# Church Management Systems & Donor Platforms Comparison

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## Overview

For most small-to-mid churches, the realistic shortlist is Breeze (with Tithely giving), Planning Center, or ChurchTrac, optionally paired with Zeffy for fee-free donations.

Platforms fall into two categories. A **full church management system (ChMS)** runs the whole congregation: member database, giving records, check-in, groups, volunteers, events, and communications. A **giving / donor CRM platform** focuses on collecting donations and tracking donors, and usually pairs with a ChMS or bookkeeping tool rather than replacing one.

Data note: pricing and fees for Breeze, Planning Center, Tithely, ChurchTrac, Zeffy, Givebutter, Donorbox, PayPal, Givelify, Little Green Light, and Bloomerang were checked against vendor or review pages in September 2026 (see Sources). Pushpay, Subsplash, Realm, Ministry Platform, and Aplos quote privately or publish conflicting numbers, so their figures are estimates. Confirm with each vendor before presenting prices as final.

## Quick list

### Full church management systems (ChMS)

- **Breeze:** simple, flat-price ChMS popular with small churches; owned by Tithely since 2021.
- **Planning Center:** modular suite (People, Giving, Services, Check-Ins, Groups, and more); People is free and every other product is priced separately by usage.
- **Tithely All Access:** Tithely's $119/month bundle of Breeze ChMS, website, church app, messaging, and giving.
- **ChurchTrac:** all-in-one ChMS with full fund accounting, website, and app included, priced by number of people tracked.
- **Pushpay + Church Community Builder (CCB):** giving app plus ChMS, aimed at larger and multi-site churches.

- **Subsplash:** church app, media, livestream, and giving platform; giving tier is free, full platform is quote-based.
- **Elvanto:** ChMS owned by Tithely, popular in Australia and the UK.
- **Realm (ACS Technologies):** robust ChMS tied to ACS accounting, aimed at mid-to-large churches.
- **Ministry Platform:** highly customizable ChMS for large churches with staff to administer it.
- **Rock RMS:** free, open-source ChMS; requires self-hosting and technical staff.
- **ChurchSuite:** UK-based modular ChMS, growing in the US.
- **Aplos:** nonprofit fund accounting with built-in donor management and online giving (bookkeeping-first, covered more in the bookkeeping section).

**Giving and donor-engagement platforms (not full ChMS)**

- **Zeffy:** 100% free giving, events, ticketing, and tap-to-pay; funded by an optional donor contribution at checkout.
- **Tithely Giving:** standalone giving app and online giving with no monthly fee.
- **Givelify:** mobile-first giving app well known in churches; no monthly fee, next-day deposits.
- **Givebutter:** free fundraising platform with donor CRM, events, and campaigns; tip-funded, with a paid Plus tier.
- **Donorbox:** donation forms and recurring giving; free plan carries a 2.95% platform fee.
- **PayPal (charity rate):** widely trusted checkout with a discounted rate for confirmed 501(c)(3)s.
- **Zelle:** bank-to-bank transfers; no card fees but no donor tracking.
- **Vanco:** payment processor and giving tools that integrate with many ChMS.
- **Little Green Light:** affordable donor CRM priced by record count.
- **Bloomerang:** donor retention CRM with giving forms; more common in larger nonprofits.
- **Salesforce Nonprofit Cloud:** enterprise CRM with free licenses for eligible nonprofits; heavy setup required.

# The big four

Planning Center now has the lowest giving fees, Breeze has the simplest flat price, ChurchTrac bundles the most (including accounting), and Tithely wins as a one-vendor giving, website, and app ecosystem.

## Breeze

- **Pricing:** $72/month flat, unlimited people and users, all features included, no setup or cancellation fees (Breeze support). Paid monthly by card only; no annual or check payment. Bundle with Breeze Worship Tools, Tithely app, and Tithely Sites for $119/month (Breeze pricing).
- **Giving fees:** 2.9% + $0.30 per card gift, 1% + $0.25 per ACH gift; no monthly giving fee; donors can cover fees (Breeze giving fees).
- **Strengths:** very easy to learn, strong member directory, forms with fund designation, check-in, volunteer and event management, email/text, MailChimp and Planning Center integrations.
- **Limits:** less depth for worship planning and complex workflows than Planning Center; no built-in accounting.
- **Best for:** small-to-mid churches that want one simple, predictable bill.

## Planning Center

- **Pricing:** People (member database) is free for unlimited users; every other product (Giving, Services, Check-Ins, Groups, Registrations, Calendar, Publishing) is priced separately by usage, with no contracts (Planning Center pricing).
- **Giving subscription:** free up to 10 donations/month, then $15 (75), $32 (200), $69 (500), $115 (1,000), $179 (1,500), $239 (unlimited). Cash and check gifts count toward the total (Planning Center Giving).
- **Giving fees:** 2.15% + $0.30 per card gift and a flat $0.30 per ACH gift, plus 1.5% for international cards; donors can cover fees. No PayPal or Venmo integration and no direct QuickBooks integration (CSV export only).
- **Strengths:** lowest ACH cost of any platform here, deepest worship and volunteer scheduling, polished Church Center app, SOC 2 certified. Churches under contract elsewhere can apply for up to 12 months of free Giving; church plants can apply for a free year.
- **Limits:** module costs stack up; one 2026 estimate put a 150-person church using several modules around $160 to $180/month before fees.

- **Best for:** growing churches with active music teams, volunteers, and groups, or any church wanting the lowest giving fees.

### Tithely

- **Pricing:** Giving, People, Events, and Media have no monthly fee. All Access is $119/month flat and includes websites, apps, messaging, and ChMS (Breeze can be added at no extra cost). Bought separately: Websites $19, Apps $89, Messaging $19, ChMS $72 per month (Tithely help).
- **Giving fees:** 2.9% + $0.30 per card gift, 3.5% + $0.30 for American Express, 1% + $0.30 per ACH gift. Tithely reports about 60% of donors choose Cover the Fees (Tithely pricing).
- **Strengths:** one ecosystem for website, newsletter, church app, and giving; easy for givers; owns Breeze and Elvanto, so integrations are tight.
- **Limits:** Tithely's own form builder was reported to lack fund designation for registrations (Breeze forms on a Tithely site do support it).
- **Best for:** churches that want giving, website, and app from one vendor.

### ChurchTrac

- **Pricing (changed):** now priced by names tracked, with every feature in every tier: 75 names $29, 125 names $39, 250 names $59, 500 names $79, 1,000 names $99, unlimited $119 per month; 10% off yearly. Enhanced Messaging is a $7/month add-on. Church plants can request a custom quote (ChurchTrac pricing). The $18/month a peer mentioned is likely a legacy plan.
- **Giving fees:** Stripe at 2.9% + $0.30 per card gift and a flat $0.25 per ACH gift; 501(c)(3) churches can apply for Stripe's lower nonprofit rate (ChurchTrac giving FAQ).
- **Strengths:** includes full fund accounting, website, and mobile app, which the others charge for or lack; many printable reports, weekly live training, responsive support, free data import.
- **Limits:** less robust than Breeze or Planning Center for large-church workflows; fewer integrations.
- **Best for:** small churches that want ChMS and bookkeeping in one affordable system.

## Other full church management systems

These are worth knowing about, but most are built for larger churches or need more technical effort than the big four.

| Platform | Pricing (2026) | Best for | Key strength | Main drawback |
|---|---|---|---|---|
| Pushpay + CCB | Quote-based; third-party estimates run roughly $99 to $600/month | Large and multi-site churches | Polished giving app tightly linked to a full ChMS | Expensive, contracts, overkill for small churches |
| Subsplash | Giving tier $0/month plus fees; full app/media platform quote-based (estimates start near $99/month) | Churches focused on app and media | Branded app, sermon media, livestream, giving | People management lighter than a true ChMS |
| Elvanto | Per active person; owned by Tithely | Churches wanting rostering with Tithely integration | Strong rostering and service planning | Less US-focused support; overlaps with Breeze |
| Realm (ACS) | Quote-based | Mid-to-large churches using ACS accounting | Deep accounting and ChMS integration | Steeper learning curve and cost |
| Ministry Platform | Quote-based; enterprise pricing | Large churches with admin staff | Almost fully customizable | Requires dedicated administrators |
| Rock RMS | Free software; hosting and tech time extra | Churches with IT staff or volunteers | Free, open source, extremely flexible | Self-hosting and technical upkeep |

| Platform | Pricing (2026) | Best for | Key strength | Main drawback |
|---|---|---|---|---|
| ChurchSuite | Modular | Churches wanting a Planning Center alternative | Clean modular design | Smaller US user base |
| Aplos | Published figures conflict; roughly $59 to $229/month depending on plan and billing | Churches wanting accounting-first software | Fund accounting, donor records, and giving in one | ChMS features (check-in, groups) are limited |

## Giving and donor-engagement platforms

Zeffy is the only widely used option with zero cost to the church; the trade-off is a pre-filled contribution prompt that donors must actively lower. The rest trade fees for features.

| Platform | Monthly cost | Fees per gift | Donor tracking | Notes |
|---|---|---|---|---|
| Zeffy | Free | 0% to church; donor sees an optional contribution line they can lower or set to zero | Donor records, receipts, events, ticketing, tap-to-pay, Zapier | One independent check found the prompt pre-filled at about 17% on a $100 gift (Donately); this is the default-tip concern peers raised |

| Platform | Monthly cost | Fees per gift | Donor tracking | Notes |
|---|---|---|---|---|
| Givebutter | Free; Plus from $29/month for advanced CRM | Tips on: 0% platform fee. Tips off: 1% to 5% platform fee. Processing 2.9% + $0.30 card, 1.9% + $0.30 ACH | Solid free donor CRM, campaigns, events | Givebutter says 95%+ of donors cover fees |
| Tithely Giving | Free | 2.9% + $0.30 card, 3.5% + $0.30 Amex, 1% + $0.30 ACH | Giving history and statements | Easy upgrade path to Breeze or All Access |
| Givelify | Free | 2.9% + $0.30 | Giving records and statements | Next-business-day deposits; Spanish-language app |
| Donorbox | Free Standard plan; Pro $150/month | Standard: 2.95% platform fee (3.95% on events) plus processing; Pro lowers it to 1.75% | Donor records, recurring gifts | Combined fees can exceed 5% on the free plan |
| PayPal | Free | 1.99% + $0.49 for confirmed 501(c)(3)s; 2.89% + $0.49 otherwise | Minimal | Trusted brand; the $0.49 flat fee hurts small gifts |
| Zelle | Free (bank-dependent) | Usually $0; one church reported about $0.50 per transaction | None | Must record gifts manually |
| Vanco | Varies by package | Varies | Through integrations | Integrates with many ChMS and accounting tools |

| Platform | Monthly cost | Fees per gift | Donor tracking | Notes |
|---|---|---|---|---|
| Little Green Light | $45/month (2,500 records) to $90/month (20,000); 10% off yearly | Processing extra | Full donor CRM | Good step up from spreadsheets |
| Bloomerang | From $125/month | Processing extra | Full donor retention CRM | More common in larger nonprofits |
| Salesforce Nonprofit | Free licenses for eligible nonprofits | Processing extra | Enterprise CRM | Needs significant setup expertise |

# Comparison charts

## Features at a glance

| Feature | Breeze | Planning Center | Tithely All Access | ChurchTrac | Pushpay + CCB | Zeffy |
|---|---|---|---|---|---|---|
| Member database | Yes | Yes (free) | Yes (Breeze) | Yes | Yes | Basic donor list |
| Online giving | Yes | Yes (Giving module) | Yes | Yes | Yes | Yes |
| Year-end giving statements | Yes | Yes | Yes | Yes | Yes | Yes (receipts) |
| Donor can cover fees | Yes | Yes | Yes | Yes | Yes | Optional contribution instead |
| Fund designation on forms | Yes | Yes | Via Breeze forms | Yes | Yes | Yes |
| Child check-in | Yes | Check-Ins module | Yes | Yes | Yes | No |
| Volunteer scheduling | Yes | Services module (strongest) | Yes | Yes | Yes | No |

| Feature | Breeze | Planning Center | Tithely All Access | ChurchTrac | Pushpay + CCB | Zeffy |
|---|---|---|---|---|---|---|
| Groups and small groups | Yes | Groups module | Yes | Yes | Yes | No |
| Events and registrations | Yes | Registrations module | Yes | Yes | Yes | Yes (ticketing) |
| Email and text messaging | Yes | Email; texting via add-ons | Yes | Yes (texting add-on $7) | Yes | Email only |
| Church mobile app | Yes | Yes (Church Center, free) | Yes (custom) | Yes | Yes (custom) | No |
| Website builder | Via Tithely Sites ($119 bundle) | Publishing module | Yes | Yes (included) | Via partners | No |
| Built-in fund accounting | No | No | No | Yes (full) | No | No |
| Ease of learning | Very easy | Moderate | Easy | Easy | Moderate | Very easy |

## Estimated annual cost for churches like ours

For a typical church in this group, the yearly cost difference between platforms is a few hundred dollars, so ease of use and features should drive the choice more than fees.

Two scenarios: a church receiving $25,000 a year online (typical for this group) and one receiving $60,000 online (the largest). Online giving is assumed to be about 30% of total offering (roughly $83,000 and $200,000 total), split evenly between card and bank transfer (ACH), in $50 average gifts. Planning Center's Giving tier counts cash and check gifts too, so it is sized on total gifts (about 140 and 330 a month). ChurchTrac assumes 125 to 250 names for the typical church and 250 to 500 for the largest. Fees use each vendor's published standard rates.

| Platform | Typical church ($25k online) | Largest church ($60k online) |
|---|---|---|
| Zeffy (giving only) | $0 | $0 |
| Tithely Giving only (no ChMS) | About $640 (fees only) | About $1,530 (fees only) |
| PayPal charity rate (no ChMS) | About $740 (fees only) | About $1,780 (fees only) |

| Platform | Typical church ($25k online) | Largest church ($60k online) |
|---|---|---|
| Planning Center (People + Giving) | About $800 ($384 software + $419 fees) | About $1,830 ($828 software + $1,005 fees) |
| ChurchTrac | About $970 to $1,210 ($468 to $708 software + $500 fees) | About $1,910 to $2,150 ($708 to $948 software + $1,200 fees) |
| Breeze | About $1,490 ($864 software + $625 fees) | About $2,360 ($864 software + $1,500 fees) |
| Tithely All Access | About $2,070 ($1,428 software + $638 fees) | About $2,960 ($1,428 software + $1,530 fees) |

Among full ChMS options, Planning Center is cheapest in both scenarios because its ACH fee is a flat $0.30 versus 1% plus a flat fee at Breeze and Tithely. At these giving levels, processing fees run about 1.7% to 2.5% of online giving; donor-covered fees (Tithely reports about 60% of donors opt in) can cut that roughly in half. ChurchTrac's total also replaces a separate bookkeeping tool, and Tithely All Access includes a website and app, so compare what each price replaces, not just the number.

## What church leaders said

Peers were broadly happy with whatever they chose; the recurring themes were cost, simplicity, and pairing a ChMS with a cheaper giving tool.

| Platform | What peers reported | Fact check (Sept 2026) |
|---|---|---|
| Breeze / Tithely | Most mentioned combo; easy for congregation and admins; one church expects to save about $2,000 a year in card fees; fund designation works with Breeze forms; regional body uses Breeze | Consistent: Breeze is $72/month and can join Tithely All Access at no extra cost |
| Planning Center | Users love it; uses Stripe at about 2.2% + $0.30; seen as pricier with no clear advantage for a small church | Card rate is now 2.15% + $0.30 and ACH is a flat $0.30, the lowest here; module costs are the real expense |

| Platform | What peers reported | Fact check (Sept 2026) |
|---|---|---|
| ChurchTrac | $18/month for a small alternative ministry; helpful support, many classes, easy printable reports; less robust than Breeze or Planning Center | New customers now start at $29/month (75 names); $18 is likely a legacy plan |
| Zeffy | No fees to the church; good short-term or companion tool; concern that the donor tip is on by default unless the donor opts out | Confirmed: the contribution is pre-filled and donors must lower it themselves |
| Pushpay + CCB | App, CRM, and giving work well together | Pricing is quote-based and aimed at larger churches |
| Aplos to QuickBooks | One church is switching; QuickBooks lacks a true donor CRM | Covered in the bookkeeping section |

One practical tip worth sharing: a church routes all online gifts (Zeffy, PayPal, Zelle) into a separate bank account used only for online giving, then transfers to main checking a couple of times a month for added security.

## Recommendations by church size and needs

| Situation | Suggested setup | Why |
|---|---|---|
| Very small ministry or no building | Zeffy plus a spreadsheet, or ChurchTrac at $29/month | Lowest cost; enough reporting for tithe records |
| Small church wanting simplicity | Breeze with its built-in giving | $72 flat, easiest to learn, most peer support |
| Small church wanting ChMS and bookkeeping in one | ChurchTrac | Fund accounting, website, and app included |
| Church wanting the lowest giving fees | Planning Center People + Giving | Free database, 2.15% card, flat $0.30 ACH |

| Situation | Suggested setup | Why |
|---|---|---|
| Church already on another ChMS but wanting fee-free gifts | Keep the ChMS, add Zeffy as one giving option | Zeffy pairs with any ChMS |
| Growing church with music and volunteer teams | Planning Center | Best scheduling and worship planning |
| Church wanting website, app, and giving in one | Tithely All Access ($119/month) | Single-vendor ecosystem, includes Breeze |
| Large or multi-site church | Pushpay + CCB, Realm, or Ministry Platform | Built for scale and staff workflows |

Whatever the choice, offering bank-transfer (ACH) giving and a fee-cover option will usually save more money than switching platforms.

## Sources

Checked September 2026.


- Breeze pricing and features and Breeze bundle offer
- Breeze online giving fees
- Planning Center pricing guide and Planning Center Giving tiers and fees
- Planning Center module cost estimate (competitor analysis)
- Tithely All Access products and pricing and Tithely giving rates
- ChurchTrac pricing and ChurchTrac online giving FAQ
- Zeffy donation platform and Donately donor cost comparison
- Givebutter pricing explained
- Donorbox pricing
- PayPal charity confirmation
- Givelify pricing overview
- Little Green Light vs Bloomerang (Capterra) and Bloomerang pricing (Capterra)
- Pushpay pricing estimates (third party)
- Subsplash pricing overview
- Aplos pricing review