

Sample Church Chart of Accounts

A ready-to-use starting point for small churches — check the accounts you need, cross out the ones you don't, and add your own.

A **chart of accounts** is the numbered list of categories your church uses to record every dollar that comes in or goes out. Numbering by type (1000s for assets, 4000s for income, 5000s for expenses) keeps bookkeeping consistent, makes reports easy to read, and gives your finance committee and auditors a clear picture. Most small churches need only **30–50 accounts**.

Assets 1000–1999 — What the church owns

Use	Acct #	Account name	What goes here
☐	1000	Operating Checking	Main bank account for weekly deposits and bills
☐	1010	Savings / Reserve	Emergency or operating reserve
☐	1020	Petty Cash	Small on-site cash for minor purchases
☐	1030	Building Fund Account	Separate bank account holding building fund gifts (optional)
☐	1100	Investments & CDs	Certificates of deposit, endowment, brokerage accounts
☐	1500	Land & Buildings	Sanctuary, fellowship hall, parsonage
☐	1510	Furniture & Equipment	Pews, sound system, computers
☐	1520	Vehicles	Church van or bus
☐	1590	Accumulated Depreciation	Running total of depreciation on fixed assets

Liabilities 2000–2999 — What the church owes

Use	Acct #	Account name	What goes here
☐	2000	Accounts Payable	Unpaid vendor bills and invoices
☐	2100	Payroll Taxes Payable	Withheld taxes not yet sent to the IRS or state
☐	2200	Credit Card Payable	Balance owed on church credit cards
☐	2500	Mortgage / Loan Payable	Building loans and long-term notes

Net Assets (Equity) 3000–3999 — What is left after liabilities

Use	Acct #	Account name	What goes here
☐	3000	Net Assets – Without Donor Restrictions	General, undesignated funds
☐	3100	Net Assets – With Donor Restrictions	Gifts a donor limited to a purpose (e.g., missions)
☐	3200	Board-Designated Funds	Money the board has set aside (e.g., building, benevolence)

Income 4000–4999 — Money coming in			
Use	Acct #	Account name	What goes here
☐	4000	Tithes	Regular member giving
☐	4010	Offerings	Plate, online, and special offerings
☐	4100	Designated Gifts – Missions	Gifts given specifically for missions
☐	4110	Designated Gifts – Building Fund	Gifts given for building or capital projects
☐	4120	Designated Gifts – Benevolence	Gifts for helping people in need
☐	4200	Fundraisers & Events	Dinners, bazaars, VBS fees, retreats
☐	4300	Facility Rental Income	Weddings, community groups, daycare use
☐	4400	Grants	Foundation or denominational grants
☐	4500	Interest Income	Bank and investment interest
☐	4900	Other Income	Anything that does not fit above

Expenses 5000–5999 — Money going out			
Use	Acct #	Account name	What goes here
☐	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, water, gas, internet, phone
☐	5210	Mortgage Interest / Rent	Interest portion of loan or building rent
☐	5220	Property & Liability Insurance	Building, liability, and vehicle insurance
☐	5300	Office Supplies	Paper, ink, bulletins
☐	5310	Postage & Printing	Mailings and printed materials
☐	5320	Software & Technology	Accounting software, website, streaming
☐	5400	Building Maintenance & Repairs	Repairs, HVAC service, lawn care
☐	5410	Janitorial & Cleaning	Cleaning service and supplies
☐	5500	Ministry Programs	Youth, children, adult education, Bible studies
☐	5600	Missions & Outreach	Missionary support, community outreach
☐	5610	Benevolence Assistance	Help given to individuals and families
☐	5700	Worship & Music	Music, sound equipment, song licenses
☐	5800	Communications & Marketing	Website hosting, signs, promotion
☐	5850	Professional Fees	Accountant, audit, legal
☐	5860	Bank & Online Giving Fees	Service charges and card processing fees
☐	5900	Depreciation Expense	Yearly depreciation of fixed assets

How to customize this chart

- **Leave gaps in the numbering.** Using 4000, 4010, 4100 leaves room to add accounts later without renumbering.
- **Match your budget.** Every line in your annual budget should map to one expense or income account.
- **Keep it simple.** If an account would hold only a few transactions a year, fold it into a broader one.
- **Make changes at year-end.** Adding or renaming accounts mid-year makes year-over-year reports hard to compare.
- **Separate designated gifts.** Money given for a specific purpose must be tracked apart from the general fund (see below).

Designated funds: the part most churches get wrong

When a member gives \$500 “for the building fund,” that money can only be spent on the building. A regular chart of accounts records the gift as income, but it does not show how much building fund money is still *available*. That is why churches use **fund accounting**: each fund (General, Building, Missions, Benevolence) keeps its own running balance, so the treasurer can report exactly what is left in each one.

Fund	Beginning	+ Gifts	– Spent	= Available
General Fund	\$12,400	\$8,150	\$7,900	\$12,650
Building Fund	\$21,000	\$1,200	\$0	\$22,200
Missions	\$1,850	\$600	\$450	\$2,000
Benevolence	\$740	\$250	\$300	\$690

Example monthly fund balance summary.

Quick answers

Can I use this in QuickBooks or Excel?

Yes. The account numbers and names work in any bookkeeping tool. Spreadsheets and general business software struggle with designated fund balances, though, which is where church-specific software helps.

How often should we review our chart of accounts?

Once a year, before the new fiscal year starts, alongside your budget.

Do we need separate bank accounts for each fund?

No. Fund accounting lets one checking account hold several funds while still tracking each balance separately.

Skip the setup — this chart comes built in

ChurchBooks3 is church accounting software built for small churches and volunteer treasurers. It includes a ready-made church chart of accounts, fund accounting for designated gifts, contribution statements, and one-click monthly reports. Desktop and Online versions available.

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