

Church Income & Expense Categories

A budget worksheet for small churches — fill in last year's actual totals and this year's budget for each category.

Every dollar your church receives or spends should land in one clear category. Using the same categories for your **budget** and your **bookkeeping** is what makes a budget-vs-actual report possible. Account numbers below match the free ChurchBooks3 *Sample Church Chart of Accounts*. Cross out categories you don't use and add your own in the blank rows.

Income Categories 4000–4999 — Money coming in				
Acct #	Category	What's included	Last year actual	This year budget
4000	Tithes	Regular member giving	\$	\$
4010	Offerings	Plate, online, and special offerings	\$	\$
4100	Designated – Missions	Gifts given specifically for missions	\$	\$
4110	Designated – Building Fund	Gifts for building or capital projects	\$	\$
4120	Designated – Benevolence	Gifts for helping people in need	\$	\$
4150	Special Donations	One-time gifts for a specific project	\$	\$
4200	Fundraising Events	Bake sales, auctions, dinners, VBS fees	\$	\$
4300	Rental Income	Weddings, community groups, facility use	\$	\$
4400	Grants	Foundation or denominational grants	\$	\$
4500	Investment & Interest Income	Bank interest, CDs, endowment earnings	\$	\$
4600	Merchandise Sales	Books, apparel, curriculum sold	\$	\$
4900	Miscellaneous Income	Bequests, refunds, anything else	\$	\$
			\$	\$
			\$	\$
	Total Income		\$	\$

Expense Categories 5000–5999 — Money going out				
Acct #	Category	What's included	Last year actual	This year budget
5000	Pastor Salary	Senior and associate pastor pay	\$	\$
5010	Staff Wages	Secretary, musicians, custodian, youth staff	\$	\$
5020	Housing Allowance	Designated clergy housing allowance	\$	\$
5100	Payroll Taxes	Employer share of payroll taxes	\$	\$
5110	Benefits	Health insurance, retirement contributions	\$	\$
5200	Utilities	Electric, gas, water, internet, phone	\$	\$
5210	Mortgage Interest / Rent	Loan interest or building rent*	\$	\$
5220	Insurance	Property, liability, vehicle coverage	\$	\$
5300	Office & Administrative	Supplies, postage, printing, bulletins	\$	\$
5320	Software & Technology	Accounting software, website, streaming	\$	\$
5400	Building Maintenance	Repairs, HVAC, roofing, painting, lawn care	\$	\$
5410	Janitorial & Cleaning	Cleaning service and supplies	\$	\$
5500	Ministry Programs	Children, youth, adult education, Bible studies	\$	\$
5600	Missions & Outreach	Missionary support, community service	\$	\$
5610	Benevolence Assistance	Help given to individuals and families	\$	\$
5700	Worship Supplies & Music	Communion elements, candles, music licenses	\$	\$
5800	Marketing & Communication	Newsletters, signs, advertising, website	\$	\$
5850	Professional Fees	Accountant, audit, legal	\$	\$
5860	Bank & Online Giving Fees	Service charges, card processing	\$	\$
5950	Miscellaneous / Contingency	Emergency repairs, one-time costs	\$	\$
			\$	\$
			\$	\$
Total Expenses			\$	\$

* Principal payments on a building loan reduce what the church owes; they are not an expense. Budget them as a separate cash-flow line if needed.

Budget summary	Last year actual	This year budget
Total Income	\$	\$
– Total Expenses	\$	\$
= Surplus / (Shortfall)	\$	\$

Tips for setting up your categories

- **Be specific, but not too specific.** “Building Maintenance” is better than “General,” but you don't need a separate category for every light bulb. Most small churches need 25–40.
- **Group by purpose.** Organize expenses by what they accomplish (ministry, facilities, staff, missions) so leaders can see where money goes at a glance.
- **Keep designated gifts separate.** Money given for missions or the building fund must be tracked apart from general giving and spent only for that purpose.
- **Separate regular from one-time costs.** Salaries and utilities repeat every month; a new roof does not. Knowing the difference makes the budget far more realistic.
- **Keep a contingency line.** A small miscellaneous or contingency budget absorbs surprises without wrecking the rest of the plan.
- **Stay consistent.** Change category names only at year-end so this year's reports compare cleanly with last year's.
- **Review once a year.** Revisit the list when you build next year's budget and adjust to your ministry's needs.

How to use this worksheet

1. Pull last year's totals for each category from your income and expense report.
2. Talk with ministry leaders about what each area needs for the coming year.
3. Enter a budget for each category, then compare Total Income with Total Expenses.
4. If there is a shortfall, adjust the plan before presenting it to your finance committee or congregation.
5. Enter the approved budget into your accounting software so you can run budget-vs-actual reports each month.

Budget vs. actual, every month, automatically

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