

2027 Minimum Terms of Call

approved at June 17, 2026 Stated Meeting of the POJ

Summary

1. Minimum Effective Salary \$60,000 (See page 2 below). The allocation between Annual Cash Salary and Housing Allowance shall be made by the pastor in conversation with the session.
2. Benefits including medical, pension, and disability coverage for the pastor or CCE under the Board of Pensions Congregational Pastor plan or a customized health-care benefit of comparable value or intent. (See page 3 below)
 - a. **The sum of items 1 and 2 must be at least \$76,500**
3. Other elements (SECA, study leave, vacation, etc.) as in 2026:
 - a. **Self-employment Tax (SECA) Liability:** Terms of Call are required to cover at least 50%. Coverage of more than 50% is optional, and any amount over 50% is to be included as part of Effective Salary. See the Explanation on page 2.
 - b. **Vacation:** Four weeks annual paid vacation minimum.
 - c. **Study Leave:** Two weeks annual study leave with pay minimum. Funds and leave time may be accumulated up to and including three years with agreement of the Session.
 - d. **Study Leave Expenses:** Minimum \$1,000
 - e. **Reimbursable Business and Professional Expenses:** No required minimum established. (Note: This category includes only budgeting for reimbursement for expenses paid through an accountable reimbursement plan when incurred. Other allowances that are not paid through an accountable reimbursement plan are included in Effective Salary. See the Explanation on page 2.)
 - i. Automobile expenses (IRS rate)
 - ii. Books and subscriptions
 - iii. Other expenses
 - f. **Family Medical Leave:** Minimum of twelve weeks paid family medical leave per Book of Order G-2.0804.

Effective Salary Calculator ([Board of Pensions Calculator](#))

Effective Salary Component	Amount	Explanation
Annual Cash Salary		Annual Cash Salary: Include all annual cash salary. Also include employee contributions to 403(b)(9) plans, tax-sheltered annuity plans, salary reduction contributions to flexible health spending accounts, and cafeteria plans.
Housing Allowance		Housing Allowance: Include all housing, utility, and furnishing allowances.
Employing Organization Contributions		Employing Organization Contributions: Include employing organization contributions to 403(b)(9) plans, tax-sheltered annuity plans, and equity allowances. Matching contributions to the Board's optional Retirement Savings Plan are not included in Total Annual Effective Salary.
Bonus		Bonus: Include bonuses, unvouchered professional expense allowances, gifts from employing organizations, and manse equity allowances (unless contributed to a qualified deferred compensation program). Also include year-end or other bonuses, unvouchered allowances (such as expenses that are not paid through an accountable reimbursement plan), down payment grants for the purchase of a home, savings from interest-free or interest-reduced loans (not loan principal), and gifts paid by the employing organization. (Gifts received directly from private donors or honoraria are NOT included.)
SECA		SECA: If the church or employing organization pays for or reimburses the member for more than 50% of their Self-Employment Contribution Act (SECA) tax obligations, then the amount in excess of 50% of the expense must be included in this line.
Other		Other: Include all other forms of compensation not otherwise covered in the fields above, including medical deductible and medical expense reimbursement allowances not paid through a group benefit plan, insurance premiums for additional insurance coverage provided for individual employees (premiums for group plan coverage are not included), and others.
Manse		Manse: The Manse amount must be at least 30% of the fields above for members residing in employer-provided housing.
Total (The proposed Presbytery Minimum Terms of Call require this total to be at least \$60,000)	\$ 0	Use this total in the "Decision Guide for Minister Members" (see below), having first selected "New Hire", "2027 Coverage Year" (use 2026 until 2027 is available), "PCUSA Congregation" and "Installed". This will show you the estimated costs for Pastor-only coverage (which is the proposed minimum required by the presbytery) as well as the additional cost to provide coverage for children, spouse, or family.

Decision Guide for Minister Benefits ([Board of Pensions Calculator](#))

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THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

[ABOUT THE DECISION GUIDE](#)

Decision Guide for Minister Benefits

Minister Employment Status

Current Employees

New Hires

Coverage Year

2025

2026

Answer these questions to see eligibility and costs for new hires.

Employer is PC(USA) congregation?

Yes

No

Minister

Installed (or will be)?

Yes

No

2026 Effective Salary

\$60,000

Reset

Congregational Pastors Package

Benefits Included	Annual Employer Dues
Pension	\$5,100
Death and Disability	\$600
Temporary Disability	\$300
Medical (Member-only)	\$10,500

Select your dependent coverage option and indicate employer cost-sharing.

% Employer Paid

None

+ \$0

Child(ren)

100 %

\$9,950

Spouse

100 %

\$12,250

Family

100 %

\$22,200

Employer Net Cost

\$16,500

Employee Cost

+ \$0

Employer Total Dues

= \$16,500

As shown in this example, a presbytery-minimum Effective Salary of \$60,000 implies a cost for pastor-only benefits of \$16,500 (using the 2026 costs), bringing the total for effective salary and benefits to \$76,500, the proposed presbytery minimum for this total.