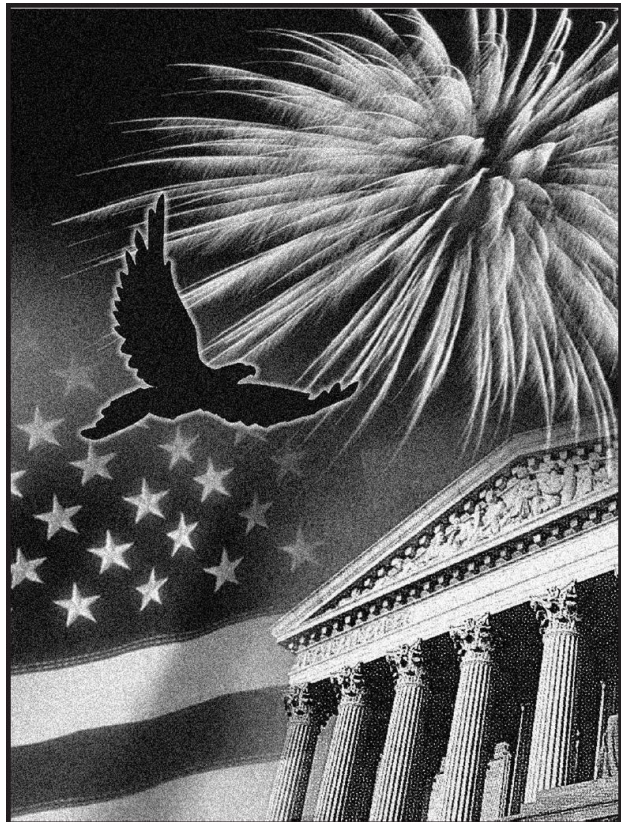


# Publication 517

## Social Security and Other Information for Members of the Clergy and Religious Workers

For use in preparing  
**2024** Returns

Volume 2 of 2



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# **Income Tax: Income and Expenses**

Some income and expense items are treated the same for both income tax and SE tax purposes and some are treated differently.

**Note.** For purposes of this section, references to members of the clergy are only to ministers or members of a religious order.

## **Income Items**

The tax treatment of offerings and fees, outside earnings, rental allowances, rental value of a parsonage, earnings of members of religious orders, and foreign earned income is discussed here.

## **Offerings and Fees**

If you are a member of the clergy, you must include in your income offerings and fees you receive for marriages, baptisms, funerals, masses, etc., in addition to your salary.

If the offering is made to the religious institution, it isn't taxable to you.

## **Outside Earnings**

If you are a member of a religious organization and you give your outside earnings to the organization, you still must include the earnings in your income.

However, you may be entitled to a charitable contribution deduction for the amount paid to the organization. For more information, see Pub. 526.

## **Exclusion of Rental Allowance and Fair Rental Value of a Parsonage**

Ordained, commissioned, or licensed ministers of the gospel may be able to exclude from income tax the rental allowance or fair rental value of a parsonage that is provided to them as pay for their services. Services include:

- Ministerial services, discussed earlier;

- Administrative duties and teaching at theological seminaries; and
- The ordinary duties of a minister performed as an employee of the United States (other than as a chaplain in the Armed Forces), a state, territory, political subdivision, or the District of Columbia.

This exclusion applies only for income tax purposes. It doesn't apply for SE tax purposes, as discussed earlier under *Amounts included in gross income* under *Self-Employment Tax: Figuring Net Earnings*.

**Designation requirement.** The church or organization that employs you must officially designate the payment as a housing allowance before it makes the payment. It must designate a definite amount. It can't determine the amount of the housing allowance at a later date. If the church or organization doesn't officially designate a definite amount as a housing allowance, you must include your total salary in your income.

If you are employed and paid by a local congregation, a resolution by a national church agency of your denomination doesn't effectively designate a housing allowance for you. The local congregation must officially designate the part of your salary that is a housing allowance. However, a resolution of a national church agency can designate your housing allowance if you are directly employed by the national agency.

An official designation of an amount as a housing or rental allowance may be shown in an employment contract, in the minutes of a church or qualified organization, in a budget, or in any official action taken in advance of payment of the allowance. A designation is sufficient if it permits a payment to be identified as a payment of a rental or housing allowance as distinguished from salary or other remuneration.

Informal discussions don't amount to an official designation. However, the facts and circumstances of a designation may demonstrate that the designation was official.



*A church or employing organization may report the rental allowance or fair rental value of the parsonage (and utilities) in box 14 of Form W-2.*

**Rental allowances.** If you receive in your salary an amount officially designated as a rental allowance (including an amount to pay utility costs), you can exclude the allowance from your gross income if:

- You use the amount to provide or rent a home, and
- The amount isn't more than reasonable pay for your services.

The amount you exclude can't be more than the fair rental value of the home, including furnishings, plus the cost of utilities.

**Fair rental value of parsonage.** You can exclude from gross income the fair rental value of a house or parsonage, including utilities, furnished to you as part of your earnings. However, the exclusion can't be more than the reasonable pay for your services. If you pay for the utilities, you can exclude any allowance designated for utility costs, up to your actual cost.

**Example.** Rev. Layne Baker is a full-time minister. The church allows Rev. Baker to use a parsonage that has an annual fair rental value of \$24,000. The church pays them an annual salary of \$67,000, of which \$7,500 is designated for utility costs. Their actual utility costs during the year were \$7,000.

For income tax purposes, Rev. Baker excludes \$31,000 from gross income (\$24,000 fair rental value of the parsonage plus \$7,000 from the allowance for utility costs). Rev. Baker will report \$60,000 (\$59,500 salary plus \$500 of unused utility allowance).



However, their income for SE tax purposes is \$91,000 (\$67,000 salary + \$24,000 fair rental value of the parsonage).

**Home ownership.** If you own your home and you receive as part of your salary a housing or rental allowance, you may exclude from gross income the smallest of:

- The amount actually used to provide a home;
- The amount officially designated as a rental allowance; or
- The fair rental value of the home, including furnishings, utilities, garage, etc.

***Excess rental allowance.*** You must include in gross income the amount of any rental allowance that is more than the smallest of:

- Your reasonable salary,
- The fair rental value of the home plus utilities, or

- The amount actually used to provide a home.

Include this amount in the total on Form 1040 or 1040-SR, line 1h. On the dotted line next to line 1h, enter “Excess allowance” and the amount.



*You may deduct the home mortgage interest and real estate taxes paid on your home even though you pay all or part of those expenses with funds you get through a tax-free rental or parsonage allowance. However, you can only deduct these expenses as itemized deductions on Schedule A (Form 1040).*

**Retired ministers.** If you are a retired minister, you can exclude from your gross income the rental value of a home (plus utilities) furnished to you by your church as a part of your pay for past services, or the part of your pension that was designated as a rental allowance.

However, a minister's surviving spouse can't exclude the rental value unless the rental value is for ministerial services they perform or performed.

**Teachers or administrators.** If you are a minister employed as a teacher or administrator by a church school, college, or university, you are performing ministerial services for purposes of the housing exclusion. However, if you perform services as a teacher or administrator on the faculty of a nonchurch college, you can't exclude from your income a housing allowance or the value of a home that the college provides to you.



*If you live in faculty lodging as an employee of an educational institution or academic health center, all or part of the value of that lodging may be nontaxable under a different rule. In Pub. 525, see Faculty lodging in the discussion on meals and lodging under Fringe Benefits.*

If you serve as a minister of music or minister of education, or serve in an administrative or other function of your religious organization, but aren't authorized to perform substantially all of the religious duties of an ordained minister in your church (even if you are commissioned as a minister of the gospel), the housing exclusion doesn't apply to you.

**Theological students.** If you are a theological student serving a required internship as a part-time or assistant pastor, you can't exclude a parsonage or rental allowance from your income unless you are ordained, commissioned, or licensed as a minister.

**Traveling evangelists.** You can exclude a designated rental allowance from out-of-town churches if you meet all of the following requirements.

- You are an ordained minister.

- You perform ministerial services at churches located away from your community.
- You actually use the rental allowance to maintain your permanent home.

**Cantors.** If you have a bona fide commission and your congregation employs you on a full-time basis to perform substantially all the religious functions of the Jewish faith, you can exclude a rental allowance from your gross income.

### **Earnings—Members of Religious Orders**

Your earnings may be exempt from both income tax and SE tax if you are a member of a religious order who:

- Has taken a vow of poverty,
- Receives earnings for services performed as an agent of the order and in the exercise of duties required by the order, and

- Renounces the earnings and gives them to the order.

See *Members of Religious Orders*, earlier, under *Social Security Coverage*.

## **Foreign Earned Income**

Certain income may be exempt from income tax if you work in a foreign country or in a specified U.S. territory. Pub. 54 discusses the foreign earned income exclusion. Pub. 570, *Tax Guide for Individuals With Income From U.S. Territories*, covers the rules for taxpayers with income from U.S. territories. You can get these free publications from the IRS at [IRS.gov/Forms](https://www.irs.gov/forms) or from most U.S. embassies or consulates.

## **Expense Items**

The tax treatment of expenses allocable to tax-free income and health insurance costs is discussed here.

## **Expenses Allocable to Tax-Free Income**

If you receive a rental or parsonage allowance that is exempt from income tax (tax free), you must allocate a portion of the expenses of operating your ministry to that tax-free income. You can't deduct the portion of your expenses that you allocate to your tax-free rental or parsonage allowance.

**Exception.** This rule doesn't apply to your deductions for home mortgage interest or real estate taxes on your home.

**Figuring the allocation.** Figure the portion of your otherwise deductible expenses that you can't deduct (because you must allocate that portion to tax-free income) by multiplying the expenses by the following fraction:

Tax-free rental or parsonage allowance

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All income (taxable and tax free) earned from your ministry

When figuring the allocation, include the income and expenses related to the ministerial duties you perform both as an employee and as a self-employed person.



*Reduce your otherwise deductible expenses only in figuring your income tax, not your SE tax.*

**Example.** Rev. Peyton Ashford received \$40,000 in earnings for ministerial services consisting of a \$28,000 salary for ministerial services performed as an employee, \$2,000 for weddings and baptisms performed as a self-employed person, and a \$10,000 tax-free parsonage allowance. Rev. Ashford incurred \$4,000 of unreimbursed expenses connected with their earnings for ministerial services: \$3,500 of the \$4,000 is for employee expenses related to their ministerial salary. Rev. Ashford is no longer able to deduct the \$3,500 incurred for employee expenses related to their ministerial salary since miscellaneous itemized deductions aren't



allowed for tax years 2018 through 2025 pursuant to section 67(g) of the Internal Revenue Code. Since the \$500 is related to the weddings and baptisms they performed as a self-employed person, this amount is otherwise deductible.

Rev. Ashford figures the nondeductible (tax-free) portion of expenses related to their wedding and baptism income as follows:

$$(\$10,000 \div \$40,000) \times \$500 = \$125$$

**Required statement.** If you receive a tax-free rental or parsonage allowance and have ministerial expenses, attach a statement to your tax return. The statement must contain all of the following information.

- A list of each item of taxable ministerial income by source (such as wages, salary, weddings, baptisms, etc.) plus the amount.

- A list of each item of tax-free ministerial income by source (parsonage allowance) plus the amount.
- A list of each item of otherwise deductible ministerial expenses plus the amount.
- How you figured the nondeductible part of your otherwise deductible expenses.
- A statement that the other deductions claimed on your tax return aren't allocable to your tax-free income.

At the end of this publication, you will find blank worksheets for your own use.

## **Health Insurance Costs of Self-Employed Ministers**

If you are self-employed, you may be able to deduct the amount you paid in 2024 for medical and dental insurance and qualified long-term care insurance for you, your spouse, your dependents,

and any child you may have who, as of the end of the tax year, had not attained age 27.

For purposes of this deduction, your child must be an individual who is your son, daughter, stepson, stepdaughter, or eligible foster child. An individual who has been legally adopted by you (or placed with you for adoption) will be treated as your child.

If you qualify, you can take this deduction as an adjustment to income on Schedule 1 (Form 1040), line 17. See the Instructions for Form 1040 to figure your deduction.

The following special rules apply to the self-employed health insurance deduction.

- You can't take a medical expense deduction on Schedule A (Form 1040) for any expenses you claim for purposes of the self-employed health insurance deduction.

- You can't take the deduction for any month you are eligible to participate in a subsidized plan of your (or your spouse's) employer.
- The deduction can't exceed your net earnings from the business under which the insurance plan is established. Your net earnings under this rule don't include the income you earned as a common-law employee (discussed earlier) of a church.

**More information.** For more information about the self-employed health insurance deduction, see Form 7206 and its instructions.

## **Deduction for SE Tax**

You can deduct one-half of your SE tax in figuring AGI. This is an income tax deduction only, which is claimed on Schedule 1 (Form 1040), line 15.

This deduction doesn't include taxes imposed by section 1401(b)(2), pursuant to section 164(f)(2) of the Internal Revenue Code.



*Don't claim this deduction in figuring net earnings from self-employment subject to SE tax.*

## **Income Tax Withholding and Estimated Tax**

The federal income tax is a pay-as-you-go tax. You must pay the tax as you earn or receive income during the year. An employee usually has income tax withheld from their wages or salary. However, your salary isn't subject to federal income tax withholding if both of the following conditions apply.

- You are a duly ordained, commissioned, or licensed minister, a member of a religious order (who hasn't taken a vow of poverty), or a Christian Science practitioner or reader.

- Your salary is for ministerial services (see Ministerial Services, earlier).

If your salary isn't subject to withholding, or if you don't pay enough tax through withholding, you may need to make estimated tax payments to avoid penalties for not paying enough tax as you earn your income.

You must generally make estimated tax payments if you expect to owe taxes, including SE tax, of \$1,000 or more, when you file your return.

Determine your estimated tax by using the worksheets in Pub. 505, Tax Withholding and Estimated Tax. You can also use the IRS Withholding Estimator at [IRS.gov/W4App](https://www.irs.gov/W4App). Pay the entire estimated tax for 2025 or the first installment by April 15, 2025. See Form 1040-ES for the different payment methods.

The April 15 date applies whether or not your tax home and your abode are outside the United States and Puerto Rico. For more information, see chapter 2 of Pub. 505.

If you perform your services as a common-law employee of the church and your salary isn't subject to income tax withholding, you can enter into a voluntary withholding agreement with the church to cover any income and SE tax that may be due.

## **Filing Your Return**

You must file an income tax return for 2024 if your gross income was at least the amount shown in the third column of Table 4.

**Additional requirements.** Even if your income was less than the amount shown in Table 4, you must file an income tax return on Form 1040 or 1040-SR, and attach a completed Schedule SE (Form 1040), if:

- You aren't exempt from SE tax, and you have net earnings from self-employment (discussed earlier under *Self-Employment Tax: Figuring Net Earnings*) of \$400 or more in the tax year;
- You are exempt from SE tax on earnings from ministerial services and you have \$400 or more of other net earnings subject to SE tax; or
- You had wages of \$108.28 or more from an electing church or church-controlled organization (see *Coverage of Religious Workers (Church Employees)*, earlier, under *Social Security Coverage*).

**Self-employment tax.** For services in the exercise of the ministry, members of the clergy receive a Form W-2, but do not have social security or Medicare taxes withheld. You must pay social security and Medicare taxes by filing Schedule SE (Form 1040) with your return.



If you filed Form 4361 and didn't receive approval from the IRS, you must pay SE tax on your ministerial earnings, as explained earlier. You should report ministerial earnings and expenses from nonemployee ministerial services on Schedule C (Form 1040). You should then carry the net amount over to line 2 of Schedule SE (Form 1040). However, if you were a duly ordained minister who was an employee of a church and you must pay SE tax on the wages you earned for those services, don't report those wages on Schedule C (Form 1040). Instead, report those wages less any allowable expenses on line 2 of Schedule SE (Form 1040) and attach an explanation.

**Exemption from SE tax.** If you filed Form 4361 and received IRS approval not to be taxed on your ministerial earnings, and you don't have any other income subject to SE tax, don't file Schedule SE (Form 1040).

Instead, enter “Exempt—Form 4361” on the dotted line next to Schedule 2 (Form 1040), line 4. However, if you had net earnings from another trade or business of \$400 or more subject to SE tax, see line A at the top of Schedule SE (Form 1040).

If you filed Form 4029 and received IRS approval not to be taxed on those earnings, and you don't have any other income subject to SE tax, don't file Schedule SE (Form 1040). Instead, enter “Exempt—Form 4029” on the dotted line next to Schedule 2 (Form 1040), line 4.

**More information.** For more information on filing your return, including when and where to file it, see the Instructions for Form 1040.

## **Retirement Savings Arrangements**

Retirement savings arrangements are plans that offer you a tax-favored way to save for your retirement. You can generally deduct your contributions to the plan.

Your contributions and the earnings on them generally aren't taxed until they are distributed. However, if the plan permits, you may choose to have contributions made to a Roth contribution program, and those contributions won't be excluded from your income, but will be distributed tax free if you satisfy certain requirements.

### **Retirement plans for the self-employed.**

To set up one of the following plans, you must be self-employed.

- SEP (simplified employee pension) plan.
- SIMPLE (savings incentive match plan for employees) plan.
- Qualified retirement plan (also called a Keogh or H.R. 10 plan), including a 401(k) plan.

The common-law rules determine whether you are an employee or a self-employed person for purposes of setting up a retirement plan.

See Employment status for other tax purposes under *Coverage of Members of the Clergy*, earlier. This result is true even if your compensation for ministerial services (defined earlier) is subject to SE tax.

For example, if a congregation pays you a salary for performing ministerial services and you are subject to the congregation's control, you are generally a common-law employee. You aren't a self-employed person for purposes of setting up a retirement plan. This result is true even if your salary is subject to SE tax.

On the other hand, amounts received directly from members of the congregation, such as fees for performing marriages, baptisms, or other personal services that you report on Schedule C (Form 1040), are earnings from self-employment for all tax purposes.

Table 4. 2024 Filing Requirements for Most Taxpayers

IF your filing status is...	AND at the end of 2024 you were*...	THEN file a return if your gross income** was at least...
Single	under age 65	\$14,600
	65 or older	16,550
Married filing jointly***	under 65 (both spouses)	\$29,200
	65 or older (one spouse)	30,750
	65 or older (both spouses)	32,300
Married filing separately	any age	\$5
Head of household	under 65	\$21,900
	65 or older	23,850
Qualifying surviving spouse	under 65	\$29,200
	65 or older	30,750

\* If you were born on January 1, 1960, you are considered to be age 65 at the end of 2024. (If your spouse died in 2024 or you are preparing a return for someone who died in 2024, see Pub. 501, Dependents, Standard Deduction, and Filing Information.)

\*\* **Gross income** means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). **Don't** include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time in 2024, or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for Form 1040, lines 6a and 6b, to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D (Form 1040). Gross income from a business means, for example, the amount on Schedule C (Form 1040), line 7; or Schedule F (Form 1040), line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C (Form 1040), line 7; or Schedule F (Form 1040), line 9.

\*\*\* If you didn't live with your spouse at the end of 2024 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

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Contributions generally may be made on a pre-tax basis or, if permitted by the plan, they may be made as a Roth contribution on an after-tax basis. For more information on establishing a SEP, SIMPLE, or qualified retirement plan, see Pub. 560, Retirement Plans for Small Business.

**Individual retirement arrangements (IRAs).** The traditional IRA and the Roth IRA are two individual retirement arrangements you can use to save money for your retirement. Generally, your maximum contribution for 2024 to either of these plans (or to a combination of the two) is the smaller of your taxable compensation or \$7,000 (\$8,000 if you are age 50 or older by the end of 2024).

However, your maximum contribution to a Roth IRA will be further reduced or eliminated if your AGI is above a certain amount. You can't deduct Roth IRA contributions, but if you satisfy certain requirements,

all earnings in the Roth IRA are tax free and neither your nondeductible contributions nor any earnings on them are taxable when distributed.

If you contribute to a traditional IRA, your contribution may be deductible. However, your deduction may be reduced or eliminated if you or your spouse is covered by an employer retirement plan (including, but not limited to, a SEP, SIMPLE, or qualified retirement plan).

For more information on IRAs, see Pub. 590-A, Contributions to Individual Retirement Arrangements.

**Tax-sheltered annuity plans.** Church employees, members of religious orders, and duly ordained, commissioned, or licensed ministers working as ministers or chaplains can generally participate in tax-sheltered annuity (403(b)) plans. For more information, see Pub. 571, Tax-Sheltered Annuity Plans.



***Deducting contributions to tax-sheltered annuity plans.*** If you are an employee, your employer may exclude allowable contributions to a 403(b) plan from your income. These contributions won't be included in your total wages on your Form W-2, but you will pay tax on distributions from your plan. However, if you choose to have contributions made to a Roth contribution program, they won't be excluded from your income, but will be distributed tax free if you satisfy certain requirements.

You may also participate in a 403(b) plan if you are a minister or chaplain and, in the exercise of your ministry, you are either self-employed or employed by an organization that isn't exempt from tax under section 501(c)(3) of the Internal Revenue Code. If either situation applies to you, you can deduct your contributions to a 403(b) plan as explained next.

- If you are self-employed, deduct your contributions on Schedule 1 (Form 1040), line 16.
- If you aren't self-employed and your employer doesn't exclude your contributions from your earned income, deduct your contributions on Schedule 1 (Form 1040), line 24g.

**Retirement savings contributions credit.**

You may be able to take a tax credit of up to \$1,000 (up to \$2,000 if filing jointly) for certain contributions you make to any of the retirement plans or IRAs discussed earlier.

The credit is based on the contributions you make and your credit rate. Your credit rate can be as low as 10% or as high as 50%, depending on your filing status and AGI.

Figure the credit on Form 8880, Credit for Qualified Retirement Savings Contributions.

You can't take the credit if any of the following apply.

1. You were born after January 1, 2007.
2. You were a student who, during any part of 5 calendar months (not necessarily consecutive) of 2024:
  - a. Was enrolled as a full-time student at a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance; or
  - b. Took a full-time, on-farm training course given by a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance, or a state, county, or local government agency.

3. Someone, such as your parent(s), claims an exemption for you on their 2024 tax return.
4. Your AGI for 2024 is more than:
  - a. \$76,500, if your filing status is married filing jointly;
  - b. \$57,375, if your filing status is head of household; or
  - c. \$38,250, if your filing status is single, married filing separately, or qualifying surviving spouse.

***School.*** A school includes technical, trade, and mechanical schools. It doesn't include on-the-job training courses, correspondence schools, or schools offering courses only through the Internet.

***Full-time student.*** You are a full-time student if you are enrolled for the number of hours or courses the school considers to be full time.

**AGI.** When figuring AGI, you must add back any exclusion or deduction claimed for the year for:

1. Foreign earned income,
2. Foreign housing costs,
3. Income of bona fide residents of American Samoa, and
4. Income of bona fide residents of Puerto Rico.

**More information.** For more information about the credit, see Pub. 590-A.

## **Earned Income Credit (EIC)**

The EIC is a tax credit for certain people who work. If you qualify for it, the EIC reduces the tax you owe. The EIC may give you a refund even if you don't owe any tax.

You can't take the credit for 2024 if your earned income (or adjusted gross income) is:

- \$18,591 or more (\$25,511 or more if married filing jointly) and you don't have a qualifying child,
- \$49,084 or more (\$56,004 or more if married filing jointly) and you have one qualifying child,
- \$55,768 or more (\$62,688 or more if married filing jointly) and you have two qualifying children, or
- \$59,899 or more (\$66,819 if married filing jointly) and you have three or more qualifying children.

**Earned income.** Earned income includes your:

1. Wages, salaries, tips, and other taxable employee compensation (even if these amounts are exempt

from FICA or SECA under an approved Form 4029 or 4361); and

2. Net earnings from self-employment that are **not** exempt from SECA (you don't have an approved Form 4029 or 4361) that you report on Schedule SE (Form 1040), line 3, with the following adjustments.
  - a. Subtract the amount you claimed (or should have claimed) on Schedule 1 (Form 1040), line 15, for the deductible part of your SE tax.
  - b. Add any amount from Schedule SE (Form 1040), line 4b and line 5a.



*If you are a minister and have an approved Form 4361, your earned income will still include wages and salaries earned as an employee,*

*but it will **not** include amounts you received for nonemployee ministerial duties, such as fees for performing marriages and baptisms, and honoraria for delivering speeches.*

**More information.** For detailed rules on this credit, see Pub. 596. To figure the amount of your credit, you can either fill out a worksheet or have the IRS figure the credit for you. See Pub. 596 for the steps you must follow to have the IRS figure your EIC.



# Worksheets

These worksheets are provided to help you figure your taxable ministerial income, your allowable deductions, and your net self-employment income.

## Worksheet 1. Figuring the Percentage of Tax-Free Income

**Note.** For each line, enter the appropriate amount in **all** boxes that aren't shaded.

	Source of Income		(a) Taxable	(b) Tax-free	(c) Total
1	W-2 salary as a minister (from box 1 of Form W-2)	1			
2	Gross income from weddings, baptisms, writing, lecturing, etc. (from line 1 of Schedule C)	2			
<b>Note.</b> Complete <b>either</b> lines 3a through 3e or lines 4a through 4i.					
• If your church provides you with a parsonage, complete lines 3a through 3e.					
• If, instead of providing a parsonage, your church provides you with a rental or parsonage allowance, complete lines 4a through 4i.					
3a	FRV* of parsonage provided by church	3a			
b	Utility allowance, if any	3b			
c	Actual expenses for utilities	3c			
d	Enter the smaller of line 3b or 3c	3d			
e	Excess utility allowance (subtract line 3d from line 3b)	3e			
4a	Parsonage or rental allowance	4a			
b	Utility allowance, if separate	4b			
c	Total allowance (add lines 4a and 4b)	4c			
d	Actual expenses for parsonage	4d			
e	Actual expenses for utilities	4e			
f	Total actual expenses for parsonage and utilities (add lines 4d and 4e)	4f			
g	FRV* of home, plus the cost of utilities	4g			
h	Enter the smaller of line 4c, 4f, or 4g	4h			
i	Excess allowance (subtract line 4h from line 4c)	4i			
5	<b>Ministerial income</b> (for columns (a), (b), and (c), add lines 1 through 4i)	5			
6	<b>Percentage of tax-free income:</b> Total tax-free income (line 5(b)) \$ Total income (line 5(c)) \$			=	%**
* FRV (Fair Rental Value): As determined objectively and between unrelated parties, what it would cost to rent a comparable home (including furnishings) in a similar location.					
** This percentage of your ministerial expenses won't be deductible. Use Worksheets 2 and 3 to figure your allowable deductions.					

Worksheet 2. Figuring the Allowable Deduction for Schedule C Expenses

1	Percentage of expenses that are nondeductible (from Worksheet 1, line 6): _____ %		
2	Business use of car for entire year: _____ miles × 67 cents (\$0.67)	2	
3	Meals: \$ _____ × 50% (0.50)	3	
4	Other expenses (list item and amount)		
a		4a	
b		4b	
c		4c	
d		4d	
e		4e	
f	Total other expenses (add lines 4a through 4e)	4f	
5	Total Schedule C expenses (add lines 2, 3, and 4f)	5	
6	Nondeductible part of Schedule C expenses (multiply line 5 by the percent in line 1)	6	
7	Deduction allowed.* Subtract line 6 from line 5. Enter the result here and on Schedule C, line 27a.	7	
* None of the other deductions claimed in this return are allocable to tax-free income.			

Worksheet 3. **Figuring Net Self-Employment Income for Schedule SE (Form 1040)**

<b>1</b>	W-2 salary as a minister (from box 1 of Form W-2)	<b>1</b>		
<b>2</b>	Net profit from Schedule C, line 31	<b>2</b>		
<b>3a</b>	Parsonage or rental allowance (from Worksheet 1, line 3a or 4a)	<b>3a</b>		
<b>b</b>	Utility allowance (from Worksheet 1, line 3b or 4b)	<b>3b</b>		
<b>c</b>	Total allowance (add lines 3a and 3b)	<b>3c</b>		
<b>4</b>	Add lines 1, 2, and 3c	<b>4</b>		
<b>5</b>	Schedule C expenses allocable to tax-free income (from Worksheet 2, line 6)	<b>5</b>		
<b>6</b>	Total unreimbursed employee business expenses	<b>6</b>		
<b>7</b>	Total business expenses not deducted in lines 1 and 2 above (add lines 5 and 6)	<b>7</b>		
<b>8</b>	<b>Net self-employment income.</b> Subtract line 7 from line 4. Enter here and on Schedule SE (Form 1040), line 2.	<b>8</b>		

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# How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

## **Preparing and filing your tax return.**

After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Direct File.** Direct File is a permanent option to file individual federal tax returns online—for free—directly and securely with the IRS. Direct File is an option for taxpayers in participating states who have relatively simple tax returns reporting certain types of income and claiming certain credits and deductions. While Direct File doesn't prepare state returns, if you live in a participating state, Direct File guides you to a state-supported tool you can use to prepare and file your state tax return for free. Go to [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) for more information, program updates, and frequently asked questions.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers,

particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource \(MilitaryOneSource.mil/MilTax\)](https://MilitaryOneSource.com/MilTax).

Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- [IRS.gov/DirectFile](https://www.irs.gov/DirectFile) offers an Eligibility Checker to help you determine if



Direct File is the right choice for your tax filing needs.

- The [Earned Income Tax Credit Assistant \(IRS.gov/EITCAssistant\)](https://www.irs.gov/EITCAssistant) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application \(IRS.gov/EIN\)](https://www.irs.gov/EIN) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator \(IRS.gov/W4App\)](https://www.irs.gov/W4App) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [First-Time Homebuyer Credit Account Look-up \(IRS.gov/HomeBuyer\)](https://www.irs.gov/HomeBuyer) tool provides information on your repayments and account balance.

- The [Sales Tax Deduction Calculator \(IRS.gov/SalesTax\)](https://www.irs.gov/SalesTax) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ITA): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.

- You may also be able to access tax information in your e-filing software.

## **Need someone to prepare your tax**

**return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the*

*return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](#) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/ employer](#) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

**Business tax account.** If you are a sole proprietor, a partnership, or an S corporation, you can view your tax information on record with the IRS and do more with a business tax account.

Go to [IRS.gov/businessaccount](#) for more information.

**IRS social media.** Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

## **Online tax information in other languages.**

You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

**Free Over-the-Phone Interpreter (OPI) Service.** The IRS is committed to serving taxpayers with limited-English proficiency (LEP) by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. The OPI Service is accessible in more than 350 languages.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats

(for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

**Alternative media preference.** Form 9000, Alternative Media Preference, or Form

9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](https://www.irs.gov/forms) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](https://www.irs.gov/orderforms) to place an order.

**Mobile-friendly forms.** You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/mobilefriendlyforms) for more information.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/ebooks).



IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.

- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to e-file and choose direct deposit,

which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

## **Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links),

telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.

- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns.

When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

## **Ways to check on the status of your refund.**

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



*The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

**Making a tax payment.** Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](#) are **not** accepted.

Go to [IRS.gov/ Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [IRS Direct Pay:](#) Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [Debit Card, Credit Card, or Digital Wallet:](#) Choose an approved payment processor to pay online or by phone.
- [Electronic Funds Withdrawal:](#) Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [Electronic Federal Tax Payment System:](#) This is the best option for businesses. Enrollment is required.
- [Check or Money Order:](#) Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note.** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

**What if I can't pay now?** Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](https://www.irs.gov/OPA) to meet your tax obligation in monthly installments if you can't pay your taxes in full today.

Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [Offer in Compromise Pre-Qualifier](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](#).

**Filing an amended return.** Go to [IRS.gov/Form1040X](#) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](#) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*



**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/Notices) to find additional information about responding to an IRS notice or letter.

**IRS Document Upload Tool.** You may be able use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/DUT).

**Schedule LEP.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023.

You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

## **The Taxpayer Advocate Service (TAS) Is Here To Help You**

### **What Is the Taxpayer Advocate Service?**

The Taxpayer Advocate Service (TAS) is an independent organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

### **How Can TAS Help Me?**

TAS can help you resolve problems that you haven't been able to resolve with the IRS on

your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. Our services are free.

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit [www.TaxpayerAdvocate.IRS.gov](http://www.TaxpayerAdvocate.IRS.gov). The site can help you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.
- TAS works to resolve large-scale (systemic) problems that affect many taxpayers.

You can report systemic issues at [www.IRS.gov/SAMS](http://www.IRS.gov/SAMS). (Be sure not to include any personal identifiable information.)

## **How Do I Contact TAS?**

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to [www.TaxpayerAdvocate.IRS.gov/Contact-Us](http://www.TaxpayerAdvocate.IRS.gov/Contact-Us),
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

## **What Are My Rights as a Taxpayer?**

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to [www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights](http://www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights) for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with

the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

## **Index**

To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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