

2026 Congregational meeting frequently asked questions (FAQ)

Greetings to the FPC church family. We had several questions come up regarding the 2026 budget within the [annual report](#) that we discussed during the congregational meeting. For full transparency, we are sharing the questions and answers below. Thank you for engaging in the conversation. As discussed during our meeting, the more engaged we are in the church, the more invested we are in its future. This ties to our campaign for the year, Faith for the Future. If more questions come up, please let me know.

Thanks,

Monty Cordell, Finance Elder

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Q: Can the church share financial info more frequently? One church shared intake and expenses weekly. We might be able to share summary info monthly after our session meetings.

Thanks for the suggestion. The session will review and determine what we could summarize and share with everyone. More to come.

Q: What is included in church wide events for adult ministry

Last year's intentions were to have a women's speaker breakfast, a men's retreat, centering prayer. For 2026, FPC has planned for a guest speaking coming in the fall and this is half the expense. The other half is being picked up by a member of the congregation.

Q: # of youth

Note: FPC has 130 youth that are "children of member." If someone is going on retreat or coming to VBS but their parents aren't a member then these youth would be added to the count.

Q: What will the music position do for up to 40 hours?

We discussed this during the meeting, mentioning that 30-40 hours were recommended to fill a full-time position. Part-time was challenging to fill. Amy mentioned volunteers are hard to find and needed to use staff. The team is refining the job description and developing a recruiting strategy. The current plan is to have the music director start leading FPC's music programs in Sept. More information will be coming out about this position in the coming months.

Q: What is print advertisement under outreach?

These include running ads in the paper and posters in businesses for Christmas and Easter services.

Q: Please provide more information about staffing including a list of positions, number of annual hours, and whether benefits are provided or not.

The table below highlights the level of staffing including the music director starting in Sept.

Type	Count	Range of hours / Week	Total		Benefits
			Annual hours low	Annual hours high	
Full-time	5	30 - 40	8,502	9,542	Eligible for full benefits
Half-time*	2	20 - 25	2,340	2,340	Eligible for partial benefits
Part-time	8	1 - 19	1,695	1,986	No Benefits
Total hours			12,537	13,868	
*Note: one person is filling two roles					
		Equivalent FTE at 2,080 hours	6.0	6.7	

Q: Percentage of staffing to general fund (GF) and total expenses compared to FPC prior years.

year	People doing ministry expense	Total		% People doing ministry expense to total	
		GF expense	All expenses	GF expense	All expenses
2016	\$560,429	\$802,945	\$1,095,530	70%	51%
2017	\$569,884	\$854,782	\$1,129,801	67%	50%
2018	\$602,586	\$905,601	\$1,086,654	67%	55%
2019	\$668,588	\$939,939	\$1,334,553	71%	50%
2026	\$651,396	\$929,315	\$1,129,315	70%	58%
* 2026 all expenses total includes the average annual special fund spending of \$200k, excluding 2025. 2025 was \$410k given the P&P campaign and more.					
**includes the new music director. Hours include the full year, not prorated.					

Note: Since FPC does not have a mortgage, our percentage of personnel will be higher.

Q: What is included in the personnel min team expenses?

It was used as a misc. catch-all last year. This included legal fees, payment for a substitute choir director, fees for processing W2's and 1099's, etc.

Q: There was a display still in the box downstairs. What are we using this for?

This was donated to FPC. We are planning to use it after we evaluate current needs.

Q: What was the breakdown of \$56k the church covered?

2025 Student Mission Guatemala Trip

Date	Expenses	Description
9/20/2024	\$ 2,000	Casas por Cristo deposit for 2 home builds
10/15/2024	\$ -	United Airlines deposit of \$1750 was charged in fall 2024 and refunded per their policy in July 2025
1/24/2025	\$ 1,662	Bus for Mission Trip (to and from Chicago airport)
3/24/2025	\$ 44	Reimbursement to Ezra
4/18/2025	\$ 409	27 Tshirts
5/9/2025	\$ 21,463	27 flights to and from Guatemala (United Airlines)
5/9/2025	\$ 29,795	Casas por Cristo for 27 participants building 2 houses
6/6/2025	\$ 323	Guatemala Q's
6/9/2025	\$ 780	USD cash for tips
6/13/2025	\$ 1,200	2 full size beds and donation to US missionary
6/20/2025	\$ 420	Travel insurance
7/11/2025	\$ 360	4 local laborers for 3 days
7/11/2025	\$ 1,953	Checked luggage, snacks, bandannas, etc.
	\$ 60,408	

Adjustment \$ 3,750 Expenses occurred in 2024

2025 total \$ 56,658

Date	Income	Description
Various	\$ 21,278	Payment requested was \$990 per student; Divided by 21 students = \$1013.24 per student
Spring 2025	\$ 9,000	Transferred from General Fund Mission Budget (goal is to reach total 2025 commitment of \$11940) Note: Still need to transfer over \$2940 from General Fund Mission Budget
Total	\$ 30,278	

Q: Student mission trip, how much did participants pay?

For the Guatemala trip, we had 21 students and 6 adult leaders. Adult leaders incurred no cost (FPC pays 100 percent for them) while students paid \$990 per person.

Q: What is computer hardware

This includes a new computer for the youth space, a new iPad for Children's Ministry, a new firewall, and new monitors. Note: we avoided \$30k in this expense this year, as we are moving our moving to the cloud

Q: What are credit card giving fees?

These include both credit and debit card fees as well as ACH fees from online donations. Debit cards are treated like credit cards for fees. The lowest fee option is ACH from a checking or savings account. Credit and debit card fees are higher. American Express has very high fees (almost double the norm). When this is included on the income line, this is where folks pay their own fees. If on the expense line, this is when FPC pays the fee.

Q: Can we have the bank fees waived? What are these for?

We implemented positive pay features which prevent fraud check fraud; this costs \$20 and \$25 per month. We also can make ACH payments. The bank shared their fee schedules. We are not able to reduce these currently. In fact, they may be going up later this year.

Q: Do we need to pay for Hinckley water and use tap water instead?

The reason we got the jugs is we have our own well and a few years ago we didn't pass the well tests. We want to avoid people to be drinking water for months if it goes bad again- we only test once per year. Recently, someone mentioned "oh thank goodness we have water jugs again!" We were out for a while, and one of the small groups appreciated continuing this. The water from Hinckley tastes a lot better.

Q: What are the session fees used for?

Up until last year we spent \$300 or less in this area. Last year, these expenses covered new retreats, training sessions, and reading materials. The session is looking at ways to reduce these costs (i.e. use online reading materials, have Elders pass down books, not pay for lunch during full day events).