



Servant Solutions
YOUR RETIREMENT & FINANCIAL PLANNING PARTNER



Enhancing Trust

8 ESSENTIALS OF
**RETIREMENT
PLANNING FOR
MINISTERS AND
CHURCHES**

CHURCH ESSENTIALS SERIES

Introduction

The background of the slide is a complex, abstract geometric pattern composed of numerous overlapping triangles. The color palette is warm, ranging from light yellow and orange on the left side to deep red and orange on the right side. The triangles vary in size and orientation, creating a textured, crystalline appearance.

Introduction

What does the Bible have to say about retirement for those who minister faithfully to God's people?

Consider this text from the Old Testament that relates to the Levites. They were the role models for God's people, whose service was attached to the House of the Lord.

The Lord said to Moses, "This applies to the Levites: Men twenty-five years old or more shall come to take part in the work at the tent of meeting, but at the age of fifty, they must retire from their regular service and work no longer. They may assist their brothers in performing their duties at the tent of meeting, but they themselves must not do the work. This, then, is how you are to assign the responsibilities of the Levites" (Numbers 8:23-26).

Here's a text the New Testament that speaks to the role of the church in caring for ministers. The idea "double honor" implies taking care of their salary and any other needs they may have.

The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching.

1 Timothy 5:17

Taken together at least three ideas come into view as we introduce the topic of retirement planning for ministers and churches: longevity, changing roles, and planning.

Longevity is a reality. Since life expectancies have grown since the days of the Old Testament, it is possible we will live for 30 years after we turn 60. Think about it, 30 years is a long time. 30 years is the length of time between age 20 and age 50. Reflect on everything that occurred in your life if you are over 50. Or, take any 30-year period. Staggering, isn't it?

With age, the role of ministers changes. In the Old Testament example of the Levites, they shifted from doing the heavy-lifting to assisting the next generation. In the same way today, ministers must understand and prepare for the season when their role will change.

Planning for retirement is perplexing and complex to many. The goal is to provide a framework, a way of thinking about, and a way to successfully plan for retirement to show “double honor” to those who labor as ministers. When approaching the issue of retirement, there is an interdependence between the church and the minister. When they are both in tune, the resulting music will be beautiful. When they are not, the discord will be painfully evident.

This eBook lays out the roles of both the church and the minister, best practices to do what is right before God and man, and important concepts for practical application.

Understand the stages of retirement



Understand the stages of retirement

Retirement is not one homogeneous stage of life. It is widely understood to have three stages. While the precise age may differ from person to person, each of these stages is unique and packed with Kingdom-building opportunities. God has a plan for each person and for each life stage.

Active Application (General Age: 67-77)

This is Early Retirement: The ability and capacity to put into practice what has been learned so far. This person can lead, be very productive, and bring energy and insight to any endeavor.

Questions to consider in this stage:

- What do I do with my time?
- Do we move or stay here?
- How do I manage my money and expenses?
- Does anybody value my experience and knowledge?

Insightful Stewardship (General Age: 78-87)

This is Middle Retirement: The ability and enough energy to bring wisdom and insight to any opportunity or situation through mentoring. Leadership roles will be collaborative and marked by the ability to bring perspective, support, and encouragement to those who will lead in the future. This person can bring value to any discussion or decision.

Questions to consider in this stage:

- Where do I fit in?
- Who needs me?
- How do I keep up with new ideas and technology?
- What physical challenges do I need to accommodate?
- How can I serve in a way that my assistance is both welcome and relevant?

Reflective Sharing (General Age: 88+)

This is Late Retirement: The ability to reflect on life's experience and lay out issues and principles in ways that will be of value to subsequent generations. The benefits of longevity are clear and the contribution to the well-being of those close to

this person, especially those under age 45, will be significant.
As health deteriorates, wisdom accelerates.

Questions to consider in this stage:

- How can I keep my energy level up?
- What does it look like to maximize my service in a shrinking world?
- Though I am losing old friends and loved ones, am I making still new friends?
- How can I avoid an inward focus and maintain an outward focus?
- Have I identified specific people to come alongside and impart wisdom?

Help staff and ministers
understand the need



Help staff and ministers understand the need

It is important to guide your church and its leadership to develop a well thought out, financially sound, and tax aware retirement plan for ministers and the staff. A part of this process is to understand what retirement really means including longevity, cost, and an opportunity for God-directed ongoing service. It is important to understand what it means to be faithful for a lifetime and financially prepared for it.

If someone has served in the ministry for 20-plus years and has not participated in a retirement plan, the amount the church contributes will have to be larger. The individual's portion will have to be larger too. The goal is to have resources available to the person and their spouse that will generate an annual income of 80-90% of final pre-retirement income, which for most will preserve their standard of living in retirement.

If the minister lives in a parsonage provided by the church, they will need to plan for the expenses of future housing needs. The acquisition of a new primary residence may be a good option

when they leave the church. The retirement plan savings can help to fund the purchase. The expenses of a mortgage and other related costs are all part of the planning and yes, budgeting, process.

If the minister currently owns a home or plans to have it paid off near retirement, the value of the home provides the flexibility to then move, trade up, or trade down.

The two biggest expenses during perhaps 30 years of retirement are housing and healthcare. If the minister is paying into Social Security, their healthcare benefits will be substantial, although there are still additional expenses. If the minister is not paying into Social Security, then developing a strategy to pay for healthcare coverage is critical (see [Essential 6 – Recognize the uniqueness of ministers](#)).

Assess the church's
role in retirement

5

Assess the church's role in retirement

As stewards of God's resources, churches have a measure of responsibility for the long-term well-being of our Christian brothers and sisters, ministers, and staff. Because of longevity, there is an increasing need to prepare for the future including financial preparation.

In too many cases, ministers stay in the pulpit because they are not financially prepared to leave. The result is a church that slowly matures with the minister and declines when the minister leaves. The result of the lack of preparation is totally predictable. Churches have a moral responsibility to provide, assist, and encourage the financial preparation of both ministers and staff. The moral liability is the responsibility the church takes for funding all or part of their retirement after they retire. "After 30 years of service, what are you going to do for me now?" This question leads to the added financial commitment by the church to the long-term financial support of the employee.

Providing a church sponsored retirement plan addresses the issue directly. If the church does not have a plan in place, it accepts the responsibility for future funding. With a plan in place, the responsibility shifts to the retirement plan participant. If a denominational plan is not available, a sizable church could consider establishing a 403(b)(9) church sponsored retirement plan. All retirement plans are not alike. The church preserves tax benefits, retains plan design flexibility, and may reduce costs when using a 403(b)(9) plan contrasted with a 401(k) or other type of 403(b) plan.

Levels of involvement

The church may initially create a plan and allow for employees to contribute pre-tax or after-tax. Next, the church may begin by making a flat contribution to the plan for every eligible participant. Finally, the church may commit to a matching portion. Matching can be done in multiple ways such as:

- For every dollar the participant contributes, the church matches the contribution.
- Matching is limited to a certain not-to-exceed percentage.

-
- Many churches begin with a 3% direct contribution and a 2% dollar-for-dollar match. The direct or basic contribution and the matching component are then increased as the budget allows until the total exceeds 10%.

In addition to a 403(b) plan, there are other retirement vehicles for ministers. “Rabbi trusts” are non-qualified deferred compensation arrangements. The invested funds are held as an asset of the church with a corresponding liability reflected for the amount held. The church can’t use these funds, but they are available to creditors if the church became insolvent.

If the church is part of a denomination, there may be an existing plan under which the minister could be covered. In this arrangement, the church pays into the denomination plan for the minister to begin participating.

Whatever the method, the key is for the church to help the minister (and staff) be prepared to steward well the skills, gifts, and financial resources available into and throughout retirement.

Select the right
vendor

4

Select the right vendor

For ministers not already covered under a denominational plan, it is critical to work with a vendor that specializes in church retirement plans, not just retirement plans. There is a significant difference. A vendor should be familiar with and facilitate the distribution of funds upon retirement without taxation as part of the minister's housing allowance. This includes the correct reporting to the IRS.

Vendors have websites that detail the key characteristics of church plans. Providing values-based investments is only one part of the equation for success. Understanding the tax implications of the plan and the non-ERISA features are important too.

Another important variable is having access to an IRS approved plan document. When the plan document is approved by the IRS, they issue an opinion letter. The letter says in part, "An eligible employer that adopts this Code section 403(b) prototype

may rely upon an opinion letter issued for the plan that the form of adopting eligible employer's plan satisfies the requirements...." This means that if the church's plan is audited by the IRS, you can be certain that the plan document is IRS approved.

Encourage contributions

5

Encourage contributions

Set a target for retirement savings, review the plan, and begin increasing the budget until that target percentage of salary, including housing allowance, is being contributed for all parties. This target percentage includes both the church's contribution and any matching contribution made by the minister or staff.

If the church has older staff members with little or no retirement savings, the church can continue to make contributions to their account for up to 5 years after retirement.

Advise each staff member, especially those with ministerial status (ordained, licensed, or commissioned), about the special tax advantages now available to them because of the plan. Both nonelective and elective employer contributions for a minister to a 403(b) or 401(k) plan are excludable for income and social security tax (SECA) purposes. Elective contributions for nonministers are subject to FICA. Distributions from a denominationally-sponsored or church-sponsored 403(b) or 401(k) plan qualify for the housing exclusion.

Make participation and retirement preparation an expectation of every minister and staff person. No exceptions! This may best be done by automatically enrolling individuals and allowing them to “opt out” rather than making it available and allowing them to “opt in.”

Help staff to understand the realities of longevity, the necessity for savings, and the freedom to go and grow during those future funded ministry years (retirement years where a person can do ministry without the need or concern for a certain income level).

Recognize the uniqueness
of ministers



Recognize the uniqueness of ministers

There are certainly aspects of compensation and benefits that are different for ministers than for any other church staff members.

Two special benefits for those with ministerial status

1. Prior to retirement, all nonelective and elective employer contributions for a minister to a 403(b) or 401(k) plan are excludable for income and social security tax (SECA) purposes. For ministries that have not opted out of social security, this means an immediate 15.3% tax savings on all monies contributed to a 403(b)(9) church plan. For those who have opted out, it is advisable to contribute that 15.3% of salary to the retirement plan.
2. The minister's housing exclusion is one of the great tax benefits available to clergy. It gets better because after retirement, a minister can take distributions from their denominationally-sponsored or church-sponsored 403(b)

(9) retirement plan as part of an ongoing housing allowance.

Example 1: After retirement, the approved housing allowance is \$10,000. The distribution from the 403(b)(9) plan is \$10,000. There would be no income tax on the distribution if \$10,000 is spent on housing. Effectively taxes were saved with the original contribution, and now there are no income taxes when taking it out. This is a double benefit.

Example 2: After retirement, the approved housing allowance is \$10,000. The distribution from the 403(b)(9) plan is \$12,000. In this instance, there will be no income tax on the first \$10,000 of the distribution if \$10,000 is spent on housing, meaning there would only be income tax on just \$2,000.

Consider planning insights
and key issues



Consider planning insights and key issues

Four planning insights

1. Many spouses work outside the home. If you can live on one spouse's income, particularly after the children are gone, you can save the other's salary. It is usually best to put savings into the 403(b)(9) because of the tax advantages and flexibility. If your spouse's employer has a matching plan, be sure to fund those contributions to the maximum. This amounts to "free money," because you are getting money from the employer for simply saving your own money.
2. Be aware that whichever spouse is eligible for social security benefits, the other spouse is automatically eligible for 50% of that amount or their earned amount, whichever is higher.
3. If you are bi-vocational and there is a savings plan available in your "day job," contribute to it up to the

amount of any employer match. All other savings should go into the 403(b)(9) plan up to 100% of your church income. In other words, do everything you can to make the church plan your primary savings vehicle.

4. Regardless of your financial status, create a living trust with a pour-over will. This is the kindest act you can do for those who remain after your death. It allows your estate to avoid probate court and allows you to direct how your estate will be handled after your passing. You will be remembered fondly by those who remain. A living trust saves both money and frustration for those who remain.

Two Key Issues for Ministers and Their Families

1. Do not assume you and your spouse will be in good health and able to work until you die. With today's life expectancy, this is a dangerous assumption. While good health may be true during the Active Application stage, and perhaps even into the Insightful Stewardship years, it often diminishes in the Reflective Sharing season. Prudent retirement planning will help prepare for all three stages.

2. Learn about your spouse's money personality. During retirement, you have God and each other. While family and friends will remain, time leads to geographical separation, and death separates us all. While we will rejoin each other in heaven, the earthly challenges are real. Good communication about money will relieve stress and enhance relationships.

- ▶ Acknowledge that you will retire from the pulpit or your primary role in the church. Plan for it both personally and organizationally. God has prepared new roles and opportunities for you. He chose you, He calls you, He prepares you, and He will uphold you. Believe that!
- ▶ Begin to communicate early with your spouse about the changes that will come. Look forward to them by planning for them. Decide three years before you retire where you are going to live. That may be near the kids or in a long-term location bringing joy to both of you. These are different priorities for both of you, and this decision is at the top of the "issues" list.

The best retirements are the ones where prudent attention has been given to the biblical ideas of longevity, changing roles, and planning. This preparation positions ministers to have meaning and purpose in the three stages of retirement, and to continue to serve as a role model for God's people. Even as ministers teach people how to live, they should teach them how to retire.

For many ministers, retirement can be their most fruitful season of service. While the world sees retirement as a time of self-indulgence and decline toward death, a purposeful retirement can be marked by self-less service and unforgettable experiences that precede the realization of eternal life. In that sense, thoughtful planning creates margin for the greatest season of ministry.

Continue planning



Continue planning

For larger churches with ministers not already covered under a denominational plan, it can be helpful to use a Retirement Plan Oversight committee (perhaps the same or in conjunction with the Compensation Committee). It will be responsible for the plan design, investment selection, education and retirement readiness of the staff.

This committee is an important one. First, it expands the oversight responsibility to a team, not just one person. Second, fresh perspective about participation and engagement add value. Third, expertise in areas such as education, communication, compliance and investing will help the plan to be a success. Finally, add a person to the committee who does not understand anything about the subject. He or she will represent the average participant. If this person understands what is happening with the plan, it is likely the average participant will too.

This committee serves to extend the “double honor” that the New Testament instructs us to extend to ministers who labor on behalf of God’s people. It ensures their needs are met while

ministering actively and through the three stages of purposeful retirement. Assisting ministers with retirement planning opens the doors of opportunity for them, makes room for healthy relationships, and provides the flexibility to answer God’s call, wherever that may lead.

Often when there is talk of retirement, many think of it as “one homogeneous season of life” or as a time of retreat and diminished capacity. For ministers, it can be their greatest season of service if accompanied with prudent planning. Imagine the example you can set for God’s people by aiming at faithfulness for a lifetime. Living for Him and retiring purposefully will bring love, joy, peace, patience, kindness, gentleness, and self-control, the fruit of the spirit. Now that is a great way to live and retire!

Countdown to Retirement

This table can help ministers make the timely decisions that ensure a comfortable retirement. Since only the minister knows when he or she plans to call it quits, it is organized according to the number of years until then. If plans change, this checklist can be compressed into the time available.

CATEGORY	FIVE YEARS BEFORE RETIREMENT	TWO YEARS BEFORE RETIREMENT	THREE MONTHS BEFORE RETIREMENT	IN RETIREMENT
BUDGET	Draw up two budgets, current expenses and expected expenses in retirement. Plan to pay off debts by retirement.	Update your current and future budgets.	Merge your two budgets, deleting career expenses and adding any new retiree expenses.	Fine-tune your budget every year so that your projected spending matches your actual spending.
PENSION Defined-benefit plan	Ask your pension office to project your pension monthly and in a lump sum.	Decide how to take your pension; if as a lump sum, decide how to invest it.	Set up the investments you have chosen for your lump sum.	Invest your lump sum immediately to avoid the tax consequences.
403(b), 401(k) plans	Put the maximum in your plan. Wait as long as possible to tap the money so earnings grow tax deferred.	Keep contributing the maximum. If you will take a lump sum, ask an accountant how to minimize taxes.	Decide how to take your money. At 59½ you may start penalty-free lump-sum withdrawals.	At 70½ you may have to start minimum withdrawals from tax-deferred retirement plans.
SOCIAL SECURITY	Set up a “my Social Security” account at www.ssa.gov/myaccount/ to check your earnings and be sure your employers contributed the right amounts.	Double-check your “my Social Security” account.	Decide when after age 62 to start receiving social security.	At retirement age, there is no limit on the income you can earn without reducing your social security benefits.

INVESTMENTS	Meet with a financial planner to discuss your goals and adjust your asset mix to meet them.	Adjust the balance between growth and income investments to reduce your market risk and increase income.	Make further reductions in market risk.	Generally, keep some of your money in stocks to offset inflation.
EMERGENCY FUND	Stash an amount equal to three months' expenses in a money market fund.	Set up (or renew) a home-equity line of credit that you can tap in case of an emergency.	Your cash and home-equity line of credit should amount to one full year of expenses.	Keep one year's expenses in the fund; tap it only when you must.
HOUSE Sell vs. keep	Decide whether to keep your present house or sell it. If you sell, decide whether to buy another or rent.	If you plan to move after retiring, visit potential locations during vacations.	If you are selling, put your house on the market three to six months before retirement.	Your gain on the house is tax-free up to \$500,000 (married), \$250,000 (single).
Repairs and improvements	Renovate now; it's easier to borrow if you're employed.	Budget now for any big-ticket repairs you may need after you retire.		
MEDICAL INSURANCE	Ask your pension office what your medical benefits will be in retirement.	If you need individual coverage, start shopping for it now.	Apply for the coverage one month prior to retiring.	Medicare starts at 65. Six months before then, shop for Medigap insurance.

Now what?

Action Steps to Excellence

Now what?

Action Steps to Excellence

The following practical steps will help ministers and churches to develop an appropriate retirement planning model.

Ministers:

- Reflect on the biblical instruction related to longevity, changing roles, and planning for ministers.
- Consider how you will be available for ministry in each stage of retirement.
- Determine the expected amount of money you will need during retirement.
- Assess how your current housing situation will be impacted with retirement.
- Discuss expectations and dreams for retirement with your spouse.

Churches:

- Discuss with leadership and develop a plan to actively involve members in each of the various stages of retirement to enhance the ministry of the church.
- Provide general information to staff and ministers such as the concept of retirement calculators.
- Make sure in all communication that the church is not giving advice and that staff and ministers are being encouraged to discuss all retirement planning with a qualified professional.
- Consider establishing a retirement plan, if one is not in place. Review the plan documents and your investment policy statement periodically.
- Assess the level of contribution the church is making to the retirement plan and determine if more can or should be done.
- Routinely encourage staff to participate in the plan.

Resources

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Other ECFAPress Books in the Church Series



10 Essentials of Forming a Church

Churches form to give followers of Christ the opportunity to worship together, grow in faith, and meet the needs of the local community. There are also practical legal and financial consequences that arise when organizing a church. This book provides an overview of the ten most fundamental issues to consider when starting a new church.



10 Essentials of Social Security for Ministers

Social security tax is one of the most complicated issues for many clergy in the U.S. It all starts with two types of social security—and a minister might be subject to both types of social security in the same tax year. The tax forms do not provide a convenient way to calculate the amount subject to social security tax. Understanding these ten fundamentals provides a good grasp of the social security basics that are often puzzling to ministers.



10 Essentials of Taxes for Ministers

This book provides a cogent overview of the ten most basic fundamentals of clergy tax. Clergy who understand these ten fundamentals will have a better understanding of the Federal tax issues impacting them. Some of these crucial issues include the clergy housing allowance, expense reimbursements, social security tax, and more.



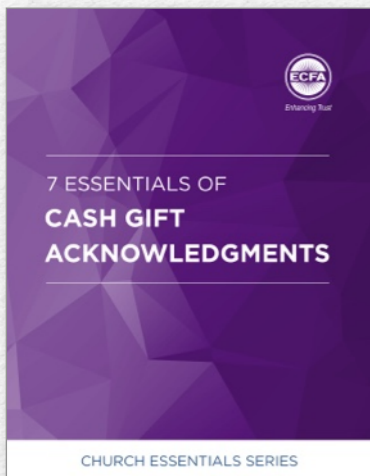
10 Essentials of the Minister's Housing Exclusion

The minister's housing exclusion provides an income tax advantage to nearly every minister—in some instances ministers can save thousands of dollars per year using this tax provision. Maximizing this benefit requires coordination with the church, keeping good records of housing expenses, and applying the housing exclusion limits provided in the tax law. If you understand these essentials, you will have a sound understanding of the housing exclusion basics for ministers.



10 Essentials of Giver-Designated Gifts to Churches

Givers often make gifts to churches for specific purposes and many of these gifts are in response to resource-raising opportunities shared by churches. These gifts, often called “designated” or “restricted,” must be expended consistently with giver intent. This booklet outlines the way churches can handle giver-restricted gifts with integrity.



7 Essentials of Cash Gift Acknowledgments

It is a privilege for churches to express appreciation to givers for their generosity. Thanking givers for their contributions seems simple. But it is often not so. The complexity comes because U.S. tax law only allows charitable deductions for certain gifts, and charitable gift acknowledgments must meet strict substantiation requirements. This booklet guides a church through these challenging issues.



5 Essentials of Reimbursing Ministerial Expenses

How a church handles the payment of business expenses incurred by staff speaks volumes about the integrity of the church. Adequate substantiation is the starting point to qualify business expense reimbursements for tax-free treatment. This booklet covers the steps for churches to maximize stewardship for both the church and staff.



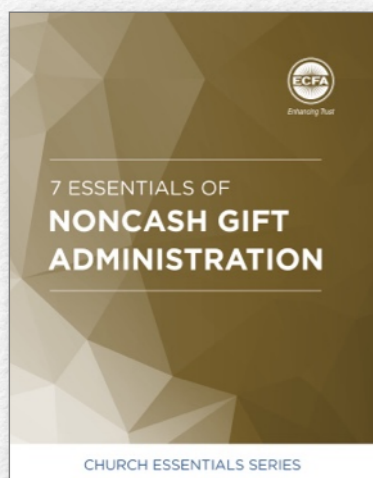
9 Essentials of Avoiding Church Fraud

Fraud and misuse of church resources can create sensational news and cause a diminished witness for Jesus Christ. While it is almost impossible to eliminate all fraud, churches should find a reasonable balance between preventive efforts and risks. This booklet helps churches understand how to identify fraud risks and implement fraud prevention.



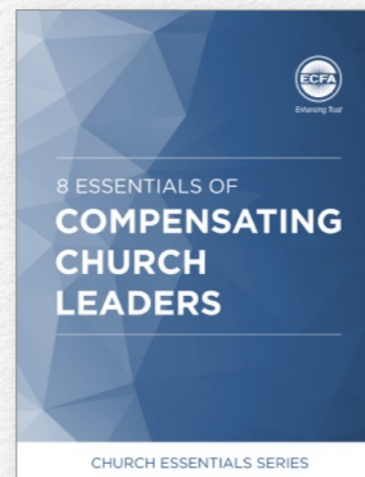
10 Essentials of Church Budgeting

Preparing and utilizing budgets for a church is not as easy as it might seem. There may be several types of budgets: operating, cash, and capital. Budgets provide the guardrails to build cash reserves and keep expenses within certain limits, and assure there is adequate cash to pay operating, mortgage, and capital expenses. This booklet provides the keys to maximize the benefits from church budgets.



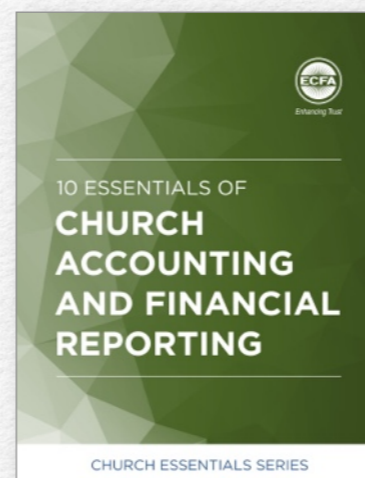
7 Essentials of Noncash Gift Administration

Most gifts to churches are in an electronic form with some additional gifts coming in the form of checks and currency. Noncash gifts—gifts of stock, real estate, other property, plus gifts of services—are often very helpful to fulfill a church's mission. Most of these gifts are tax-deductible, but some are not. This booklet is helpful in addressing accounting and charitable gift receipting of noncash gifts.



8 Essentials of Compensating Church Leaders

Setting the compensation of church leaders should meet high standards that will enhance our Christian witness. These standards include utilizing comparability data to ensure reasonable compensation, approving compensation independently of the person whose compensation is being set, and properly documenting compensation, including fringe benefits. This booklet covers all of this and much more.



10 Essentials of Church Accounting and Financial Reporting

The accounting for church financial resources is the basis for accurately documenting revenue and expense. A sound accounting system provides the data to determine if a church is on track in comparison to the budget. It is also important to provide the appropriate financial reporting to the right audience. This booklet covers the basics for optimizing the church accounting system and providing meaningful reporting.



9 Essentials of Church Cash Reserves

Adequate cash reserves are necessary for a church to pay its obligations on time in spite of fluctuations in monthly revenue. Still, developing and maintaining appropriate cash reserves is often one of the most overlooked and misunderstood issues for a church. This booklet provides an overview of the different types of reserves and how a church may achieve them.



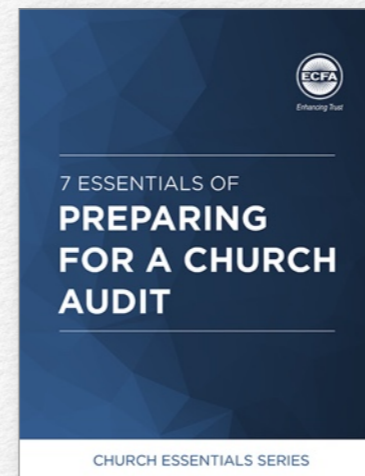
7 Essentials of Church Related-Party Transactions

Conflict of interest situations are common with churches—when a person who is responsible for promoting church interests is involved at the same time in a competing personal interest. A church should only enter into related-party transactions if strict guidelines are met. Even then, the risk of misperceptions may cause church leaders to choose to avoid related-party transactions.



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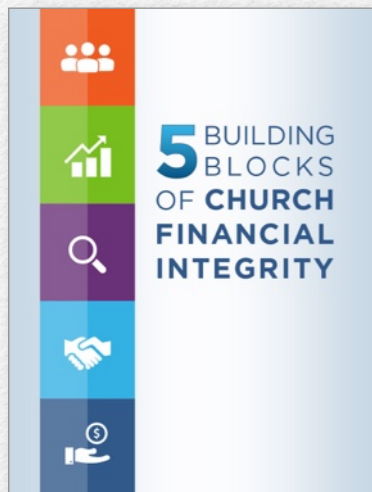
7 Essentials of Preparing for a Church Audit

Though the process can be intimidating, there are many ways to maximize the benefits of an audit. Independent reporting offers assurance to donors and in some cases, identifies weaknesses that may otherwise go undetected. Determine what level of CPA engagement is right for your church and prepare with confidence.



10 Essentials of Church Fringe Benefits

Fringe benefits are taxable and must be included in the recipient's taxable pay except for those the law specifically excludes. Therefore, it is important for churches to design fringe benefit plans to model stewardship for the church and structure fringe benefit plans to allow employees to maximize compensation. This booklet will help you understand how to effectively use fringe benefits.



5 Building Blocks of Church Financial Integrity

When it comes to building a church's financial integrity, many leaders simply don't know where to start. Some think that establishing a strong financial foundation is too difficult, or perhaps only possible for large churches. The good news is building a church's financial integrity is not as complicated as some might think. It is all about properly adding one building block at a time.



Now in publication for over two decades, the *Zondervan Church and Nonprofit Tax & Financial Guide* and the *Zondervan Minister's Tax & Financial Guide* are two of the most trusted tax and financial reference guides for leaders of churches and other religious nonprofit organizations. These companion resources written by ECFA staff Dan Busby, Vonna Laue, Michael Martin, and John Van Drunen are designed to provide up-to-date information in an easy-to-understand format on key issues affecting churches and nonprofits and the ministers serving them.

To order these helpful resources, visit ECFA.org

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Notes

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More Information

- *The Zondervan Church and Nonprofit Tax & Financial Guide* by Dan Busby, Vonna Laue, Michael Martin, and John Van Drunen, revised annually
- *The Zondervan Minister's Tax & Financial Guide* by Dan Busby, Vonna Laue, Michael Martin, and John Van Drunen, revised annually
- *The Guide to Charitable Giving for Churches and Ministries* by Dan Busby, Michael Martin, and John Van Drunen

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