

You Are Provided Funds for Your Family's Living Expenses and to Administer Your Mission

Contact Steve [redacted] (1-801-240-[redacted]); [redacted]@ldschurch.org; or fax: 1-801-207-[redacted] for all questions regarding your family's finances. Please do not talk to your Area Presidency, In-field Services representative, family members, or anyone else about these matters. The support that you receive from the Church is confidential, and all policies and exceptions are administered by the Finance Division of the Missionary Department.

THE MISSIONARY DEPARTMENT DEPOSITS FUNDS INTO YOUR PERSONAL CHECKING ACCOUNT

FOR THE FAMILY EXPENSES LISTED BELOW*.

(NEVER ALLOW YOUR AREA ADMINISTRATION OR MISSION OFFICE TO PAY FOR ANY FAMILY EXPENSE.)

*For children under age 26 who have never been married, have not graduated with a four-year college degree, and are not employed full time.

STARTING IN JULY, DEPOSITS ARE MADE AUTOMATICALLY BY THE 1ST OF EACH MONTH FOR THE FOLLOWING FAMILY EXPENSES:

TO BE REIMBURSED FOR THESE FAMILY EXPENSES, SCAN AND EMAIL RECEIPTS TO [redacted]@ldschurch.org. THE MISSIONARY DEPARTMENT WILL REIMBURSE YOU.

USE YOUR CHURCH-PROVIDED BANK OF AMERICA OR COSTCO CARDS

FOR THE MISSION ADMINISTRATION EXPENSES LISTED BELOW.

(NEVER USE THESE CARDS TO PAY FOR FAMILY EXPENSES IN THE LEFT TWO COLUMNS.)

Give receipts to your financial secretary by the 25th of each month.

IF YOU NEED TO USE YOUR OWN FUNDS AND BE REIMBURSED FOR MISSION ADMINISTRATION EXPENSES, SCAN AND EMAIL YOUR RECEIPTS TO [redacted]@ldschurch.org. ONLY THE MISSIONARY DEPARTMENT CAN REIMBURSE YOU.

AN ESTIMATED AMOUNT FOR ESSENTIAL MONTHLY LIVING EXPENSES

- Groceries
- Household Supplies and Services—includes dry-cleaning
- Personal Care Supplies and Services—hair, cosmetics, shaving, shampoo, soap, toothpaste, etc.
- Low-Cost Family Meals Dining Out—to accommodate mission and family business, not for family entertainment or for when traveling overnight on mission business.

This estimate for essential expenses may be increased to meet the modest needs of your family. Email [redacted]@ldschurch.org the amounts you have spent for the four categories listed above over a two to three month period. Your deposit can also be lowered if you believe you are receiving more than you need.

A MODEST ALLOWANCE FOR DISCRETIONARY LIVING EXPENSES

- Replacement of Personal Items: You should start your mission with any needed clothing and other personal items (luggage, briefcase, purse, hair dryer, shaver, etc.). You are provided a modest amount for replacement of these items due to wear or children outgrowing clothing.
- Family Fun: Family activities; Christmas, birthday, and anniversary gifts; hobbies; books; music; toys; family meals dining out for entertainment purposes; and a short annual vacation.

Save a portion of this modest monthly allowance for future needs. If you feel the amount is insufficient for your modest needs, contact Steve [redacted]

FIXED-AMOUNT MONTHLY BILLS

Personal health insurance premiums reimbursed if benefits would be lost by canceling, term life insurance premiums up to US\$100/month, and international telephone service (Vonage, Skype).

Keep receipts for these expenses only if you serve in: Armenia, Albania, Bulgaria, Czech Republic, Germany, Hong Kong, India, Indonesia, Japan, Latvia, Norway, Taiwan, Uruguay, or the United Kingdom. You will not send them in – you will simply keep them in monthly envelopes in case they are needed. You can destroy them three years after your mission ends.

A first-month-only US\$750 mission accommodation allowance is provided.

You will need to provide for the following expenses from your own resources: hosting visiting friends or family members, souvenirs, any personally owned home or vehicle expense, business and investment expense, and losses to personal property during your mission. Do not pay tithing on any funds received from the Church. You may pay a modest fast offering to the ward you attend during your mission, but significant fast offerings and all other donations should be made to your home ward.

HEALTH RELATED EXPENSES

- Before Mission: Enter the mission field with all medical, dental, and eye care completed. Pre-mission medical expenses are reimbursed only when required by the Missionary Department and not covered by your personal health insurance.
- During Mission: Medical, dental (50% of orthodontia), eye care, medications, and vitamin and supplement expenses are reimbursed when your personal health insurance or your Church-provided Missionary Medical or Aetna International cards are not accepted for payment. Married children under age 26 may receive this benefit when requested.

BANK FEES

No receipts are required; just provide the amount from your bank or credit card records.

FOR DEPENDENTS

- Elementary and Secondary School Expenses: All required tuition and fees, uniforms, books, supplies, lunches, and travel to and from school.
- Extracurricular Activities: Up to US\$100 per month per child for music, dance, school, sports, and Church activities. Obtain pre-approval for high-cost activities, such as EFY or special sport or school trips.
- College Tuition: Up to US\$2,425 per semester or US\$610 per month for classes that begin after July 1 of your first year and before July 1 of your last year, and that are toward a two- or four-year degree. This is not for preparatory or ESL classes, text books, or any other college expenses. Dependents attending Church schools report to the school's Financial Services Office to have their tuition waived.
- Missionary Preparation Expenses: up to US\$2,000.
- Missionary Support Contributions: paid by the Missionary Department if requested.

MISSION VEHICLE

Fuel, maintenance, and repairs.

OFFICE SUPPLIES AND MINOR EQUIPMENT

HOSTING MEALS

For missionary training meetings, when missionaries arrive and depart, and when hosting General Authorities or priesthood leaders.

TRAVEL EXPENSES

- To and from the mission: Your family's or missionaries' baggage, visa, passport, and driver's license fees.
- Within the mission: Includes parking, toll fees, transportation, lodging, and meals dining out when traveling overnight.
- Area mission president seminars: should be paid or reimbursed by the area administration office.

MINOR MISSION HOME FURNISHINGS AND OTHER EXPENSES

When coordinated with the facility manager and when there is sufficient mission budget.

MISSIONARY MEDICAL AND SPECIAL NEEDS

When a missionary's Church Missionary Medical card is not accepted, and for the personal needs of missionaries from non-equalized countries whose families cannot afford to help them.

PAY FOR THESE EXPENSES ONLY IN RARE EMERGENCIES

Ensure that these mission expenses are arranged for and paid by your mission or area administration office so that you can focus on the ministering work that only you can do.

FULLY FURNISHED MISSION HOME AND MISSION OFFICE

- All related TV, internet, telephone, utilities, major furnishings, repairs, maintenance, and cleaning services or maids.
- As an exception, Brazil and Philippine presidents must pay for their maids.

MISSION VEHICLES (purchase, licensing, and taxes)

- The president has the exclusive use of one mission vehicle.
- The president's wife may use any available mission vehicle.
- Children may drive available mission vehicles if they have been certified on the same basis as missionaries.

CELL PHONES, COMPUTERS, AND RELATED EQUIPMENT AND SERVICES

- Smartphones for the president and wife and missionary phones for children over 15 years of age who have not graduated from high school.
- Laptop and printer for the president, a desktop computer and printer in the mission home, and one iPad mini.

MISSIONARY EXPENSES

- Food, personal expenses, housing, and within-mission travel expenses

AIRLINE TRAVEL TO AND FROM THE MISSION

All airline travel to the Provo MTC or to and from your mission for your family and your missionaries should be arranged and paid for through Church Travel (801-240-5111) unless they direct otherwise. This also pertains to one roundtrip visit to the mission during the mission for dependent children who did not travel with you to the mission.