

Financial Integrity Indicators



A Credentialed Minister with a commitment to personal financial integrity agrees to...

- Pay tithes, as indicated by the teaching of Scripture.
- Pay all dues, as agreed upon by leadership commitments to the Fellowship and the district.
- Avoid any debt load that makes it difficult to pay all bills.
- Pay all bills on time, avoiding delinquency.
- Report honestly to the IRS.
- Follow the tax laws of the federal, state, and local governments.
- Resist credit card debt that cannot be paid off within a short period of time (recommend less than 6 months).
- Seek the help of wise, godly counsel when any of the positive activities above are not followed.
- Procure adequate life insurance, and contribute regularly to a retirement plan.

A Credentialed Minister with a commitment to personal financial integrity also agrees to refrain from...

- Soliciting of funds in accordance with Bylaws Article IX, Section 7.
- Borrowing personal funds from the church and/or church members.
- Having church members co-sign for personal loans.
- Incurring church debt without appropriate approval.
- Intermingling church funds with personal funds.
- Investing church funds in unproven schemes, including high-risk investments and day trading.
- Promoting personal business ventures in the church.
- Making careless or unwise decisions regarding the proper handling of church finances, offerings or assets (improper counting procedures, inappropriate depositing procedures, etc.).
- Appropriating church funds for personal use without proper authorization.
- Being the sole signatory on any church bank or investment account.

- Providing investment advice, or promoting investments, to congregation members.

A credentialed minister with a commitment to personal financial integrity also agrees to seek the help of wise, godly counsel when any of the concerns above occur.

Warning signs of a potential breach in financial integrity...

- Bills that are habitually late.
- Only paying the minimum on credit cards.
- Using more than 30 percent of the available limit on any credit cards.
- Frequently opening new credit card accounts.
- Any unresolved tax liens or judgments.
- Low credit score.
- Failure to provide timely/ accurate financial records.
- Pattern of overspending beyond budgeted limits (personal).
- Bankruptcy filings.
- Exemption from Social Security.