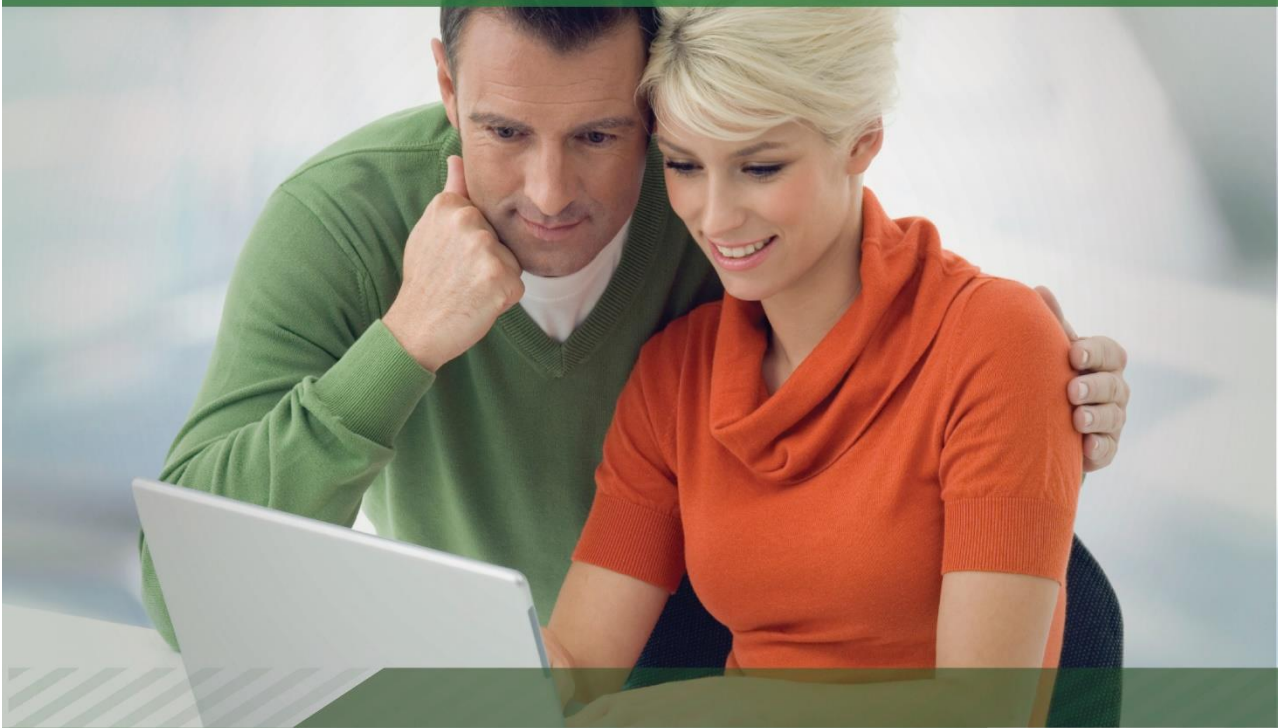


Missionaries

# U.S. Missions Financial Handbook



*U.S. MISSIONS*

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## Introduction

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Think of your U.S. Missions account as a grocery cart. The cart might have bread, milk, eggs, etc., in it. Although every item is different, you put them all in the same cart. People would laugh if you pulled a separate cart through the store for each individual item.

Your U.S. Missions account works the same way. You have one account and from that account, disbursements for your personal allowance, work expenses, medical expenses, insurance costs, etc. flow. You do not have a separate account for your personal allowance and a separate account for your work expenses. All the money goes into the same account, and out of that account, we write your monthly check.

So, let's talk about each of the items in your "cart" that might be a part of your monthly check.

### Personal Allowance

You can consider this the salary part of your monthly disbursement. Think back to high school when you were flipping burgers or working retail. You probably spent your paycheck on gas for your car, clothes, toiletries, etc. Your personal allowance is the paycheck portion of your monthly disbursement that you will use for yourself. You use your personal allowance to pay for all your personal expenses including taxes, housing, and tithes. *These funds are taxable to you.* See page 3 for more information on your personal allowance.

### Work Funds

You can receive funds from your account to cover the costs of expenses that are incurred through your work. For example, if you send out a newsletter to your donors, you can be reimbursed for the cost of postage and paper. It is your responsibility to keep track of all expenses and to keep receipts for tax purposes. We do not need copies of the receipts for these expenses. *These funds will be sent as taxable income.* Consult the IRS requirements for what items are allowable as work expenses. See page 5 for more information on your work expenses.

## Medical

You can receive funds from your account to cover any medical expenses including health, dental, or life insurance premiums, prescriptions, office visit co-pays, and deductibles. Over-the-counter medications are *not* covered. We require a copy of the receipts for your medical expenses before money will be disbursed. *These funds will be sent to you as taxable income.*

## Special Personal Offering (09)

You are allowed a designated amount of personal gifts each year that will not be charged the administration fee (\$12,000 for status AG, CM, RA, RM, RD or \$10,200 for IC, IT, CC, AC, CA). The donor must indicate that the funds are meant as a special personal gift, and you may not solicit for (09) offerings. *These funds will be sent to you as taxable income.* You are only eligible for (09) offerings if you are paid through U.S. Missions.

## Personal Allowance Disbursement

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*Disbursements* are funds from your account that are included in the monthly check/transmittal to your bank.

Your personal allowance is the portion of your monthly disbursement intended for personal expenses. If you worked for a company, the personal allowance would be your salary. Here are some important things to know about your personal allowance:

- The personal allowance is always ADP (As Designations Permit). This means that we can only send you the amount of funds that are in your account up to your maximum. In other words, your monthly disbursement may be smaller if your donations are low.
- Each month, you can request reimbursement for months when your personal allowance was short for the current year and previous year. These requests need to be submitted in writing by the 25<sup>th</sup> of the month at 4:30 p.m. (CST).
- The monthly disbursement is made by the 10<sup>th</sup> of the month each month with an exception in the month of January. January's disbursement is made by the 15<sup>th</sup> as we close later to allow donors to receive IRS giving credit for the accurate year.

- You must make a request in writing to begin your monthly disbursement. We will not automatically set it up when we open your account.
- Monthly disbursements must be made directly to your bank. U.S. Missions will not issue checks. See the U.S. Missions Web site [www.usmissions.org/missionaries](http://www.usmissions.org/missionaries) for a copy of the direct deposit form.
- A one-half tithe is automatically deducted from your personal allowance. These funds are sent to your department. On funds that you keep and report by deputational receipt, you will see a transfer on your statement for those half-tithes independent of those deducted from your salary. You should contact your district to determine the amount they require.
- We will always send your salary before we send funds to cover work expenses or medical expenses. In other words, if you only have enough funds in your account to cover your salary or just a part of your salary, you will not receive funds to cover your work or medical expenses.

### **How is your personal allowance determined?**

AGUSM has established a missionary personal allowance chart based on U.S. Missions personnel status and geographic location. For those with fully appointed missionary status, a monthly service increment accrues each year of service after the first full year of appointment for a maximum of 20 years. The service increment is \$50 monthly for each year of service up to maximum \$1000/mo for 20+ years.

### **Other Disbursements**

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In addition to your personal allowance, you are eligible for reimbursement from your account for the following items. Please note that *all* reimbursements are ADP (As Designations Permit) and are made *after* the salary is disbursed.

## Spouse Stipend

A spouse may receive a monthly stipend if they are working full-time or part-time in ministry and do not hold a full-time outside job. Full-time constitutes 40 hours per week or more, and part-time constitutes at least 20 hours per week. The stipend will be as follows:

### Appointed Spouses:

Licensed or ordained—\$2,000 full-time; \$1,000 part-time  
Certified—\$1500 full-time; \$750 part-time

### Non-appointed Spouses:

Licensed or ordained—\$1,000 full-time; \$500 part-time  
Certified—\$750 full-time; \$375 part-time

### Non-credentialed Spouses:

\$500 full-time; \$250 part-time

The spouse will submit an annual form declaring their work intentions. If we do not receive the form, the stipend will be canceled. Up to three months will be allowed for maternity leave, and after that time, a determination will be made for future stipend checks. One-half tithe will be taken from the stipend. Contact your accounting specialist for the Spouse Stipend Form.

## Longevity Disbursement

After a missionary's first renewal, a monthly longevity disbursement of \$50 will be set up. This will increase to \$100 after the missionary's second renewal. These funds will be sent as taxable (88) with no half-tithes being taken out. Longevity disbursement not received within a calendar year can be reimbursed by request if funds are available.

## Adoption Expense

For those with appointed status, up to \$5,000 per adoption per child can be sent from the (00) as taxable (88) income. Copies of the receipts are required and will include the travel costs (if required to pick up the child).

## Work Expense Disbursements

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Any allowable expenses incurred through your work as a missionary can be reimbursed from your account. We do not require copies of receipts, but you will need to keep accurate records. The funds are sent to you as taxable but can be written off on Schedule C of your taxes. Please consult your tax professional to determine what the IRS considers an allowable work expense. At the end of each fiscal year, we request an Annual Work Statement form from every accountholder who receives work funds. This form ensures that all funds sent as work funds are written off on Schedule C as work expenses. The Annual Work Statement form is available on the forms tab of the U.S. Missions Web Site, [www.usmissions.org/missionaries](http://www.usmissions.org/missionaries), and is due by May 1<sup>st</sup>. If you file an extension on your taxes, please notify the accounting office prior to this date.

Request all work funds on your Monthly Ministry Report or in a separate email by the stated monthly deadline. *These funds will be sent as taxable income.*

### **Fitness Expense**

Up to \$600 per year can be reimbursed for fitness club membership fees. Instead of a club membership, you can choose to use the \$600 per year to purchase fitness equipment for your home. Receipts are required for disbursement. *These funds will be sent as taxable income.*

### **College Courses/Continuing Education**

College courses (defined as two courses per school term) may be taken without special approval. Course work above 2 courses per term must be approved by the department senior director. Two courses per term may be taken as work expenditures from your account. You should make a request in writing to your department senior director, explaining the courses and their significance to your present missionary assignment. If the course is approved, an advance or reimbursement can be made from your account to cover the cost. *These funds will be sent as taxable income.*

Continuing education for a non-credentialed spouse may be approved by the department senior director provided the education has a relationship to the ministry. If approved, these costs may come out of a missionary's work budget. *These funds will be sent as taxable income.*

## Moving Expenses

Moving expenses are allowed on your account class (00) as work expenditure and are *disbursed as taxable income*. The department senior director must approve the request. Expenses requested should be those approved by the IRS. At present, these are some guidelines:

- House hunting expenses are not reimbursable as a moving expenditure.
- Expenses incurred in selling or purchasing a residence is not reportable as a moving expenditure.
- Temporary living expenses are not reportable as a moving expense.
- The move must be required and be greater than 50 miles.

## Childcare

Childcare may be paid from the missionary's account class (00) only when both the husband and wife are required to attend an event. When reporting childcare expenses, be sure to list the purpose for which childcare was obtained. *This is sent as taxable income.*

## Children's Private or Home Schooling

Children's schooling – private or home- is reimbursable from your work account. It is disbursed in addition to the personal allowance and *is considered taxable income*. A written request should be made to your department senior director, explaining the situation and requesting reimbursement for specific schooling expenditures. Once approval is received, a regular disbursement is set up.

## Income Tax Benefit

USMEC approved a once yearly income tax benefit eligible to missionaries paid by U.S. Missions of \$900 for status AG, CM, RA or \$765 for AC, CC, IT, IC, CA. The benefit can be set up to disburse ADP upon missionary written request anytime after the January statement for that taxable year. *This benefit is considered taxable by the IRS and will be added to your 1099.*

### Marriage/Family Conference

Each family is allowed one marriage and/or family conference per year to be reimbursed from their (00). Reimbursable expenses include the travel as well as the conference fee. These funds are disbursed in addition to their personal allowance and are considered taxable. Please contact your department senior director with the name of the conference in addition to the cost for approval.

### Medical Insurance

AGUSM does not offer a group health insurance program currently. However, you may be reimbursed for the costs of your independent health, life and dental insurance policies from your account. *These disbursements are considered taxable income and will be included in your 1099.*

### Medical Expenses

Missionaries are eligible to raise funds for medical expenses such as maternity, co-pays, deductibles (to reduce the insurance premium), or operations but not to include over-the-counter medications. You may choose to raise funds specifically for this purpose to set aside, or surplus (00) funds may also be used for these expenditures. We require copies of receipts before disbursement can be made. *These disbursements are considered taxable income.* (See Appendix F for Maternity Leave Policy.)

### Transfers and Deductions – Money that goes out of your account

A transfer is money moved out of your account prior to the calculation of your salary.

A deduct is money taken from your salary and considered a personal expense.

### Administrative Fee/Half-tithe

It's easy to confuse the administrative fee and the half-tithe. Here's a breakdown of how they differ:

Administrative Fee – Five percent of every offering that you receive (except (09) personal offerings) is transferred to U.S. Missions for the administrative work

required to maintain your account. You *cannot* write off this amount on your taxes.

Half-tithe – A mandatory five percent of your personal allowance that is deducted to your department. This 5 percent is half of your tithe. Contact your district to determine the amount they require. Half-tithes can be written off on your taxes as professional dues and therefore will not show up on your annual giving statement. Consult your professional tax preparer for guidance.

### Retirement

Funds from your account can be *transferred* and/or *deducted* to a retirement account. Please see Appendix E for more information on the U.S. Missions retirement program.

### Transition Allowance

Career Personnel which would be Appointed General (AG) and Retired Active (RA) missionaries would be allowed to accumulate up to \$1,000 per year of appointment up to \$25,000/25 years in a separate class (51) to be transferred from (00) as designation permit (ADP) for a transition allowance. These funds would be held until a missionary retires or resigns and would be disbursed as a “transition allowance” taxable income. A missionary could make additional transfers to the transition fund to make up shortfalls. They can only put in for the number of years they serve AGUSM as appointed missionary.

The funds could not be used for anything else at any time no exceptions including being transferred back to (00) Note: transfers go before salary.

The funds also would be given to the missionary when they leave and go to AGWM (AGWM is allowing them to have when they are going to AGUSM).

This policy would not apply to those being paid outside of U.S. Missions.

These funds would not be available to missionaries that are terminated instead of resigned unless special approval is secured from USMEC.

These funds may be included in the budget process.

There would be no interest accumulated on the balance.

## 1099 and Tax Information

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### What is included on the 1099?

It is important to note that all AGUSM missionaries, associates, interns, and MITs are considered self-employed as defined by the IRS. The Accounting Support Team prepares a Form 1099-MISC at the end of each January to report taxable income and benefits received for the previous year. This includes disbursements received as personal allowance, special personal class (09) offerings, all types of insurance payments and disbursements, all work disbursements, and the value of personal use of a Speed the Light vehicle.

At the bottom of your disbursement statement, you can track the amount of taxable income accumulated for the year. The last entry on your statement reads, "Total Taxable Income for Calendar Year." The amount listed to the right is the taxable income on the Form 1099 prior to taking your housing allowance or any adjustments. These forms are mailed by January 31. No information is available prior to that date.

### Housing

---

Most U.S. Missions account holders who receive a personal allowance and hold credentials with the Assemblies of God will be designated an annual housing allowance.

According to IRS regulations, ministers are allowed a housing allowance for expenditures made to purchase or rent a home, provided the amount claimed as a housing allowance has been designated and documented as part of the minister's remuneration and does not exceed the actual out-of-pocket expenses of the home.

Each fall, we send a housing allowance form on which you estimate your housing expenses for the coming year. Although it is appropriate to estimate slightly high, estimates should be as close as possible to actual expenses. If you estimate below the amount of your actual housing expenditures, only the estimated amount is reduced from your taxable income. These forms must be approved by the USMEC prior to the allowance period.

The housing allowance is subtracted from your personal allowance when your 1099 is calculated. The amount used to reduce your Form 1099 for housing allowance will be sent to you in a separate statement each January.

For more info regarding the housing allowance, read Richard Hammar's *Church & Clergy Tax Guide*.

### 50 Percent Default

If no estimated form is received, an automatic default of 50 percent of your personal allowance will be approved as housing for that year.

### No Housing Allowance

If you do not want a housing allowance deducted from your personal allowance, make a written request to the Accounting Support Team before the year's end.

### Donations Direct to You

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What gifts do you need to report to U.S. Missions? You must report all offerings given as a direct *or* indirect result of your missionary assignment.

When you receive a donation, you have two reporting options:

- Send the check to the national office for deposit into your account. All checks should be labeled with your 7-digit account number and your name.
- Deposit the check into your personal bank account and send in a deputational receipt.

You should *never* send in both the check and a receipt.

You will be set up to receive a copy of your cash receipts daily via your U.S. Missions email, if you prefer not to receive the "dailies" please send a request to your accounting specialist.

Please allow 7-10 business days from *the time a donation arrives at the national offices* until it shows in your daily cash receipts.

If you see a donor on your report that is unfamiliar to you, please feel free to contact our office.

### Receipting the Offering

Make sure to add the complete address of the donor to ensure that they receive

proper giving credit. If your donor wishes for their AG church to receive credit, please add the entire church name and address in addition to the donor information to insure proper processing. Don't forget to print legibly or type your name onto the signature line of every receipt—especially if you are submitting the receipts by email!

ASSEMBLIES OF GOD – U.S. MISSIONS DEPUTATIONAL RECEIPT			
Date _____		Church _____	
		Street or P.O. Box _____	
		City _____	
		State _____ Zip _____	
		Name of area or district convention _____	
		Individual _____	
		Street or P.O. Box _____	
		City _____	
		State _____ Zip _____	
		Signature of Authorized Representative _____	
<i>ORIGINAL COPY - Send with your report to U.S. Missions.</i>			

### What can I receipt?

**Gifts of Service:** You cannot legally receipt gifts of service per IRS regulations. For example: A painter (professional or otherwise) paints your church building for free. You cannot receipt for this.

**Gifts of Merchandise:** If the gift is from a merchant, U.S. Missions can send a gift in kind letter but not a receipt because the merchant is already able to write-off that expenditure and a receipt would duplicate the credit illegally.

If the gift is an approved work item from a non-merchant:

- **Brand New Item:** Write a deputational receipt with the actual purchase price as if cash was given.
- **Used Item:** Send a letter to U.S. Missions accounting so we may issue a gift in kind letter.

If the gift is for personal use: Write a deputational receipt with the value of the item as an (09) special personal gift. *This will be taxable to you.*

**Hospitality:** This would normally be used for churches only. List the actual costs of the hospitality given (e.g. hotel, meals). Your account will be charged the administrative fee for this. We cannot issue hospitality for a stay in someone's home unless it is for out-of-pocket expenses.

## Cash Receipts

The statement of cash receipts is a report that lists each donor who has given to your account during a calendar year. Each entry gives the donor's name and address, the date, amount of donation, and a cumulative giving total for the year. The entries are sorted alphabetically by state and city of the donor. Offerings sent by donors cover the first working day of the month through noon on the last working day of the month.

* 1019942	KELLEY, MURRAY D	REV		
FIRST ASSEMBLY OF GOD	PO BOX 734		010582 00	60.00CUR
DOTHAN AL 36302			0511	300.00YTD
DONOR 8371163				
ROBERT R&MARION LUNSFORD	601 S OUIDA ST		011419 00	.00CUR
ENTERPRISE AL 36330			0324	125.00YTD
CHURCH 1020130	CARDWELL, BILLY	REV		
FIRST ASSEMBLY OF GOD	ENTERPRISE	AL 36330		

## Statements

This is the monthly overview of the activity for your individual account including everything processed from the first working day through the last working day (provided the requests were received by the deadline). This works like a bank statement and shows your beginning balance from the last month balance carried over, your new cash and deputational receipts, all charges, disbursements, etc., and your new ending balance.

DESCRIPTION	CL FOR	INFO	EXPENSE	INCOME	BALANCE
00-BEGINNING BALANCE WORK SUPPORT					9694.09
00 CASH RECEIPTS				5499.00	
00 TRANS OUT 5% ADMIN COST	00		274.95		
00 TRANS OUT MBA	AS70	00	250.00		
00 TRANS OUT USM CONFERENCES	AS75	48	100.00		
00 TRANS OUT (15) WORK	40		230.00	(76)	
00 DISB FOR PERSONAL ALLOWANCE	00	3621.00		(80)	
9-\$3,621.00	AS01				
DEDUCT TO USM HALF TITHE	00		181.05		
DISBURSEMENT	**		3439.95		
00 DISB FOR LIFE INSURANCE	07	48.23		(88)	
9-\$48.23	AS42				
DISBURSEMENT	**		48.23		
00 DISB FOR INSURANCE	07	455.82		(88)	
9-\$ 455.82 AUG MR	AO45				
DISBURSEMENT	**		455.82		
00 DISB FOR MEDICAL EXP	07	118.00		(88)	
9-\$118.00 AA 8-31-17	AO46				
DISBURSEMENT	**		118.00		
00 DISB FOR MEDICAL EXP	07	527.50		(88)	
9-\$ 527.50 AUG MR	AO48				
DISBURSEMENT	**		527.50		
00 DISB FOR WORK	40	622.02		(76)	
9-\$ 622.02 AUG MR	AO58				
DISBURSEMENT	**		622.02		
00-CLASS ENDING BALANCE WORK SUPPORT			6247.52	5499.00	8945.57

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.....
15 TRANS IN MISSIONARY          00                230.00
              (15) WORK
15 242000 DEPUTATIONAL/GIVEN DIRECT 15          230.00
              IGL750
15-CLASS ENDING BALANCE NEW ONE                                .00
.....

48-BEGINNING BALANCE WORK-HOLD                                581.38
(48) USM CONFERENCES
48 TRANS IN MISSIONARY          00                100.00
              USM CONFERENCES      AS75
48-CLASS ENDING BALANCE WORK-HOLD                                681.38
.....

PAYEE      BANK          T          BANK ACCT NO *****
          5008 HAMPTON AVE      121122676      ** TOTAL CHECK      5211.52
          ANY TOWN MO 677755

ADP TRANSACTIONS NOT MADE

ACCUMULATIONS                                TO DATE      MAXIMUM      OVER MAX

92 SPECIAL OFFERINGS          YEAR      3383.56  12000.00
76 NON ACCOUNTABLE REIMBURSEM  YEAR      11029.91
80 NET PER ALLOW BEFORE DED    YEAR      32589.00
88 OTHER INCOMES              YEAR      6683.32

INFORMATION

** TWO STARS INDICATE AMOUNTS INCLUDED IN DISBURSEMENTCHECK
TOTAL TAXABLE INCOME FOR CALENDAR YEAR      53685.79
FAITH PROMISE GOAL                          5978.00
FAITH PROMISE RAISED                        5637.00
.....

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## Monthly Ministry Reports


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After you have completed your fund-raising and you have been approved for appointment, you will discontinue use of the iteration reports and begin the monthly ministry report.

The Monthly Ministry Report is due every month regardless of whether or not you have received any funds. Reports are due by 4:30 p.m. C.S.T. on the 25th of the following month. If we do not receive your report by the 25<sup>th</sup> of the second month, your check will be held, and a \$35 late fee assessed to your account. The paper check will then be mailed once the delinquent report is received. If that check is returned or voided due to a bad address, there will be a \$50 processing fee charged to your account to electronically send the funds after the check has been voided. Delinquent reporting will affect your eligibility for a STL vehicle. You must be current for at least one year.

Reports and receipts can be submitted online at:  
[www.usmissions.ag.org/missionaries/forms](http://www.usmissions.ag.org/missionaries/forms). Please submit receipts and reports

at the same time and in the same way. (If you e-mail the report, e-mail the receipts at the same time. If you fax the report, fax the receipts with it.)

<input type="button" value="Reset Form"/>	<b>MONTHLY MISSIONARY MINISTRY REPORT</b>	<input type="button" value="Submit"/>
<i>Assemblies of God U.S. Missions</i>		
Name: <input style="width: 150px;" type="text"/>	Report Period: <input style="width: 100px;" type="text"/>	Date Submitted: 8/15/14
Department: <input style="width: 150px;" type="text" value="Select One"/>	Copy to: <input type="checkbox"/> AGUSM Finance <input type="checkbox"/> Department <input type="checkbox"/> District	
<b>FINANCIAL SUMMARY</b>		
1. Are you paid through an organization outside AGUSM? <input type="radio"/> Yes <input type="radio"/> No		
If yes, are you current with your department half tithe and 5% admin fee? <input type="radio"/> Yes <input type="radio"/> No		
2. Total received direct from donors (attach deputational receipts)-----		
a. Funds kept for work expenditures -----		
b. Funds withheld as personal allowance -----		
c. Excess funds returned to AGUSM for deposit to your account (enclose check)-----		
3. Special personal offerings received direct (attach deputational receipts)-----		
4. Amount of work expenses not covered by funds received direct from donors that you would like reimbursed with the next disbursement statement -----		
5. Amount of health, dental, life insurance you need reimbursed -----		
6. Medical expenses that insurance has not covered to be reimbursed (must attach a copy of receipts) -----		
<b>MINISTRY STATISTICS</b>		
Number of Salvations	Number of Water Baptisms	Number of Holy Spirit Baptisms
<small>(Please report these statistics regardless of if they are being reported on the ACMR)</small>		
<b>MINISTRY SUMMARY</b>		
Summarize your ministry activities for this month:		
Share a testimony or recent special event:		
Indicate any concerns, challenges or special prayer needs:		
<b>UPDATE ON MINISTRY GOALS AND STRATEGIC PLAN</b>		
Describe your progress towards the goals you set for yourself this year:		
Describe any developments or changes in your ministry that may require revisions of your strategic plan:		
 Assemblies of God U.S. Missions, Finance Department 1445 N Boonville * Springfield, MO 65802 * (P) 417.862.2781 * (F) 417.873.9734 Note: If you are completing this on a MAC, please click the button to: Then attach to an email and send to agusmfinance@ag.org <input type="button" value="Save to Desktop"/>		

## Faith Promises

You will ask donors to make a monthly donation to your account called a Faith Promise. The Faith Promises make up your budget so you can be released for full appointment.

Faith Promise forms can be mailed, faxed, or submitted online via the U.S.

Missions Web site. Blank Faith Promise forms are free to you upon request. For a small fee, your name and account number can be printed on the forms. Please request forms from Shirley Harwood at [sharwood@ag.org](mailto:sharwood@ag.org).

If you make your own faith promise forms, please make sure that any tear-off portion that the donor sends in is at least one-half page (5.5" x 8.5") in size and that your name and account number is included on the tear-off portion. Do *not* use the word *pledge* on your forms as that indicates a legal requirement to pay. Do *not* include the donor credit/debit card information on the form.

The daily e-mail notification that you receive for your cash receipts also shows your Faith Promise information for tracking purposes.

## U.S. Missions Faith Promise

Assemblies of God U.S. Missions • 1445 N. Boonville Ave. • Springfield, MO 65802-1894  
Phone: (417) 862-2781, ext. 3264 • Fax: (417) 873-9734 • e-mail: [AGUSMFinance@ag.org](mailto:AGUSMFinance@ag.org)

### DONOR INFORMATION

Church       Individual

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Account number \_\_\_\_\_ Church to credit \_\_\_\_\_

Check here if you do not wish to receive promotional materials from U.S. Missions.

### RECIPIENT INFORMATION

As the Lord enables us, we promise to invest \$\_\_\_\_\_ each month for support of:

Name of account \_\_\_\_\_

Account # \_\_\_\_\_ Department \_\_\_\_\_

Donor signature \_\_\_\_\_ Date \_\_\_\_\_

IMPORTANT: Sign, date, and mail this form today along with your first check, or manage your giving online at [www.giving.ag.org](http://www.giving.ag.org). God bless you!



U.S. MISSIONS

FORWARD TO AGUSM

### Important Items to Note

- When you are ready to receive a monthly check, you must request the start of your monthly disbursement in writing. Please note: Submitting your

- bank information is not considered a request for disbursement.
- Your monthly ministry reports are due by the 25th of the following month (for example: the April report is due after April 30 but before May 25) at 4:30 p.m. (CST). The exception to this is, the December report will need to be turned in by December 15 to ensure end of year processing of donor's gifts. Please contact your account specialist if you receive last minute year-end donations.
  - Even if you have no activity, you still must send in a report.
  - Every dollar we send you is taxable on your 1099. The only exceptions are Speed the Light, Light for the Lost, or BGMC funds.
  - The IRS may require you to make quarterly payments; they do not show grace for missed payments. Quarterly tax payments are not a work expense that you can cover from your account. You must make these payments from your personal allowance.
  - If you get married, change your address, change your bank, or have a baby, you must notify the accounting office to update your information.
  - If you change your bank, you must let us know your new information by the 25th of the month to ensure your check goes to the correct account.
  - If your report is two months late, we will print a paper check and mail it you as soon as we receive your late report. We cannot send it electronically at that point.
  - The accounting office needs all requests in writing. This can be in the form of a letter, fax, or e-mail.
  - Your January 10 check will be late. Do not expect it before January 15.

## Appendix A: Funds Ownership

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All funds raised by the nationally appointed U.S. missionary resulting from the missionary appointment are owned by Assemblies of God U.S. Missions. Send all contributions directly to Assemblies of God U.S. Missions with the exception of given-direct offerings required for living and travel expenses while on authorized fund-raising.

Assemblies of God U.S. Missions tax-exempt status depends upon its operation in strict accordance with Internal Revenue Service (IRS) statutes governing ownership of funds donated to any charitable organization.

- I. These laws state when a donor contributes personal funds and receives a tax-deductible receipt from Assemblies of God U.S. Missions, the ownership of these funds transfers from the donor to Assemblies of God U.S. Missions, rather than to the missionary or project designated by the donor.
2. While donors may suggest a designated use for the funds, the organization must accept accountability for their proper use.
  - a. Assemblies of God U.S. Missions must maintain administrative control over contributed funds and be able to give an account to the IRS for the use of said funds in achieving the objectives of the mission.
  - b. In practice, Assemblies of God U.S. Missions honors the designations of the donor if the missionary or project has organizational relationship and administrative accountability with the Assemblies of God U.S. Missions. Otherwise, offerings must be returned to the donor.
3. Exceptions to this policy on ownership of funds are personal gifts, such as Christmas, birthday, and anniversary. These gifts may be designated by the donor and received by the missionary up to reasonable maximums set by Assemblies of God U.S. Missions, as part of the personal allowance structure. Personal (09) offerings may not be solicited.

As stated above, funds are deposited into an account bearing your name. AGUSM has the ultimate responsibility for authorizing and controlling disbursements from this account. Only by maintaining this type of authorization over the funds can AGUSM legally receipt donors. If funds were made available to the missionary without guidelines and mandatory reporting, AGUSM would not qualify to give donor receipts for tax-deductible contributions.

## **Appendix B: Special Disbursement Reports (SDR)**

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Certain disbursements are sent out with an SDR requesting receipts. This would include Light for the Lost (LFTL), Speed the Light (STL), and Boys and Girls Missionary Challenge (BGMC). These disbursements are not sent as taxable income and receipts are required. These SDRs must be completed and returned within 60 days of the disbursement or the funds will be deducted without notice and given back to the originating entity. Receipts cannot be more than 6 months old to qualify as an expenditure.

### **Appendix C: Light for the Lost/BGMC**

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Light for the Lost provides missionary funding for audio, visual, and printed materials that are directly evangelistic in nature. An application can be completed and submitted on the U.S. Missions Web site. Deadlines for the application are the fifteenth of February, May, August, and November.

Boys and Girls Missionary Challenge (BGMC) provides funds for materials that educate, train, or equip for evangelism and that are needed for the work of the missionary. The amount allowed is up \$1500 per missionary per request and not more than one request per year. Talk to your department senior director for more information regarding BGMC funds.

## Appendix D: Speed the Light

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Speed the Light provides equipment and vehicles for nationally appointed missionaries that are licensed or ordained. All Speed the Light vehicles are to be titled in the name of the General Council. These vehicles will be insured under our fleet insurance policy and the monthly insurance will be charged to the missions account. The vehicles are not to be used for itineration.

If you have more than 2 violations on your driving record you will be ineligible for a STL vehicle. Your driving record will be checked before the purchase of a vehicle and randomly audited.

The IRS considers a vehicle provided by Speed the Light as an employer-owned vehicle, and therefore, the vehicle provides a taxable benefit to the missionary. Each vehicle must be registered and licensed in the state of Missouri. Each quarter, the missionary will report total miles driven as well as the total number of personal miles. Assemblies of God U.S. Missions will calculate the percentage of personal use quarterly by taking the percentage of personal miles against the total. At the end of the year, the average personal percentage (taken from the first 3 quarters) is multiplied by the IRS annual lease rate value to determine an amount to add to the total taxable income. This appears on the November statement and is included on the 1099. If no personal miles were driven, the missionary is required to provide a statement to Assemblies of God U.S. Missions.

If a Quarterly Vehicle Report and a personal mileage statement are not filed in a timely manner for the first three quarters, the formula to calculate the tax liability on the personal use of the STL benefit will default to 100 percent annual lease value of the vehicle. We do not adjust 1099s for quarterly reports not submitted throughout the year. The information must be received in our office by November 15 of each year.

To determine the amount of personal miles driven, a detailed mileage log must be maintained. This log should detail all mileage driven and indicate which miles are personal and which are business. The log should be retained with tax records in the event of an IRS audit. You may receive an audit from AGUSM requesting copies.

Business mileage should include all miles driven for ministry purposes. The IRS does not consider the commute between home and work as a business expense, but rather as a personal expense. Gas for personal miles driven should be figured separately and paid personally.

You cannot claim mileage on a Speed the Light vehicle under any circumstances.

### Reporting

The STL Quarterly Report is due at the end of each quarter regardless of when during the quarter you received or released the vehicle. Reports are due by 4:30 p.m. C.S.T. on the 25th of April, July, October, and January for the previous quarter. If we do not receive your report by the deadline, your check will be held. If you are delinquent in reporting this will affect your eligibility for a replacement vehicle and repairs for the current vehicle.

### Repairs

If you have an accident in a Speed the Light vehicle, the deductible amount on your collision insurance may be taken from your class (00). Your first at fault deductible may be paid by STL.

Speed the Light will not cover the cost for normal vehicle maintenance, including oil changes, flushes, tune-ups, tires, or brakes. For all major repairs over \$200, if your account or corporation has less than \$1,000 balance, STL may cover the repairs. Preapproval is required prior to the start of repair work. If prior approval is not received, the missionary will be responsible for 50 percent of the total cost of the repair. For all repairs covered by STL, the missionary is responsible for a \$25 deductible. Please note that repairs are not guaranteed to be covered for the life of the STL vehicle.

Funds will be included in the monthly disbursement check after receiving a copy of the paid repair receipt within 60 days of the date of repairs and Speed the Light releases the funds to U.S. Missions.

If you are delinquent in the past year on filing your STL quarterly reports, you will be ineligible for repair work.

The vehicle will have the standard 3-year, 36,000-mile warranty provided by the dealership. It is recommended that the vehicle be taken back to the dealer for repairs and maintenance while under warranty.

### Replacement Vehicle

A recipient is not eligible for a new vehicle until the present vehicle has met one of the following criteria:

- ◆ the vehicle is 7 years old using the model year
- ◆ the vehicle has 150,000 miles

- ◆ the type of the vehicle is not adequate for ministry
- ◆ there is a change of location/ministry
- ◆ the necessary repairs exceed the value of the vehicle
- ◆ the vehicle has been wrecked and repairs exceed the value of the vehicle
  - In this case a missionary must make new application and start the process over for a replacement vehicle

### Spouse Use

A missionary spouse may not drive the STL vehicle to a job at Assemblies of God Headquarters or any other non-missionary related job.

### Unauthorized Use of STL Vehicle

Anyone using a STL vehicle must be covered by our General Council fleet insurance if the vehicle is in the name of General Council. To get approval and coverage a copy of the driver's license must be sent to the corporate insurance office to have a driver's license check ran. If an unauthorized driver has a wreck while driving our vehicle the missionary will be charged a \$500 penalty.

### Children Driving STL Vehicle

Children are NOT to be driving the STL vehicle. Corporate insurance notified us on March 20, 2002 that if the children are driving the vehicle and an accident occurs the missionary will be charged a \$500 penalty broken out in 10 payments of \$50.

### Wrecked or Stolen Vehicle

When a STL vehicle has been wrecked or stolen the missionary or institution must start the application process anew. The proceeds from the insurance will apply towards the purchase price of the new or replacement vehicle.

### Cell Phone and/or any other Hand-Held Equipment Use for STL vehicles:

The "Driver" should not use a cell phone and/or other hand-held equipment while operating a corporate or rental vehicle. If phone or equipment use is necessary, the "Driver" should pull off the road.

If at any time a missionary or missionary's spouse is using a cell phone and/or other hand-held equipment while operating a General Council owned or rented vehicle and an accident occurs, the missionary will be required to pay a penalty of 50% of the annual auto insurance premium, regardless of fault for the accident. This surcharge is in addition to any deductible or other penalty that may apply. The "driver" will also be required to take a defensive driver's course.

If at any time there is a 2nd occurrence of a missionary or missionary's spouse using a cell phone and/or other hand-held equipment when an accident occurs, the missionary or spouse will no longer be allowed to operate the STL vehicle.

In any instance, the only exception is if the cell phone use is to avoid imminent death or serious bodily injury of the “driver” or other party and is consistent with applicable legal restrictions.

If at any time a missionary’s assistant is using a cell phone and/or other hand-held equipment when an accident occurs, the assistant will no longer be allowed to drive, regardless of fault for the accident. In addition, the missionary will be required to pay a penalty of 50% of the annual auto insurance premium, regardless of fault for the accident. This surcharge is in addition to any deductible or other penalty that may apply.

### Miscellaneous

When a missionary’s license has been suspended for any reason, and their vehicle was removed...they are not eligible to re-apply for another STL vehicle for **5 years**.

Effective December 11, 2014, the STL committee has approved the following policy: A Speed the Light approved application will expire in the 5<sup>th</sup> year after it is 4 years old and there is no funding available. The appropriate missions account can reapply at that time.

## Appendix E: Ministers Benefit Association (MBA)

MBA is a retirement program available to credentialed ministers and missionaries of the Assemblies of God. In addition to appointed missionaries, credentialed spouses with appointment\*, all those with a certified appointed status, missionaries in training, and career associates\*\* are also eligible to participate in MBA. AGUSM offers a monthly contribution to your MBA retirement account. The Accounting Support Team can also set up transactions from your account to MBA for additional retirement contributions. To initiate transactions or contributions from your AGUSM account, you must complete an MBA form available on the U.S. Missions Web site.

This form requires you to select the type of contribution(s) you make into your account.

1. Employer contribution—An employer contribution is an amount taken from your account each month before your personal allowance disbursement and deposited into a tax-deferred MBA retirement account. This is considered an employer contribution since these funds do not come from your allowance amount, but rather are in addition to your personal allowance. A missionary can request a deposit of up to \$600\*\* monthly. This amount is not included on your 1099 and, therefore, there is nothing to deduct on your taxes.
2. Employee contribution—An employee contribution is an amount taken out of your salary and deposited into your MBA retirement account in addition to the employer's contribution. See the AGFSG website for current contribution limits: <http://www.agfinancial.org/retirement-planning/mba-403b/contribution-limits/>. Includible Compensation equals gross pay less housing allowance and Rabbi Trust contributions. These funds can be deposited into either a tax-deferred account or a Roth After Tax account. An employee contribution must come as a deduct from your personal allowance, whereas the employer contribution is in addition to your personal allowance amount. Traditional After-Tax accounts can be set up by contacting MBA directly.

Before transfers or deducts can be made from your AGUSM account to your MBA retirement account, the MBA Contribution Election form must be on file with AGUSM. MBA contributions must be pre-designated since these funds are tax-deferred.

Choose Option 1 on this form if you are interested in an employer contribution. Monthly contributions can be made between \$5 and \$600\*\*. Specify the dollar amount you want to transfer from your account each month. Then sign and date

the document and return it to AGUSM. This form will be in effect until you sign a new form, changing the dollar amount you would like withdrawn each month for your MBA account.

Choose Option 2 if you are interested in an employer contribution as well as an employee contribution in a pre-tax or a Roth after-tax retirement account.

You may decrease or stop your MBA transfers or deducts at any time by submitting a signed request to the Accounting Support Team. To increase MBA transfers or deducts, complete a new contribution form and send it to the Accounting Support Team.

For more information on how to open an account or on specific details about MBA benefits, contact the MBA office (417) 831- 4776 or toll free (800) 622-7526.

If a missionary need to access funds from his/her retirement account before retirement age in order to provide for a hardship or schooling, they must contact MBA directly.

\* The credentialed spouse can have part or all the MBA benefit if they are approved for the spouse stipend (USMEC 2-4-08).

\*\* Certified Appointed, Missionary in Training and Career Associates are allowed \$510 monthly.

## **Appendix F: Payment through a Corporation, Church, or District**

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Some missionaries may prefer to be paid through a non-profit corporation, church, or district. Each month, the entire (00) account less the administrative fee will be disbursed/transferred directly to the paying entity. The paying entity will be responsible for issuing a salary to the missionary and assessing the appropriate taxes. Missionaries that are paid through a separate entity are not eligible for the U.S. Missions MBA program, reimbursement of work, medical, and insurance funds, and (09) special personal offerings.

The missionary is still responsible to mail in the half-tithe portion to U.S. Missions. Also, the missionary must continue to complete and submit a monthly report.

U.S. Missions also requires 5 percent of the missionary's total salary and benefits package from the corporation, church, or district to be paid to U.S. Missions to cover administrative expenses. This is separate from the half tithe due to the department under the General Council bylaws.

## Appendix G: Significant Dates

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The following is a calendar of important dates regarding your missionary accounts with the Accounting Support Team. Any time a date falls on a Saturday, Sunday, or holiday the date automatically defaults to the previous working day at 4:30 p.m. (CST).

### JANUARY

- 15 - Disbursement check mailed for December activity  
(late due to end of year)
- Fourth quarter tax payment must be mailed to IRS
- 25 - Last day for February 10 disbursement requests
- Fourth Quarter Incorporation and STL Reports due
- 31 - Form 1099s and Housing forms must be mailed

### FEBRUARY

- 10 - Disbursement checks mailed for January activity. This check includes any approved annual raises and/or service increments.
- 25 - January Monthly Itineration Financial Report due
- January Monthly Missionary Ministry Report due
- Last day for March 10 disbursement requests

### MARCH

- 10 - Disbursement checks mailed for February activity
- 25 - February Monthly Itineration Financial Report due
- February Monthly Missionary Ministry Report due
- Last day for April 10 disbursement requests

### APRIL

- 10 - Disbursement checks mailed for March activity
- 15 - First quarter tax payments must be mailed to IRS
- 20 - Incorporated annual board report due
- 25 - March Monthly Itineration Financial Report due
- March Monthly Missionary Ministry Report due
- Last day for May 10 disbursement requests
- First Quarter Incorporated Report & STL reports due
- 30 - Last year's tax return must be filed with IRS

### MAY

- 1 - Annual statement of work expenses due
  - 10 - Disbursement checks mailed for April activity
  - 25 - April Monthly Itineration Financial Report due
  - April Monthly Missionary Ministry Report due
  - Last day for June 10 disbursement requests
- JUNE
- 10 - Disbursement checks mailed for May activity
  - 15 - Second quarter tax payment must be mailed to IRS
  - 25 - May Monthly Itineration Financial Report due
  - May Monthly Missionary Ministry Report due
  - Last day for July 10 disbursement requests
- JULY
- 10 - Disbursement checks mailed for June activity
  - 25 - June Monthly Itineration Financial Report due
  - Second Quarter Incorporation Report and STL reports due
  - June Monthly Missionary Ministry Report due
  - Last day for August 10 disbursement requests
- AUGUST
- 10 - Disbursement checks mailed for July activity
  - 25 - July Monthly Itineration Financial Report due
  - July Monthly Missionary Ministry Report due
  - Last day for September 10 disbursement requests
- SEPTEMBER
- 10 - Disbursement checks mailed for August activity
  - 15 - Third quarter tax payments must be mailed to IRS
  - 25 - August Monthly Itineration Financial Report due
  - August Monthly Missionary Ministry Report due
  - 25 - Last day for October 10th disbursement requests
- OCTOBER
- 10 - Disbursements checks mailed for September activity
  - 25 - September Monthly Itineration Financial Report due
  - September Monthly Missionary Ministry Report due

- Last day for November 10 disbursement requests
- Third Quarter Incorporation Report and STL Reports due

## NOVEMBER

- 10 - Disbursement checks mailed for October activity
- 25 - October Monthly Itineration Financial Report due
- October Monthly Missionary Ministry Report due
- Last day for December 10 disbursement requests

## DECEMBER

- 1 - Estimated housing forms due
- 1 - Spouse Stipend forms due
- 10 - Disbursement checks written for December activity
- 25 - November Monthly Itineration Financial Report due
- November Monthly Missionary Ministry Report due
- Last day for January 10 disbursement requests
- 31 - December Monthly Itineration Financial Report due
- December Monthly Missionary Ministry Report due
- Last day to report any given direct credits for year

## **Appendix H: Maternity Leave Policy**

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Appointed female account holders will receive eight weeks paid maternity leave. A total of twelve weeks is permitted with the last four being unpaid. If the missionary has vacation time available, she may use four weeks of vacation in order to receive pay for the entire twelve-week leave. If the missionary has no vacation, then her salary will be cancelled for the last month of the leave. All ministry responsibilities should be appropriately addressed prior to the leave. Departments need to minute the dates of the maternity leave prior to or at the beginning of the leave and include information if vacation time will be taken. After twelve weeks, the account holder will need to return to full-time ministry. Extenuating circumstances will be considered on a case-by-case basis and may qualify for additional medical leave.

Appointed male account holders are eligible for up to two weeks paid paternity leave. A total of twelve weeks of leave is permitted with the remaining ten being unpaid. If the missionary has vacation time available, he may use six weeks of vacation in order to receive pay for eight weeks. If the missionary has no vacation, then his salary will be cancelled for the last ten weeks of the leave. All ministry responsibilities should be appropriately addressed prior to the leave. Departments need to minute the dates of the maternity leave prior to or at the beginning of the leave and include information if vacation time will be taken. After twelve weeks, the account holder will need to return to full-time ministry. Extenuating circumstances will be considered on a case-by-case basis and may qualify for additional medical leave.

Candidate female and male account holders will develop an individualized maternity/paternity leave agreement with her or his department senior director. While individualized, the agreement will take into consideration the appointed missionary guidelines stated above.