



Presbytery of Santa Fe
Fair Compensation Guidelines
Effective January 1, 2026

The following is the minimum compensation for all full time (35 - 50 hours per week) called or contracted pastors, commissioned pastors, and certified Christian educators effective January 1, 2026. Part-time pastor compensation shall be proportional to the hours worked.

Cash Salary and Housing:	\$51,000
Board of Pensions Income Protection Dues:	\$5,100
Board of Pensions Medical Dues:	\$8,925 - \$31,125
Continuing Education allowance:	\$1,250

Pastor and Session agree to split between cash salary and housing allowance: reviewed by session and changes approved by congregation. **COM will only approve** terms with the cash/housing split clearly determined.

Full contribution to the Board of Pensions Congregational Pastors Package (pension, death, disability, & medical) is required by the Book of Order for all installed positions. Full contribution to the Covenant Package or the Congregational Pastors Package is recommended for all positions over 20 hours a week that are likely to last over 6 months. Congregations should ensure that a pastor's family is provided medical coverage & it is **Strongly Urged** that the congregation provide compensation for that coverage.

Annual Vacation: **4 weeks** Annual Study Leave: **2 weeks**

The minimum compensation for pulpit supply is \$150 for 1 service, \$175 for two services, plus mileage. Both annual study leave and Continuing Education allowance may be accumulated up to three years.

Vouchered Expenses, including mileage and other professional expenses, to be negotiated before issuing Call. **To Be Negotiated**

In 2025, the standard IRS mileage rate is 70 cents per mile for business miles driven. *Please note that this can change during the year!*

Presbytery **Strongly Urges** congregations to include as a part of the terms of Call paying half of the SECA tax obligation of its Minister: *(That is calculated at 7.65% of the whole cash salary plus housing.)*

Additional benefits (such as dental and vision insurance, deferred compensation) are not displayed because they are not part of required minimum terms of call --but may be added by congregational action.

All calls **are required** to include a provision for Pastoral Renewal Leave and Family Medical Leave which adhere to the Presbytery's Sabbatical Policy and Health and Family Needs Policy. Both policies can be found on the Presbytery website under [COM Resources](#).

Additional considerations: In determining compensation, congregations should take into account:

- Experience, additional education and training, and years in service to the church.
- The cost of living for the location in which the church is situated.
- Church size and the responsibilities of the position.

Application of these terms to situations in which a manse is included as a part of the Call must be worked out in each particular situation.

Definitions & Cautions

Terms of Call

are the congregationally approved compensation and allowances provided for your pastor.

Effective Salary

Effective salary is a term used by Board of Pensions. It includes any compensation received during a Benefits Plan year by a Plan member, including, but not limited to, any sums paid for housing allowance (including utilities and furnishings); 30% of all other compensation for a manse; deferred compensation (unmatched funded or unfunded); bonuses; lump sum allowances; and other items credited to a member by an employing organization during a Plan year.

Effective salary does not include amounts received through an accountable reimbursement plan or Social Security up to 50% of a minister's Self-Employment Contribution Act (SECA) obligations.

An effective salary calculator is available at pensions.org.

Annual cash salary

refers to compensation paid directly to the minister on a regular basis.

Housing allowance

refers to the annual costs of housing designated by the session in advance of payment. Utility and housing related allowance paid to ministers in manses should be included in Effective Salary. If the manse utilities are paid directly by the church, they are NOT included in the Effective Salary.

Manse Value

is fair rental value, the amount of rent that would be charged in the open market for similar accommodations. If a utility or other housing-related allowance is paid to the minister, the allowance should be reported under housing allowance. The Benefits Plan provides that the manse rental value must be at least 30% of all other compensations

Deferred Compensation

includes tax sheltered annuities, 403(b) Plans and Retirement Savings Plans, Housing equity allowance and other forms of deferred compensation arrangements.

Bonuses, unvouchered allowances, gifts

refers to year-end and other bonuses, unvouchered allowances, down payment grants for the purchase of a home, savings from interest-free or interest-reduced loans (not principal) and gifts paid by the employing organization.

Other allowances

includes all other forms of compensation not otherwise covered, including medical deductible and expense reimbursement allowance not paid through a group benefit plan, insurance premiums for additional insurance coverage provided for individual employees (group plan coverage is not included), salary reduction contribution to flexible health spending accounts, etc.

SECA

many churches reimburse their pastor for a portion of their self-employment Social Security taxes. For the Board's purposes, 50% or less is not included in the Effective Salary. If the church reimburses a pastor for SECA at a rate higher than 50% of the tax, that portion greater than the 50% must be included in the total for Effective Salary

Continuing Education, automobile expense, and business and professional expenses

the best way to pay these expenses is to reimburse as the amount is spent and vouchered for payment by the pastor. If these categories of allowances are simply paid as a set amount on a regular basis, that amount would be included in Effective Salary.

The following provides more information on how compensation effects taxes and benefit costs.

COMPENSATION	TAXABLE INCOME		INCLUDED IN PENSION (% EFF. SALARY)
	FEDERAL	STATE	
1. Cash compensation a. Copay reimbursement b. Deductible reimbursement c. Insurance Premiums (ie. auto/ med/dent/vision)	Yes	Yes	Yes
2. Housing & Utilities a. Income Tax b. Social Security Tax	No Yes	Yes	Yes
3. Equity offset-manse (Optional)	Yes	Yes	Yes
4. Expenses a. Accountable b. Non-Accountable	No Yes	No Yes	No Yes
5. ½ SECA Supplement (7.65 of ES)	Yes	Yes	Over ½ SECA
6. Study Leave Allowance	No	No	No
7. Medical (other than BOP) a. Reimbursable expenses b. HSA/FSA	No No	No No	Yes Yes
8. Moving Expenses (Reimbursable)	Yes	Yes	No
9. Pension Plan & Medical (BOP)	No	No	---
10. 403 (b) Savings	No	No	Yes

FEEES FOR OCCASIONAL PASTORAL SERVICES

Pulpit Supply Honoraria and Mileage

At least \$150 for one service

At least \$175 for two services

IRS mileage recommended, but negotiable if at least 37 cents per mile to and from the service

Moderator Honoraria and Mileage

\$75 per meeting

IRS mileage recommended, but negotiable if at least 37 cents per mile to and from the meeting

Email admin@santafepresbytery.org for the current Pulpit Supply List.

EXAMPLE TERMS OF CALL- Presbytery of Santa Fe- 2026



FULL TIME SERVICE – over 30 hours

<i>Min</i>	<i>Family</i>	
\$51,000	\$51,000	Cash Salary/Housing Allowance- Effective Salary
\$5,100	\$5,100	Board of Pensions Income Protection (10% of ES, pension, death, disability)
\$8,925	\$31,125	Board of Pensions Medical (17.5% of ES + \$22,200 for family dues)
\$1,250	\$1,250	Continuing Education allowance
\$66,275	\$88,475	
<i>Recommended but not required:</i>		
\$3,902	\$3,902	SECA Tax allowance (15.3% church provides half /7.65% of salary+housing)
\$2,000+	\$2,000+	Vouchered expenses (mileage, professional expenses)
\$72,177	\$94,377	TOTAL

PART-TIME SERVICE – 20-30 hours with medical benefits

<i>Min</i>	<i>Family</i>	
\$35,700	\$35,700	Cash Salary/Housing Allowance- Effective Salary
\$3,570	\$3,570	Board of Pensions Income Protection (10% of ES, pension, death, disability)
\$6,500	\$28,448	Board of Pensions Medical (Minimum + \$22,200 for family dues)
\$1,250	\$1,250	Continuing Education allowance
\$47,020	\$68,968	
<i>Recommended but not required:</i>		
\$2,732	\$2,732	SECA Tax allowance (15.3% church provides half /7.65% of salary+housing)
\$2,000+	\$2,000+	Vouchered expenses (mileage, professional expenses)
\$51,752	\$73,700	TOTAL

PART-TIME SERVICE – 20-30 hours without medical benefits

\$35,700	Cash Salary/Housing Allowance- Effective Salary
\$3,570	Board of Pensions Income Protection (10% of ES, pension, death, disability)
\$1,250	Continuing Education allowance
\$40,520	
<i>Recommended but not required:</i>	
\$2,732	SECA Tax allowance (15.3% church provides half /7.65% of salary+housing)
\$2,000+	Vouchered expenses (mileage, professional expenses)
\$45,252	TOTAL

PART-TIME SERVICE – under 20 hours

\$25,500	Cash Salary/Housing Allowance- Effective Salary
\$1,250	Continuing Education allowance
\$26,750	
<i>Recommended but not required:</i>	
\$1,951	SECA Tax allowance (15.3% church provides half /7.65% of salary+housing)
\$2,000+	Vouchered expenses (mileage, professional expenses)
\$30,701	TOTAL

*Regardless of hours worked: Presbytery of Santa Fe also requires 4 weeks vacation, 2 weeks study leave, 10 days of sick leave, and a provision for renewal leave. Board of Pensions also offers dental insurance, vision insurance, and a 403b Retirement Savings Plan, with options for employers to pay all, some, or none of the coverage.

Advice on Pastor Compensation for PNCs and Sessions in Presbytery of Santa Fe

The Presbytery of Santa Fe's Commission on Ministry sets minimum compensation guidelines annually for pastors serving within the Presbytery as required by the Book of Order (G-2.1103b). When setting this minimum, COM considers multiple factors such as the cost of living throughout the presbytery, membership size of churches in the Presbytery, the cost of living adjustment determined by the Social Security administration, and the median salary for pastors published by the Board of Pensions. The purpose of the Presbytery's minimum is to ensure pastors receive a fair and reasonable salary at a level of compensation that allows people to live in dignity and security. COM increases this minimum based on economic conditions and to ensure compensation does not remain stagnant. **It is imperative for PNCs and Sessions to understand that the minimum is not meant to be a competitive wage in the search for a pastor.**

When determining the minimum and maximum effective salary that a congregation will post on a Ministry Discernment Profile, PNCs and Sessions should consider multiple factors:

1. Geographic location
 - What is the cost of living in your area?
 - What are housing/rental prices like in your area?
 - How does the surrounding neighborhood affect the demands of the job?
2. Size and age of the community
 - How does the size of the congregation/community affect the demands of the job?
 - How does the age of members of the congregation/community affect the demands of the job?
 - How does the socio, economic, cultural makeup of the congregation/community affect the demands of the job?
3. Complexity and demands of the position/skills needed- Consider the demands of the job for your particular position. Are there specific skills that require a higher degree of professionalism and/or ministerial and applicable life experience? Such as:
 - Staff oversight (number of staff, control of)
 - Building management (age, use, neighborhood)
 - Financial oversight (management, stewardship)
 - Additional programs (preschool, food program, missions)
 - History (recent conflict, unhappy pastorate)
 - Expectations of church-related activities/committees/meetings
 - Expectations of membership in non-church/local organizations (boards of nonprofits, interfaith groups, other activities)
 - *This list is not exhaustive (see time worksheet for consideration)*
4. What other unique characteristics of the congregation affect the demands of the job?

Positions that are more complex need to consider a higher wage than the Presbytery's minimum in order to be competitive and attractive to potential candidates.

Sessions and PNCs should determine an effective salary range that is faithful to the church's ministry, and Sessions must stress the importance of adequate stewardship by all members of

the church to sustain a fair salary for the pastor. Ideally, the salary range aligns with candidates appropriate for the position so that they will take initial steps with the search committee.

Other recommendations on making your call attractive to candidates:

- Offer an extra week of vacation (or two); offer additional study leave
- Offer flexible professional expenses (between mileage, business, and continuing education)
- Offer flexible work schedules (work from home, shifting work outside of regular work hours)
- Offer space in nearby daycare, inform of New Mexico child care subsidies, free in-state tuition, programs for special needs, etc.
- Assist with spousal employment whenever possible
- Inform candidates of benefits to members of the Presbytery of Santa Fe
 - Clergy retreats hosted by the presbytery are additional sabbath (in addition to study leave or vacation), often held at Ghost Ranch
 - Sabbatical policy, with support in sabbatical grant writing, options for those that have not had a sabbatical due to change in call; commitment on part of Session to set aside funds each year to assist in sabbatical support