Why Should I ask my Church for Benefits?

As a part of Pastor Appreciation month, we thought we would extend our Refresh to cover other areas of appreciation: Pastoral Benefits. When we bring this question up to pastors, many of them hesitate. All of us desire to have benefits but some seemed reluctant to even bring up the subject or when they perceive there is some type of negative response, they have dropped the topic as if it really was not important. Here are a few points I wish to address regarding benefits and compensation:

- There is absolutely nothing wrong with asking for benefits to your church or church board. Most boards will not bring up the question of benefits. It is often sad but a reality to most churches. Who will look out for you if your church does not?
- Most every board member/ church member have benefits at their present employer. Most often state they would not be working for that employer if they did not receive them but yet believe the pastor can manage without any?
- A pastor should be able to bring up any question to anyone at any time. Again, there is nothing wrong in asking. It is an open dialog on what you and your family need as well as feeling like the church is interested in providing for you and your family.
- Working towards a solution can make everyone feel good. You may start out with one type of benefit, medical—either partial or in full, disability income coverage, life insurance, cancer coverage, retirement, etc. I would recommend reviewing the benefit package yearly or every other year.
- Some churches may respond "We have never done this before?" Or "We cannot afford it." The church can start out small and increase it through the years. Or ask, "Do you think it is the right thing for taking care of your pastor?" If they know it is the right thing to do and personally would not accept a life without benefits, ask, "How do you expect for my family to plan/manage for an economic hardship should something occur?"
- This may be a great time of teaching your church to provide for their pastor as the pastor tries to provide for the church. As a pastor, you are interested

- in the health and well-being of every member, why shouldn't the church hold the same interest in you and your family?
- Negotiate your package plan. You can always reduce your salary to pay for a benefit. Tell your board that you wish to look at your package each year. This is something they would look at each year. It may create a starting point in which you could state, "Last year, I did this. This year I wish for you to look at adding benefit."
- Adding a small benefit of disability income, cancer policy, life insurance, starting a retirement plan could be a little as \$25-\$50 a month. Ask them which benefit they value the most from their employer.
- Again, please do not be afraid of asking. I am reminded of the scripture of asking and seeking, the door shall be opened to you!

For more extensive compensation ideas and forms, please go to our website: www.pastoralcare.org. Click Resources tab and scroll down to compensation ideas for pastors.