoral benefit cost savings compensated to pastor (75%) \$8,775
2025 pastoral benefit cost savings retained by congregation (25%) \$2,925

*2025 BOP Major Medical Dues for Child(ren) \$8,950; Spouse \$11,000; Family \$20,600

OR

If congregations choose, they may keep their pastor(s) on Pastor's Participation continuance for 2025-2027. The cost to the congregation of Pastor's Participation in 2025 will be 43% of effective salary. It is anticipated that there will be an additional 4% minimum annual increase in 2026 and 2027. If the pastor and congregation choose to retain Pastor's Participation, the presbytery recommends no salary increase for 2025, 2026 and 2027 as the change in the Pastor's Participation continuance benefits is rising by a minimum of 4% annually.