

Budgeting for Your Expenses

Each missionary is responsible to create an estimated budget for their support needs. Your Support Estimate helps you to know how much you will need to raise while on deputation, and is used in reporting to your churches. This is the “big picture” goal based on an average of what you will need each month for both personal and ministry needs.



Calculating Your Support Estimate

- Having an estimate of your monthly support needs will help you in several ways.
 - It will help you to plan how much support you need to raise while on deputation.
 - It will give you a goal to show how far along you are in raising your support.
 - It will assist in answering questions from your supporters.
- Your estimated support will need to take into account personal expenses or ‘salary’ needs, as well as ministry expenses. We provide two forms to assist you in calculating your support estimate.
 - The Monthly Support Estimate Worksheet gives various categories of expenses that you should consider when planning your budget. You may have other categories to consider as well, depending on your family and field. This is meant to be a basic guideline.
 - The Missionary Support Estimate Form is what you use to provide your figures to the Office. We ask that the missionary and the sending pastor both sign off on this form.
- The actual process of calculating your estimated support needs is up to you and your pastor. We recommend taking the following into account. This is a representative list only, but may help to provide a ‘starting off place.’
 - Pray for guidance. At best, your estimates are a guess, but the Lord knows what your true needs will be.
 - Consult with other missionaries already serving on your chosen field.
 - Consider using online cost of living indexes to find cost comparisons between your current area and your chosen field.
 - Consider vehicle and transportation costs. Will you be purchasing a vehicle? Will you be using public transportation?
 - Consider your family size. If you are newlyweds when starting deputation, and are planning/hoping to start a family while on deputation, you may want to calculate that into your support estimate at the beginning, rather than changing part way through deputation.
 - Consider the education needs of your family. If you have toddlers while on deputation, they will likely begin school on your first term. If your children are older you may want to begin planning for their college education.
 - Consider your ministry goals for your first term. What will language school cost? Are you planning to do a new church work which will



require you to have start up costs such as chairs, hymnals, building rent, etc.?

- Consider visa requirements for your chosen field. In some instances, you may be required to leave the country every few months. Those costs should be calculated into your regular support needs.
- Consider including a monthly amount to set aside for emergency needs and unexpected expenses.
- Consider health insurance premiums and health care costs on your chosen field. Missionaries are required to have some form of health insurance in place for their families.
- Consider that some expenses may be bimonthly, quarterly, or annually. Be sure to calculate these so that you have funds set aside each month to cover larger expenses in other months.
- Consider exchange rates. In some countries, you may lose part of your support just in the exchange to the foreign currency.
- Consider plans for retirement options and life insurance to care for your family if something should happen to you.
- Consider tax payments. Missionaries with WWNTBM have a dual tax status. Even though you receive a W-2 from the Office, you are considered to be self employed. This means that you are responsible to pay your own social security and self employment taxes. Please refer to the Tax Section for information on how to calculate and plan for these expenses.
- Once you have your base figure, be sure to add an additional 5% for the contribution to help offset the administration costs of the Office.
- Counting the cost realistically from the beginning helps to give emotional peace to your family when you get to the field.
- It is more difficult to raise additional support once you are already on the field. Taking the time to carefully consider your needs in advance will benefit you once you are on the field, by helping to ensure that you raise sufficient support before leaving.



Updating your Support Estimate

We recommend that missionaries update their support estimate at least once every four years, or as often as their lives and ministries change.