

Payroll Advances

Requesting a Payroll Advance

Payroll Advances are a way for employees to receive a portion of their future paycheck early. It is not to be considered "extra" or "additional" salary. Employees who are granted a Payroll Advance will, in most cases, have the advance subtracted from their next paycheck. When the Payroll Advance is deducted, the employee's [pay stub](#) will show the advance deduction as "Advance Repayment" in the Gross to Net Pay section of the pay stub.



Example

For example, John Smith expects to receive \$2,000 after taxes and deductions on March 15th for his February work. He is in need of \$500 in February to pay for some emergency expenses so he submits a Payroll Advance Request. The request is approved by Reliant and he receives \$500 in February as an advance. On his March 15th paycheck, he will now net \$1,500 (\$2,000 normal salary, after taxes and deductions, less the \$500 that was advanced to him).

If there are other advances or charges to the MTD account that take precedence in the Order of Pay (before payroll items can be paid out), those factors will be assessed when determining how much money can be advanced to the employee. Reliant will reserve an estimated tax amount from all salary advances. Therefore, in most cases the maximum amount the employee is eligible to receive is an estimate of their upcoming paycheck's "net" (after tax) payroll amount.

A Payroll advance request must meet the guidelines below and the granting or denial of a Payroll Advance request is within the sole discretion of Reliant.

Payroll Advance Guidelines:

1. The employee must have worked sufficient time in the current month to "earn" the wages being advanced. It's also possible to receive a Payroll Advance if staff is receiving a significant bonus or a large amount of back pay in their next pay check and they need access to the funds sooner.
 - Exception: International employees, requesting a Payroll Advance in excess of one month's wages, do not have to meet this requirement. As long as there is a reasonable expectation they will be employed for the length of time for which the advance is being requested.
2. In the case of an hourly time card employee, the employee is required to submit a copy of the unpaid time card to substantiate that they have worked sufficient hours to offset the amount of advance being requested. The time card should be emailed along with the Payroll Advance request.
3. The MTD account must have sufficient funds, or there must be sufficient recurring gifts or gifts that have been received and processed in the current month to cover the amount being advanced.
4. Payroll Advance requests must be received from an @reliant.org employee email address for verification purposes.
5. Employment Services must have 3-5 business days to process and approve the request.
 - a. Funds will be direct deposited into the employee's US bank account on file either on the 20th of the month or the last business day of the month (depending on when the request is received).
 - b. Funds may be direct deposited earlier for a \$10 rush fee (certain restrictions may apply in cases of bank holidays etc. Please notify payroll@reliant.org of this special request as part of your completed Payroll Advance request form to find out the availability of this option).
 - c. International employees that are participating in our monthly wire service program (see [Receiving Your Paycheck Overseas](#)) may also elect to have funds wired into their International bank account on file, for a \$20 rush fee.

Complete the Payroll Advance Form and email or share it with payroll@reliant.org.

[Payroll Advance Form](#)



If you need funds for a large purchase related to ministry and can't pay out of pocket and wait for the reimbursement, you can request an expense advance. See [Expense Advances](#).