

	A	B	C	D	E	F	G
1			Mount Cross Lutheran Church				
2			2026 Final Approved Budget (2/1/26)				
3				2026 Source of Funds			
4		2026 Budget (Requested)	2026 Budget Funded	Operational	Dedicated	Ded Acct	2026 Notes
5	Income						
6	50000 Operating Income						
7	50100 Pledged	\$ 337,176.00	\$ 337,176.00				76 Pledges
8	50200 Envelope-Non Pledged	\$ 57,319.00	\$ 57,319.00				
9	50300 Loose Plate	\$ 18,438.00	\$ 18,438.00				
10	50500 Misc	\$ 25,234.00	\$ 25,234.00				
11	50600 Special General Giving (LCO)	\$ 7,200.00	\$ 7,200.00				
12	50700 Transfer from Special Gifts Acct	\$ 70,000.00	\$ 66,800.00				
13	Total 50000 Operating Income	\$ 515,367.00	\$ 512,167.00				
14	52000 Interest Income						
15	52100 Bank	\$ 13,200.00	\$ 13,200.00				
16	Total 52000 Interest Income	\$ 13,200.00	\$ 13,200.00				
17	53000 Facility Use	\$ 34,820.00	\$ 34,820.00				\$2835/mo plus misc \$800, may increase 9/1/26
18	Total Income	\$ 563,387.00	\$ 560,187.00				
19							
20	Expenses						
21	61000 Benevolence & Welcoming						
22	61100 Benevolence						

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3		2026 Budget (Requested)	2026 Budget Funded	2026 Source of Funds			2026 Notes
4				Operational	Dedicated	Ded Acct	
23	61101 Mission Support	\$ 31,548.02	\$ 31,548.02	\$ 31,548.02			7.2% of Op. income, not including LCO giving or xfer of special gift
24	61110 Hunger	\$ -	\$ -			35151	Account was zero'd out in 12/25
25	61130 Lutheran Social Services						Endowment funded
26	61170 PLTS						Endowment funded
27	Total 61100 Benevolence	\$ 31,548.02	\$ 31,548.02	\$ 31,548.02	\$ -		
28	61800 Welcoming	\$ 500.00	\$ 500.00	\$ 500.00			
29	Total 61000 Benevolence & Welcoming	\$ 32,048.02	\$ 32,048.02	\$ 32,048.02	\$ -		
30	62000 Salaries & Benefits						
31	62100 Pastor						
32	62110.2 Pastor Salary (Pr. Julie)	\$ 42,161.16	\$ 42,161.16	\$ 42,161.16			2.8% increase on salary and housing allowance
33	62120 Pastor Housing Allow	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00			
34	62130 Pastor Pension	\$ 21,089.00	\$ 21,089.00	\$ 21,089.00			18% of salary + housing
35	62131 Pastor Insurance Benefits	\$ 28,000.00	\$ 28,000.00	\$ 28,000.00			expected increase \$1609
36	62140 Pastor Car Allow	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00			
37	62150 Pastor Cont. Ed.	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00			
38	62151 Pastor Phone Allowance	\$ 600.00	\$ 600.00	\$ 600.00			
39	62161 Pastor Sabbatical Fund (Accrual)	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00			
40	(new number) Pastor Expense Acct	\$ 250.00	\$ 250.00	\$ 250.00			
41	Total 62100 Pastor	\$ 170,300.16	\$ 170,300.16	\$ 170,300.16			
42	62300 Music Staff						
43	62340 Organist	\$ 22,400.00	\$ 22,400.00	\$ 22,400.00			increased hours by 25/yr

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3		2026 Budget (Requested)	2026 Budget Funded	2026 Source of Funds			2026 Notes
4				Operational	Dedicated	Ded Acct	
44	62390 Guest & Sub. Musicians	\$ 2,700.00	\$ 2,700.00	\$ 2,700.00			
45	62391 Music Director	\$ 29,848.00	\$ 29,186.98	\$ 29,186.98			Funded includes 2.8% increase
46	(new number) Music Dir.Cont. Ed.	\$ 2,500.00	\$ -	\$ -			has significant overtime implications
47	Total 62300 Music Staff	\$ 57,448.00	\$ 54,286.98	\$ 54,286.98			
48	62400 Office Staff						
49	62411 Office Manager Salary	\$ 31,096.00	\$ 28,278.22	\$ 28,278.22			Funded includes 2.8% increase
50	62412 Office Manager Mileage	\$ 200.00	\$ 200.00	\$ 200.00			
51	62430 Communications Coordinator	\$ 8,320.00	\$ 8,125.31	\$ 8,125.31			Funded includes 2.8% increase
52	Total 62400 Office Staff	\$ 39,616.00	\$ 36,603.54	\$ 36,603.54			
53	62500 Director, CYFM						
54	62510 CYFM Salary	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00			
55	62550 CYFM Cont. Ed	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00			
56	62561 CYFM Auto Allowance	\$ 500.00	\$ 500.00	\$ 500.00			
57	62562 CYFM Phone Allowance	\$ 600.00	\$ 600.00	\$ 600.00			
58	62563 CYFM Insurance	\$ 3,900.00	\$ 3,900.00	\$ 3,900.00			Taxable benefit
59	62564 CYFM Retirement (Portico) plus Life & Disability IF CALLED	\$ 8,100.00	\$ 8,100.00	\$ 8,100.00			10% of salary plus \$50/mo for life/disability
60	new line - Sabbatical Accrual	\$ 1,200.00	\$ -	\$ -			
61	Total 62500 Director, CYFM	\$ 90,300.00	\$ 89,100.00	\$ 89,100.00			
62	62625 CYFM Asst(s)	\$ 11,520.00	\$ 11,520.00	\$ 11,520.00			Combined 12 hrs/wk x 48 wks @ \$20/hr
63	62700 Honoraria for Sub. Preacher	\$ 2,700.00	\$ 2,700.00	\$ 2,700.00			
64	62800 Virtual Services Support Staff						
65	62810 Worship Engineer	\$ 10,608.00	\$ 10,691.20	\$ 10,691.20			Funded includes 2.8% increase

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3		2026 Budget (Requested)	2026 Budget Funded	2026 Source of Funds			2026 Notes
4				Operational	Dedicated	Ded Acct	
66	62820 Worship Engineer Asst.	\$ 4,368.00	\$ 4,276.48	\$ 3,326.48	\$ 950.00	35202	Funded includes 2.8% increase
67	Total 62800 Virtual Services Support Staff	\$ 14,976.00	\$ 14,967.68	\$ 14,017.68	\$ 950.00		
68	Total Salaries & Benefits	\$ 386,860.16	\$ 379,478.35	\$ 378,528.35	\$ 950.00		does not include Deacon
69	62900 Payroll Taxes	\$ 15,488.19	\$ 15,206.53	\$ 15,206.53			tax on DA included in col. D
70	62600 Deacon (leased employee)						
71	62601 Deacon Compensation	\$ 18,423.00	\$ 18,423.00	\$ 18,423.00		35395	3.5% increase per Synod
72	63000 Operational Expenses						
73	63100 Fees & Interest						
74	63110 Mortgage Interest	\$ 11,509.21	11,509.21	11,509.21			
75	63111 Mortgage Principal	\$ 15,586.79	15,586.79	15,586.79			
76	63120 Bank Charges	\$ 75.00	75.00	75.00			
77	63140 Merchant Fees	\$ 2,000.00	2,000.00	2,000.00			
78	Total 63100 Fees & Interest	\$ 29,171.00	\$ 29,171.00	\$ 29,171.00			
79	63200 Utilities						
80	63210 Electric	\$ 8,500.00	\$ 8,500.00	\$ 8,500.00			based on 2025 actual
81	63220 Gas	\$ 2,700.00	\$ 2,700.00	\$ 2,700.00			based on 2025 actual
82	63230 Telephone	\$ 3,850.00	\$ 3,850.00	\$ 3,850.00			based on 2025 actual
83	63250 Water & Sewer	\$ 4,600.00	\$ 4,600.00	\$ 4,600.00			based on 2025 actual
84	63260 Trash	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00			based on 2025 actual
85	Total 63200 Utilities	\$ 23,250.00	\$ 23,250.00	\$ 23,250.00			
86	63400 Office Expense						
87	63410 Office Supplies	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00			based on 2025 actual

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3		2026 Budget (Requested)	2026 Budget Funded	2026 Source of Funds			2026 Notes
4				Operational	Dedicated	Ded Acct	
88	63420 Postage	\$ 2,900.00	\$ 2,900.00	\$ 2,900.00			based on 2025 actual
89	63430 Printing and Copying	\$ 6,500.00	\$ 6,500.00	\$ 6,500.00			based on 2025 actual
90	63431 Digital Subscription	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00			based on 2025 actual
91	Total 63400 Office Expense	\$ 13,900.00	\$ 13,900.00	\$ 13,900.00			
92	63500 Mailers & Periodicals						
93	63510 Advertising	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00			based on 2025 actual
94	63515 Website Hosting/Maint	\$ 150.00	\$ 150.00	\$ 150.00			based on 2025 actual
95	63520 Lutheran Magazine	\$ -					
96	63540 Devotionals	\$ 550.00	\$ 550.00	\$ 550.00			based on 2025 actual
97	Total 63500 Mailers & Periodicals	\$ 2,200.00	\$ 2,200.00	\$ 2,200.00			
98	63600 Outside Services						
99	63610 Treasurer/Fin Secretary	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00			
100	63620 Bookkeeping Services	\$ 17,730.00	\$ 17,730.00	\$ 17,730.00			\$5/hr increase to \$90/hr. Increased 12 hrs for HR
101	63621 Bookkeeping Support Fees	\$ 2,640.00	\$ 2,640.00	\$ 2,640.00			
102	63630 Janitor	\$ 19,200.00	\$ 19,200.00	\$ 19,200.00			New contract effective 12/1/25
103	63650 Outside Contractors	-					
104	63670 Meal Preparer	(moved to 68891.1)					
105	63680 Outside CPA Auditor						
106	63681 CPA Consulting	\$ 1,500.00	\$ 1,500.00		\$ 1,500.00	35208	
107	63690 HR Attorney/Professional Fees						
108	Total 63600 Outside Services	\$ 47,070.00	\$ 47,070.00	\$ 45,570.00	\$ 1,500.00		
109	63700 Property Expense						

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3		2026 Budget (Requested)	2026 Budget Funded	2026 Source of Funds			2026 Notes
4				Operational	Dedicated	Ded Acct	
110	63710 Property Taxes	\$ 650.00	\$ 650.00	\$ 650.00			
111	63720 General Maintenance	\$ 5,200.00	\$ 5,200.00	\$ 5,200.00			includes \$2500 contingency, perpetual fund for emergencies
112	63730 Grounds Maintenance	\$ 5,200.00	\$ 5,200.00	\$ 5,200.00			includes \$2500 contingency, perpetual fund for emergencies
113	63735 Van Maintenance	\$ 600.00	\$ 600.00	\$ 600.00			
114	63765 Tech Equipment	\$ 1,797.00	\$ 1,797.00		\$ 1,797.00	35363	Current acct balance
115	Total 63700 Property Expense	\$ 13,447.00	\$ 13,447.00	\$ 11,650.00	\$ 1,797.00		
116	63800 Training/Meetings						
117	63810 Synod Assembly	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00			
118	63815 Synod Leadership Conference	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00			
119	63840 Council-Sponsored Events	\$ 500.00	\$ 500.00	\$ 500.00			
120	63841 Staff/Volunteer Recognition	\$ 500.00	\$ 500.00		\$ 500.00	35312	current acct balance \$516.17
121	Total 63800 Training/Meetings	\$ 3,400.00	\$ 3,400.00	\$ 2,900.00	\$ 500.00		
122	Total 63000 Operational Expenses	\$ 132,438.00	\$ 132,438.00	\$ 128,641.00	\$ 3,797.00		
123	63300 Insurance	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00			
124	64000 Faith Formation						
125	64100 Senior Ministry	\$ 10,327.28	\$ 6,000.00		\$ 6,000.00	35395	
126	64300 Adult Education	\$ 500.00	\$ 300.00		\$ 300.00	35475	Changed DA from 35396 to 35475 and consolidated
127	64400 Children and Youth Education						
128	64200 Safeguarding/Live Scan	\$ 2,322.00	\$ 2,522.00		\$ 2,522.00	35476	same as acct bal.including Endowment \$2K
129	64440 Fun with Faith and Sunday School	\$ 1,500.00	\$ 1,500.00		\$ 1,500.00	35477.1	Acct Bal=\$2635
130	64470 VBS - NET	\$ 1,500.00	\$ 1,500.00		\$ 1,500.00	35460	Acct Bal=\$1564; additional funding through participant fees

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3				2026 Source of Funds			
4		2026 Budget (Requested)	2026 Budget Funded	Operational	Dedicated	Ded Acct	2026 Notes
131	64530 Confirmation/Middle School	\$ 1,100.00	\$ 1,100.00		\$ 1,100.00	35477.2	Acct Bal=\$1866
132	64570 Senior High	\$ 15,650.00	\$ 15,650.00		\$ 15,650.00	35401, 35408, 35412, 35478	401 CYFMD \$3140; 408 Youth Trips \$2862; 412 Camp Scholar \$2751; 478 Tips \$6897; also participant fees
133	64587 Wed. Evening Dinners (NET)	\$ 1,000.00	\$ 1,000.00		\$ 1,000.00	35470 has \$1018	Seed money, acct is otherwise funded from participant fees
134	Total 64400 Children and Youth Education	\$ 23,072.00	\$ 23,272.00	\$ 0.00	\$ 23,272.00		
135	Total 64000 Faith Formation	\$ 33,899.28	\$ 29,572.00	\$ 0.00	\$ 29,572.00		
136	65000 Worship & Music						
137	63530 Bulletins & Copyright	\$ 1,700.00	\$ 1,700.00	\$ 1,700.00			
138	65100 Altar Supply	\$ 1,000.00	\$ 1,000.00		\$ 1,000.00	35585/35585.1	585 has \$1399; .1 has \$286; top off to \$1000
139	65130 Sanctuary Items	\$ 500.00	\$ 500.00		\$ 500.00	35585/35585.2	585 has \$1399; .2 has -1.93; top off to \$500
140	65200 Choir Music	\$ 200.00	\$ 200.00		\$ 200.00	35586/35586.4	.4 cur bal \$479
141	new line - FLOWERS (NET)	\$ 750.00	\$ 750.00	\$ 750.00		35510	\$750 seed money, otherwise self funding
142	65400 Bell Music & Equip & Maint.	\$ 300.00	\$ 300.00		\$ 300.00	35545	
143	65500 Instrument Maintenance	\$ 1,500.00	\$ 1,500.00		\$ 1,500.00	35570	Piano and organ tuning
144	65800 Music for Worship	\$ 150.00	\$ 150.00		\$ 150.00	35586/35586.5	.5 cur bal \$376
145	Total 65000 Worship & Music	\$ 6,100.00	\$ 6,100.00	\$ 2,450.00	\$ 3,650.00		
146	66000 Fellowship						
147	66200 Fellowship-Hospitality Supplies	\$ 500.00	\$ 500.00		\$ 500.00	35645	35645 cur bal \$1495
148	66300 Fellowship Programming	\$ 100.00	\$ 600.00	\$ 100.00	\$ 500.00	35645	
149	66400 Offsite Events	\$ 400.00	\$ 400.00	\$ 400.00			
150	Total 66000 Fellowship	\$ 1,000.00	\$ 1,500.00	\$ 500.00	\$ 1,000.00		
151	67000 Service & Mission						

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3				2026 Source of Funds			
4		2026 Budget (Requested)	2026 Budget Funded	Operational	Dedicated	Ded Acct	2026 Notes
152	new line - Service & Mission other/pass thru		\$ 1,500.00		\$ 1,500.00	35710,35720, 35750-35765	Additional spending from fundraising
153	67200 Quilters & LWR Kits Shipping	\$ 750.00					Endowment
154	67800 Peace & Justice	\$ 500.00	\$ 500.00		\$ 500.00	35791	
155	67900 Future Projects and Outreach	\$ 100.00	\$ 100.00		\$ 100.00	35790	
156	Total 67000 Service & Mission	\$ 1,350.00	\$ 2,100.00	\$ -	\$ 2,100.00		
157	68000 Compassion						
158	68100 Helping Hands	\$ 2,000.00	\$ 1,000.00		\$ 1,000.00	35810	cur bal \$5713
159							
160	68890 Care Team (new)						
161	68891 Caring - Meals	\$ 9,795.42	\$ 5,000.00		\$ 5,000.00	35891	food reimbursement plus other related meal items
162	68891.1- Caring - Meal Preparer	\$ 7,800.00	\$ 7,800.00	\$ 1,400.00	\$ 6,400.00	35891.1	funded by direct deposits or transfers from 35891 or 35895
163	68892 "Caring -Health Ministry"	\$ 1,626.00	\$ 1,626.00		\$ 1,626.00	35892	funded by direct deposits or transfers from 35895
164	68895 "Caring - General"	\$ 5,213.78	\$ 5,213.78		\$ 5,213.78	35895	close 35800 and 35890 and move total to 35895
165	68890 Total Care Team	\$ 24,435.20	\$ 19,639.78	\$ 1,400.00	\$ 18,239.78		
166	60th Anniversary Acct	\$ 9,520.00	\$ 9,520.00		\$ 9,520.00	35320	All funds donated to this account can be spent in 2026
167	Total Expenses	\$ 646,513.83	\$ 629,977.66	\$ 560,148.88	\$ 69,828.78		
168	Net Operating Income		\$ 560,187.00				
169	Operational Shortfall		\$ (69,790.66)				
170	Net Profit w/Dedicated Acct. funding included		\$ 38.12				