



The Presbytery of Carlisle

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2027 Minimum Terms of Call for Ministers of the Word and Sacrament

The Presbytery is required to establish Minimum Terms of Call for ministers serving within our jurisdiction (G-2.0804). The Minimum Terms of Call effective on all Calls as of January 1, 2027 are noted below. Sessions are required to annually review the adequacy of compensation for all their staff (G-2.0804). **When reviewing compensation, it is suggested that Sessions and Congregations take into consideration the value of the ministry their pastor (s) is doing and consider an increase in their compensation.**

Allocation of the following items will be determined by the individual situation. Pastors and churches may vary how the total of items 1-5 is distributed. **For example**, if the total Salary and Housing (Lines 1 and 2) is \$70,000, the pastor could request the church to designate any combination equaling the \$70,000 figure.

1. Annual Cash Salary
2. Housing, utility and furnishings Allowances
3. Employing organization contributions to 403 (b) plans, tax sheltered annuity plans.*
4. Bonuses, overtime pay, unvouchered professional expenses allowance, gifts from employing organization.
5. Other allowances (for example medical deductible, SECA in excess of 7.65% of Effective Salary)
6. Manse Value- (*Board of Pensions regulations require that "Manse Value" must be at least 30% of Lines 1-5 for members residing in employer provided housing*) **Do not include utilities paid directly by the church.**
7. **Total Effective Salary (Add lines 1-6 minus church-paid utilities for a manse)**
Minimum Effective Salary for 2027: \$64,881.00

OTHER MINIMUMS

Board of Pensions Benefit Plan- Use this [link](#) to visit the Board of Pensions website or read through the options below and enter the number on line 8 on the 2027 Terms of Call form

For All Installed Pastors:

Congregational Pastors Package - Dues are 10% (pension, death & disability) of Effective Salary plus Option 1, 2, 3, or 4 (health plans):

1. **Pastor only – 19.75% of Effective Salary**
2. **Pastor plus Spouse – 19.75% of Effective Salary plus \$14,052** (\$21,550/\$35,250 min/max)
3. **Pastor plus children – 19.75% of Effective Salary plus \$5,700** (\$13,200/\$26,900 min/max)
There is a new 50% subsidy for children automatically applied – monthly rate is \$475.00
4. **Pastor plus family – 19.75% of Effective Salary plus \$19,752** (\$27,250/\$40,950 min/max)

This includes the 50% subsidy for children's coverage.

Transitional Pastor's Package (note this has been extended through 2029) – dues are 52.25% of Effective Salary (\$21,600/\$57,700 min/max)

For Temporary Pastors at least 20 hours/week: (Those involving a Covenant of Agreement)

Congregational Pastors Package

- Dues are as indicated above for Installed Pastors with NO option for Transitional Pastor's Package OR Covenant Package (10% of Effective Salary) for income protection benefit

Vacation – 30 days to include a minimum of 4 Sundays. Those part-time also receive 30 days.

Continuing Education Allowance – \$1000 per year- may accumulate to \$3000.

Continuing Education Leave – 14 days including 2 Sundays annually, may accumulate to 42 days.

Travel Allowance – Current allowable IRS rate.

Spiritual Renewal – One (1) day per quarter (not a Sunday) for spiritual renewal and development Allowances are to be vouchered rather than given as direct payments to clergy because of IRS regulations.

Family Medical Leave – a minimum of 12 weeks paid family medical leave per G-2.0804.

*Employer Contributions. If any part or all of the Employing Organization contribution to a 403(b) is a “match” of an elective contribution by a Pastor, the matching amount must be excluded from Total Effective Salary- Line 7- when figuring Board of Pensions Dues) Use Line 3a on *Terms of Call Report Form*

Social Security Self-Employment Contributions Act (SECA) Offset. The Committee on Ministry encourages congregations to assist their pastor (s) by paying the amount equal to the normal portion of Social Security an employer would pay on an employee's salary. Currently that amount is 7.65% of Effective Salary. ***See Line 12 of Terms of Call Report Form.*** This SECA offset is considered income when calculating federal taxes.

Revised July 2026

2027 Minimum Recommendations:

Minimum Effective Salary for 2027

COM recommends a 3.5% increase, from \$62,687.00 to \$64,881

COM strongly recommends up to a 5% increase if congregations are able to sustain that amount, given the economic realities and outlook.

Please note:

- Board of Pensions medical dues have increased to 19.75% of effective salary for 2027.
- Pension, Death and Disability dues remain at 10%
- For participants with dependent children the cost is being subsidized this year at 50% of the total. The original cost was \$950/month. The subsidized cost will be \$450/month. This will be applied automatically, there is no application process. This will also be automatically applied for family coverage.
- The Transitional Plan was originally supposed to end in 2027, but it has now been extended through 2029.
- The Covenant Package remains unchanged.
- PLEASE continue to use the Decision Guide Calculator on the Board of Pensions website to make sure you are enrolled in the most cost-effective option! [Link](#)