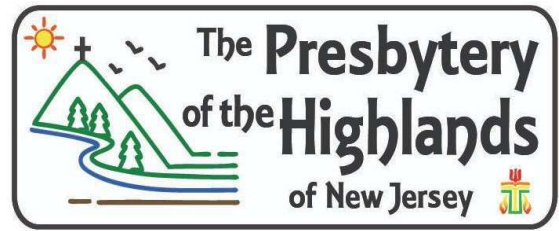


Minimum Terms of Call of 2027

Presbytery of the Highlands of New Jersey

*From the service of ordination and installation,
W.4.0404 i (5c) - Do we promise to pay him/her
daily and provide for his/her welfare as she/he
works among us?*



Introduction

The Presbytery of the Highlands of New Jersey affirms its responsibility to ensure that ministers and Commissioned Ruling Elders (CREs) are supported fairly and equitably in their service to Christ's church. In keeping with the ordination and installation vows and the Book of Order G-3.0303 c., the Presbytery establishes Minimum Terms of Call (TOC) as a standard for all congregations and governing bodies. These terms reflect both a commitment to the welfare of those called to pastoral leadership and a recognition of the financial responsibilities of congregations.

Purpose

This document outlines the Minimum Terms of Call for 2027 as approved by the Committee on Ministry. These terms apply to all installed pastors, covenant (non-installed, supply, and interim) pastors, and Commissioned Ruling Elders serving in congregations within the Presbytery of the Highlands. The purpose of these standards is:

- To provide a consistent and equitable framework for compensation across all pastoral roles.
- To safeguard the well-being of Ministers of Word and Sacrament and Commissioned Ruling Elders by ensuring adequate salary, benefits, and provisions for rest and continuing education.
- To guide congregations in faithfully fulfilling their covenantal obligations to those called to serve.
- To maintain compliance with the Board of Pensions policies and align with Presbyterian Church (U.S.A.) standards.

The following details the required components of compensation and benefits, along with clarifications for full-time, part-time, and transitional ministry roles.

Ministers of Word and Sacrament

All pastor positions, full-time or part-time, shall meet the Minimum Terms of Call

Full Time = 40 hours a week - $\frac{3}{4}$ time = 30 hours - $\frac{1}{2}$ = 20 hours

	The 2027 increase is 3.6% from 2026
Minimum Effective Salary* (2026 - \$68,777)	\$71,253 (3.6%)
Pension/Medical	See Policy**
Travel/Professional Expenses minimum	\$1,500 (Increase of \$500 from 2026)
Continuing Education Reimbursement minimum	\$1,500 (Increase of \$300 from 2026)
SECA Allowance - 7.65% of Effective Salary	\$5,451
Paid Vacation minimum	4 weeks, including 4 Sundays
Study Leave minimum	2 weeks, including 2 Sundays
Total (2026 \$76,238)	\$79,704 plus Board of Pensions Benefits and Medical

* **Minimum Effective Salary** includes housing, cash salary, deferred compensations, and any unvouchered expenses. Effective Salary Total on Terms of Call Worksheet must equal or be greater than the Minimum Effective Salary plus Board of Pensions Benefits and Medical.

For a pastor living in a manse, the manse is **ordinarily** valued at its fair market rental value. However, this value must be no less than 30% of the pastor's total effective salary.

For more information about Effective Salary, please consult the Board of Pensions publication "Understanding Effective Salary" for a complete list of what is and what is not included in Effective Salary

****Board of Pensions**

Pastors serving in an installed congregational position, full-time or part-time, are required by the Book of Order to provide Pension and Medical Coverage.

(See 2027 Presbytery of the Highlands Board of Pensions Policy)

Pastor serving in a Covenant Supply or Interim/Transitional Pastor or other non-installed congregational position - Board of Pensions benefits and medical are required for ministers working 20 hours or more unless other medical insurance is available.

(See 2027 Presbytery of the Highlands Board of Pensions Policy)

Pastor with a less than full-time Call (less than 40 hours per week)

See the [“Rubric of Pastoral Responsibilities for a Solo Pastor”](#) which outlines the responsibilities and hours required for part-time positions.

The Minimum Effective Salary for a pastor is the % of full-time hours that the pastor works.

Vacation and Continuing Education weeks and Travel and Continuing Education reimbursement are the same as full-time.

Please Note

Pastors from the former New Brunswick Presbytery who, before March 1, 2021, were serving under terms of call that required more than 40 hours per week may adjust their new terms of call to 40 hours per week. In such cases, effective salary will be reduced proportionately but may not fall below the minimum terms of call.

New terms of call requiring more than 40 hours per week are not permitted.

Commissioned Ruling Elders Minimum Terms of Call

(All CREs are required to submit an annual Terms of Call report)

	Full-time Minimum Terms of Call for CRE
Effective Salary (2026 \$51,582)	\$53,440 (3.6%)
travel/professional reimbursement	\$1,500 (Increase of \$500 from 2026)
Continuing Education Reimbursement	\$1,500 (Increase of \$300 from 2026)
SECA (2026 \$3,936)	\$4,088
Paid Vacation	4 weeks, including 4 Sundays
Study Leave	2 weeks, including 2 Sundays
Total minimum (2026 \$57,728)	\$60,528

As of 2023, all new CRE Terms of Call must include SECA

May negotiate the following: Board of Pensions Benefits Plan (pension, Death and disability, Temporary disability). As of January 2026, CREs qualify for the Board of Pensions Medical Plan - Congregational Pastor Plan or Covenant Plan.

Commissioned Ruling Elders with a less than full-time position (less than 40 hours per week)

See the ["Rubric of Pastoral Responsibilities for a Solo Pastor"](#) which outlines the responsibilities and hours required for part-time positions.

The Minimum Effective Salary for a CRE is the % of full-time hours that the pastor works.

Vacation and Continuing Education weeks and Travel and Continuing Education reimbursement are the same as full-time.