

Financially Supporting Your Pastor, God's Way

by Dr. Mike Willmouth

1. Step One: Guard Your Attitudes.

When it comes to trying to put together a budget for your pastor's pay package, you must first put away your attitudes and opinions on this subject or about your pastor because it will cause the entire focus to be misguided. For example, your church hasn't asked you to compare what you make at your job with what your pastor should receive in his pay package – he is doing a completely different job than what you are doing. He also falls under a whole different set of tax laws than everyone else too. This has led to an attitude that also tends to creep in when it comes to the structure of your pastor's pay package that he is being dishonest by taking advantage of the tax laws – but remember it is the government who writes the tax laws and allows pastor's to structure their pay the way they do and that there is nothing dishonest about doing so.

It is also real easy to become very judgmental about your pastor's personality, skills, talents, spiritual gifts, or even his position as a pastor too, so we must guard against this. The Bible warns us against falling into this trap; Romans 14:4 *Who are you to judge someone else's servant? To his own master he stands or falls. And he will stand, for the Lord is able to make him stand* (NIV).

James 4:12 *There is one Lawgiver, who is able to save and to destroy. Who are you to judge another?* (NKJV)

Hebrews 13:17 reminds us that it is God who will hold them accountable.

So, begin this process by praying and asking God to remove any attitudes, feelings, or opinions that would cause you to lose your focus. A church exists to bring glory to God and to do His will, and when we do this God has promised to supply all our needs. It is real easy for us to allow jealousy and envy to set in when it comes to the issue of money. Jesus warns us of this in Luke 12:15 ". . . *Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses*" (NKJV).

Also pray and ask God to give you wisdom and the faith to apply to this matter. Without applying godly wisdom and faith, your focus will immediately just go to the what you can see – the bank account (2Cor.5:7). Unlike the world, we have a God who promises to provide us with all that we need when we seek to do those things for His kingdom first; Matthew 6:33 "*But seek first the kingdom of God and His righteousness, and all these things shall be added to you*" (NKJV).

So the first step in the process of determining a pastor's pay package is to keep your focus where it needs to be, and not allow yourselves to be sidetracked by attitudes, feelings and opinions. The only opinion that God is interested in when it comes to this matter is His. This brings us to the next point – if we want to exercise wisdom when it comes to this subject, then we must seek and apply what God's Word has already revealed to us about this subject.

2. Step Two: Seek God's will and direction in His Word.

This brings us to what the primary focus must be when trying to determine what your pastor's pay package should be – what does God say about it.

Let's begin by looking at 1 Corinthians 9:1-23.

The Apostle Paul starts out by reminding us that a Pastor is to be treated fairly by his church (vv.1-4); ¹ *Am I not an apostle? Am I not free? Have I not seen Jesus Christ our Lord? Are you not my work in the Lord?* ² *If I am not an apostle to others, yet doubtless I am to you. For you are the seal of my apostleship in the Lord.* ³ *My defense to those who examine me is this:* ⁴ *Do we have no right to eat and drink?* ⁵ *Do we have no right to take along a believing wife, as do also the other apostles, the brothers of the Lord, and Cephas?* ⁶ *Or is it only Barnabas and I who have no right to refrain from working?*

So here is the first principle that a Church apply when it comes to their financial support of their pastor – They should recognize their pastor's calling and position by God and his right to live as well as they do. A pastor should earn enough to support his family without additional work. So this means you need to look at the local economy to see what the current costs are for such things as food, clothing, housing, utilities, insurances, retirement, etc. For housing costs, look in the local news paper to see what Houses are renting for or selling for (just make sure that the houses you look at are something that you or your spouse would be willing to live in). Such items as food, gas, and utilities you can get some ideas from what you are paying or others in your church are paying – don't be afraid to ask others for inputs. Compare the current cost of living to what you are paying to see if your pastor's pay package is honestly sufficient and keeping pace with the economy.

Next, in verses 7 through 14, we are given the next principle – Pastors should be fairly compensated just as the rest of the world does; ⁷ *Who ever goes to war at his own expense? Who plants a vineyard and does not eat of its fruit? Or who tends a flock and does not drink of the milk of the flock?* ⁸ *Do I say these things as a mere man? Or does not the law say the same also?* ⁹ *For it is written in the law of Moses, "You shall not muzzle an ox while it treads out the grain." Is it oxen God is concerned about?* ¹⁰ *Or does He say it altogether for our sakes? For our sakes, no doubt, this is written, that he who plows should plow in hope, and he who threshes in hope should be partaker of his hope.* ¹¹ *If we have sown spiritual things for you, is it a great thing if we reap your material things?* ¹² *If others are partakers of this right over you, are we not even more? Nevertheless we have not used this right, but endure all things lest we hinder the gospel of Christ.* ¹³ *Do you not know that those who minister the holy things eat of the things of the temple, and those who serve at the altar partake of the offerings of the altar?* ¹⁴ *Even so the Lord has commanded that those who preach the gospel should live from the gospel.*

Jesus also states in Luke 10:7 that *a worker deserves his wages.*

These verses not only remind us that we are to fairly compensate our pastors, but we are commanded to do so by the Lord Himself. This passage of Scripture reminds us that we need to make sure that your pastor's compensation is kept current and that we should pay them as a minimum as well as the World pays its workers. So what are some of the ways in which the world uses to determine a persons wage? The market place often determines the base salaries of many jobs. The world also uses other factors such as experience and education to set pay levels. Many companies also have in place regular scheduled wage increases along with increases for promotions. And of course there are other benefits given such as Insurance and Retirement accounts or retirement account matching. When you look at what God's Word says about this subject, then we are reminded and commanded that we should doing the same as or even better at taking care of our ministers then the world does for its own.

So how do we figure out what fair compensation is and if it is up to date? The Southern Baptist Convention has been doing surveys with pastors and churches for several years now that

can help you to determine what is fair. These surveys are done every two years (2004, 2006, 2008, etc), and the newest one can now be found on the internet at www.LifeWay.com/CompensationSurvey. These surveys can be customized for your church's specific situation in six categories; church membership, church attendance, church budget (or total receipts), pastor's age, pastor's experience, and your financial's education. Simply add the average amounts of each category together and divide by six to come up with the target budget amount for your church. If you decide to go with this method, then be honest and calculate all the applicable categories to get a correct average, failure to do this will result in inaccurate results. Or you can simply look at the average pay package by the State or National level. In the off years when the surveys aren't being done, then there should be a cost of living increase given to keep up with what is going on in the economy.

Based on the information that you obtain, see where you are at in your church with the financial support to your pastor. If you are on par with or above the current levels then praise the Lord that He has blessed you so that you could be a blessing to your pastor. If you fall below these averages, then your job should be to discuss how to reach these goals and determine a plan of action to reach your goals (don't fall into the trap of trying to justify what you are paying because that won't fix the problem and it will eventually lead to your pastor leaving because he cannot financially afford to remain at your church. If this happens, then your church will once again be confronted with the same issue when you try to find a new pastor. So you need to face this issue on a regular basis, or you eventually will find yourself being forced to catchup in one big lump sum).

Next, the Apostle Paul tells us in verses 15 through 23 that a Minister has the right to refuse or limit their the compensation they receive from a church if they have to means to do so – please note that this is his choice and not the church's right to expect it or to abuse his decision by withholding their fair share of the financial support; ¹⁵ *But I have used none of these things, nor have I written these things that it should be done so to me; for it would be better for me to die than that anyone should make my boasting void.* ¹⁶ *For if I preach the gospel, I have nothing to boast of, for necessity is laid upon me; yes, woe is me if I do not preach the gospel!* ¹⁷ *For if I do this willingly, I have a reward; but if against my will, I have been entrusted with a stewardship.* ¹⁸ *What is my reward then? That when I preach the gospel, I may present the gospel of Christ without charge, that I may not abuse my authority in the gospel.* ¹⁹ *For though I am free from all men, I have made myself a servant to all, that I might win the more;* ²⁰ *and to the Jews I became as a Jew, that I might win Jews; to those who are under the law, as under the law, that I might win those who are under the law;* ²¹ *to those who are without law, as without law (not being without law toward God, but under law toward Christ), that I might win those who are without law;* ²² *to the weak I became as weak, that I might win the weak. I have become all things to all men, that I might by all means save some.* ²³ *Now this I do for the gospel's sake, that I may be partaker of it with you.* (Also see Acts 20:17, 33-35)

Remember that any outside income that your pastor receives is his to determine what to do with, and is not for the church to decide how he will use it, nor does it relieve the church from its biblical duty and obligation to provide financial support to their pastor. If you have a pastor who is able to help, then praise the Lord for his generosity and strive to become a blessing to him by providing as you should.

Now, the Apostle Paul gives us another principle in 1 Timothy 5:17 for financially supporting our pastors. We are told that those pastors who work hard in the service of the Lord deserve to be financially rewarded; ¹⁷ *Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine.*

When you have a pastor who works hard and is faithful to his calling, then we are told to reward him above and beyond the normal or average pay package. The biggest problem that most churches have is they tend to view being good stewards as paying their pastor with the least amount that they can get by with; but God's Word tells us that when it comes to our pastor we should always seek to be a greater blessing to him than even what the world shows its own. Grace always goes beyond the Law, and it is the same with your pastor's pay. Your generosity or stinginess speaks more about your church's heart condition than your smiles or your words.

1 Timothy 5:18, gives us another principle to follow; ¹⁸ *For the Scripture says, "You shall not muzzle an ox while it treads out the grain," and, "The laborer is worthy of his wages."*

In other words, don't expect your pastor to do the work of the church at his own expense or some sort of discount to save the church money. If you call a pastor, you have a biblical obligation to pay him fully for the work that he does. One example of this principle is mileage. Often church members fall into the trap of thinking that since they don't get paid to visit people then their pastor shouldn't either. The problem with this attitude is that it fails to recognize that volunteers don't get fired for not visiting people, but pastors do. Church members are not expected to attend almost every family function, fellowship or meeting, but pastors often are. The Apostle Paul makes it clear, if you want your pastor to do his job then pay him fully for his work and don't grumble about it or try to find ways around paying him for doing what you have called him to do. Other areas that apply to this principle is office supplies, telephone or cell phone usage, etc.

3. Step Three: Apply Faith

In Galatians chapter 6 we are once again told that believers are to financially support their pastors; ⁶ *Let him who is taught the word share in all good things with him who teaches.* ⁷ *Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.* ⁸ *For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life.* ⁹ *And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart.*

J. Vernon McGee puts it this way, *"This is probably the bluntest verse in the Bible. . . Paul is bluntly saying this: 'Pay your preacher. If someone ministers to your spiritual benefits, minister to him with material benefits.' If God has blessed you materially and you are being blessed by someone spiritually, then you ought to minister to that person with material benefits."*

Paul is doing more than just stressing giving a paycheck to your pastor, he is stressing that when you give to support your pastor you are in essence being a partner with him in the ministry. This is true of all financial support that you give to a church, a pastor, a missionary, or some other ministry. We should never have the attitude that we just paying someone's paycheck, but instead we are mutually participating in ministry with those we support.

Paul also gives us an immutable law of God here in verses 6 and 7, about sowing and reaping. The principle of sowing and reaping simply boils down to this; If a man spends his money on what gratifies his fleshly nature, he will reap a fleshly harvest. And since the flesh is mortal and will one day pass away, the harvest will pass away also. On the other hand, if a man uses his money to promote spiritual causes and to feed his spiritual nature, the resulting harvest will remain. Thus, as in the case of ministers, if congregations refuse to support them and so forfeit good teaching, preferring to spend their money on themselves, the results will be their

corruption. But if, on the other hand, they support good teachers (i.e., pastors) a spiritual harvest will result. God does not command believers to give simply that pastors/teachers and missionaries (Phil. 4:10-19) might have their material needs met, but that the givers might get a greater blessing. Based upon this Scripture, a church should never say that they can't afford to pay their pastor, the truth is they can't afford not to pay him fairly! If you sow a little you'll end up with a garden, but if you sow a lot you'll end up with a crop! Or to put in worldly terms, "you'll get what you pay for."

Now here's the hardest part where it comes to paying your pastor biblically – stepping out in faith and obeying God's Word. If you fail to walk by faith or ignore God's Word on this subject, then you will always default to looking at your bank account and receipts to pay your pastor. The writer of the book of Hebrews, along with the Galatians passage above, reminds us that we are people of faith and if we want to please God and receive His blessings then we have to be willing to step out; Hebrews 11:6 *But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him.*

God's Word is clear, if churches fail to step out in faith they won't receive God's blessings either. If we are going to be honest with ourselves, then we must recognize that the main reason why pastors fail to receive a biblical pay package is because of sin in the church; the sin of its members not giving as they should – it not only robs God (Mal.3:8-9), but it also steals from their pastor's pay check too. George Barna Group recently reported that in 2007, their research revealed that just 5% of Christian adults tithed. So you can see how this directly impacts the pastor's pay. And we need to be honest with ourselves as a church and realize that it is equally a sin to not walk in obedience and faith, because that too will rob God from giving you the blessings that He wants and it will rob your pastor from being the blessing that God wants him to be to you too.

God's not interested in our excuses, justification, or our rationalizations, He is only interested in our obedience; 1 Samuel 15:22 *Then Samuel said: "Has the LORD as great delight in burnt offerings and sacrifices, As in obeying the voice of the LORD? Behold, to obey is better than sacrifice, And to heed than the fat of rams (NKJV).* We cannot substitute excuses for faith. God is interested in our obedience to His Word and our acting upon it in faith.

So when it comes to making decisions about your pastor's pay, be bold in your decisions knowing that God has given you clear guidance and all that is left is for you to exercise the faith to follow His guidance and to trust in Him to provide what we need per what He has directed us to do.

Summary:

In closing, there probably aren't any other subjects that provoke more opinions in a church than money and the pastor – except maybe the combination of the two. So permit me to give you something to help you keep this subject in balance. How would you want you brother, husband, father, or son to be treated if they were the pastor of your church? As a minimum we should apply these two principles; Apply Jesus' golden rule in Luke 6:31 *"And just as you want men to do to you, you also do to them likewise (NKJV);* and our ultimate purpose found in 1 Corinthians 10:31 *Therefore, whether you eat or drink, or whatever you do, do all to the glory of God (NKJV).*

When you present your pastor's pay package for the church to vote on, will you be able to say that it is fair and that it brings glory to God? If not, then return to Step One and start over again.

Pastor's Pay Quick Check List

1. Start with prayer.

- Pray for wisdom and guidance.
- Pray to guard yourself from attitudes and opinions.
- Pray for faith in obeying God's directions.

2. Apply God's Word.

- Is your pay package enough to support your pastor's family without him or his wife from doing additional work (1Cor.9:1-4)?
 - If not, then be honest and consider whether you need to have a bi-vocational pastor instead of a full time pastor (failure to do this will result in a financial hardship being placed on our pastor and his family).
 - If not, what actions can your church take to change this situation?
- Is your pay package fair and comparable to what the rest of the world is paying (1Cor.9:7-14; 1Tim.5:17)?
 - Are you treating your pastor better than what the world does?
 - By giving regular pay raises to keep up with the cost of living.
 - Are you providing adequate compensation for such things as insurance, retirement, etc?
 - Do you provide financial raises for such things as your pastor's experience and education?
 - Do you provide fair reimbursement to your pastor for the expenses he incurs while ministering for the church (1Tim.5:18)?
- Is your pastor providing some of his own financial support to be at your church (1Cor.9:15-23)?
 - If so, do you have a plan to help relieve him from this extra financial burden?
 - If so, what steps have you taken to ensure that you don't become complacent in relying upon his generosity when you have the means to do more for him financially?

3. Apply faith.

- Do you really believe that the Bible is God's Word and is true (1Cor.1:9; 2Tim.3:16-17)?
- Are you willing to trust God to provide as He directs you (Matt.6:33; Gal.6:6-9)?
- How will your faith show itself in relation to your pastor's pay (James 1:23-25)?
- Is the pay package fair and God honoring (1Cor.10:31)?