

1. What is included in the Staff Services Allocation?

The SSA goes to cover services provided, on the Field Team's behalf, by the Home Office Team. These services include things such as: payroll, income processing, donor receipting, budgeting, processing and payment of reimbursements, insurance processing, statistical administration, production of ministry materials, assistance with mailings, donor care, etc. It also covers benefits provided in the form of liability insurance and medical reimbursement benefits.

2. If I fall short on support, can I get back pay when my account has a surplus?

Yes, we calculate back pay every month as we figure the amount of your paycheck based on the fund balance at the end of the prior month.

3. Do I qualify for the minister's housing allowance? How much is that?

Yes, if you are a licensed, ordained, or commissioned minister of the Gospel. The housing allowance for any given year is based upon how much you spend for housing. The actual allowance is limited to the lesser of three amounts:

- i. The amount actually used to provide a home;
- ii. The amount officially designated as a housing allowance; or
- iii. The fair rental value of the home, including furnishings, utilities, garage, etc.

4. Do I pay social security tax at the employee rate or the self-employed rate?

If you are an ordained, licensed, or commissioned minister of the Gospel, you pay self-employment taxes at the self-employed rate. You do not pay FICA (Federal Insurance Contribution Act). You are covered by social security provisions under the Self Employment Contributions Act (SECA). It is possible to "elect" out of self-employment tax (see IRS Form 4361).

5. What is included in ministry expenses on my budget?

All ordinary and necessary expenses that you plan to incur to carry out your ministry are included. Specifically omitted from this category are Living Allowance, Housing Allowance, Training/Conference Fees (Escrow), and Staff Service Allocation.

6. Do I need a receipt for every purchase I make or is there a minimum amount?

You must have a receipt for all expenses greater than \$75.00 for which you are requesting reimbursement, with one exception. A receipt is not required for the cost of food when international students drop in unexpectedly and share a meal in your home. In this case, you can be reimbursed on a per meal basis (Breakfast-\$8/person, Lunch-\$10/person, Dinner-\$15/person).

7. Is there a “time limit” for submitting ministry expenses for reimbursement?

Yes, expenses must be submitted for reimbursement within 60 days of the date they are incurred. It is imperative that ISI maintain an “accountable plan” for reimbursements. According to the IRS, this 60-day limit must be adhered to for this purpose. Please note that you must submit 60 days from the date you pay for the expense, not 60 days from the date of the event if paid ahead of time (airline tickets, conference, etc).

8. May I raise money for items other than my salary and expenses?

Yes, with the prior approval of your RFD, you can currently raise funds specifically for overseas trips and computer equipment.

9. What is the approval process for purchasing capital equipment with my ministry funds?

All equipment purchases should be included in your budget under “Ministry Expenses.” For any equipment purchases greater than \$500, you must receive prior approval from your RFD and submit the original receipt within 60 days. If the purchase is for computer equipment, please also email Rebekah Miller (rmiller@isionline.org) ahead of time to ensure it will meet ISI’s equipment/systems criteria. Failure to receive approval may cause your reimbursement to be denied.

10. May I be reimbursed for childcare?

Yes, but only if the childcare is done to benefit Internationals or donors. If you are having an event and you know that there are students or donors who have children, you may pay someone to provide the childcare at the event so those students and donors can attend as a family.

11. May I submit cell phone bills for reimbursement?

Yes, however, you must estimate the amount you use your phone for ministry vs. personal use to determine the percentage of the bill that is ministry related. Then, you will only claim the ministry amount. If the ministry portion to be reimbursed is over \$75.00, then you must submit the detailed bill. Your personal monthly expense, including phone cost, can be reimbursed; however, expenses for others on your plan may not be reimbursed unless they are also ISI team members.

12. How often can I change my budget?

ISI reviews and makes changes to ministry budgets annually. At that time raises and cost of living allowances are made. However, you may make a change in your budget throughout the year if you contact your RFD and he/she deem that a change is necessary.

13. What is an escrow and how is it determined?

An escrow is like a savings account. We transfer a set amount each month into the escrow to save money on your behalf to attend the annual ISI National Conference. Every year the cost, lodging, and transportation for the conference are evaluated and a new amount is set. Please note that escrow funds can only be used for National Conferences, not for other travel or regional conferences.

14. Are there options to help me plan for retirement?

Yes, ISI automatically enrolls newly eligible employees in the 403(b) retirement savings plan with a 2% pre-tax traditional contribution, which will auto-escalate up by 1% every January until you reach a 5% contribution. For field staff working 24 or more hours per week, you can also choose to match your contributions dollar-for-dollar from your ministry account, up to a 5% match.

15. Where does the matching portion of my 403(b) come from?

The match portion of your contribution will be withdrawn from your ministry account. You will need to include the match amount when calculating how much money to raise on your budget.

16. How much can I set aside from my salary for retirement?

Please consult your tax advisor or IRS Publication 571. Any amount you want to have set aside for retirement must be taxable income. Therefore, if you only have a Housing Allowance then you will not be able to contribute to the 403b plan. To contribute, you must allocate a portion of your pay as a taxable Living Allowance.

17. How are my retirement contributions invested?

New enrollment contributions will be invested in the GuideStone Funds MyDestination Fund® that most closely corresponds to the year in which you turn age 65. For staff already participating in the program, future contributions will be invested in the investment allocation you previously selected. You may change your investment election at any time by calling GuideStone at 888-984-8433 or by logging in to your account at <https://www.guidestone.org/>.

18. When do I start getting paid?

When you are hired you are put on PD, and as you work with your PD coach and your support level increases, the Director of Field Development will initiate a partial salary (PS) which typically starts at \$500. Then as your support level increases, they request an increase in your PS until you are at full pay (100% support) and released to ministry.