

Golden Care Services Inc

Executive Director / CEO

EIN 273210708
 WI · NTEE P51
 FY ending 2023-10-31
 June 9, 2026

This analysis benchmarks the total compensation of **Ruth Holmes-zych, Executive Director / CEO** (\$82,987) against **every comparable organization** that fit the selection criteria — **35** in total — drawn systematically from IRS Form 990 filings, not a hand-picked subset.

Compensation sits at approximately the **49th** percentile of comparable organizations within the typical range

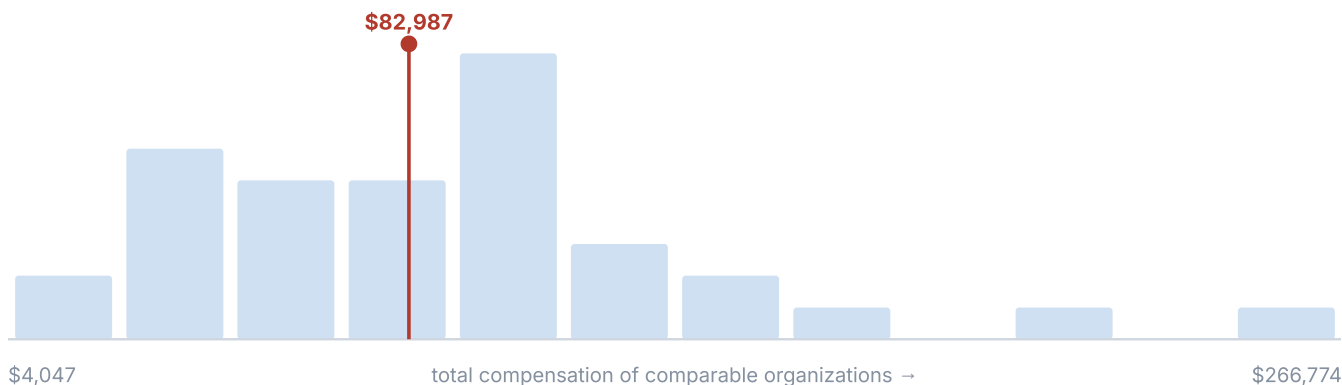
Benchmarked executive: Ruth Holmes-zych — reported title “PRESIDENT”, a **direct title match** to the Executive Director / CEO role.

How comparable organizations were selected

SECTOR	Organizations sharing the subject's NTEE classification (P51).
BUDGET	Total revenue between \$301,737 and \$675,531 — 0.67x to 1.50x the subject's \$450,354 (the band tightens as size grows).
GEOGRAPHY	Same NTEE sector (P51), nationwide + budget 0.67–1.5x revenue.

35 organizations qualified on sector, size, and geography → **35** within the band form the benchmarked peer set.

Distribution of comparable compensation



\$27,295	\$58,877	\$90,735	\$109,646	\$145,186	\$82,987
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● Comparable organizations

Each figure is Form 990 Part VII columns D + F (reportable pay plus other compensation and benefits; column F may include amounts from related organizations), normalized to WI cost of living (BEA RPP, 2023) and to its filing year (CPI-U); the reported amount is on each linked 990.

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
Jcvision And Associates Inc	GA	\$448,665	Executive Direc	\$73,160	\$70,436	2023
Freedom 5 One Ministries Inc	AR	\$452,108	President	\$199,126	\$214,319	2023
Bill Payment Support Services	MN	\$441,538	Director	\$139,000	\$127,740	2024
Dealing With Debt	MD	\$440,000	Vice Preside	\$32,000	\$27,824	2024
Leading For Kids	CA	\$415,779	President & Sec	\$322,650	\$266,774	2023
Making Change Inc	MD	\$409,982	Executive Director	\$127,500	\$110,862	2024
National Debt Management Inc	MI	\$492,855	President	\$39,000	\$37,439	2024
Alma Financial Assistance Corp	FL	\$396,022	Pres. Executive Director	\$105,712	\$95,090	2023
Capital Payee Inc	MI	\$390,922	Director	\$109,992	\$105,588	2024
Association Of Independent Consumer	FL	\$389,613	Executive Director	\$121,849	\$106,461	2024
Housing Consultants Group	NC	\$512,033	Executive Director	\$111,973	\$107,605	2024
Evergreen Financial Counseling	AZ	\$523,239	Compliance Officer	\$73,656	\$65,882	2024
Flcct Inc	TX	\$527,765	Executive Director	\$154,181	\$147,677	2023
Betterfi	TN	\$368,454	Executive Director	\$55,000	\$53,769	2024
American Debt Resources Inc	NY	\$536,414	President	\$129,019	\$108,429	2024
Consumer Financial Education	AL	\$363,708	President	\$7,307	\$7,559	2023
Consumer Education And Training Services	WA	\$359,805	Executive Director	\$165,000	\$141,450	2023

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
First Generation Investors	NY	\$358,975	Executive Director	\$115,521	\$99,954	2023
Consumer Credit Counseling Service	GA	\$542,507	Exec Directo	\$106,979	\$100,042	2024
Family Management Financial	IA	\$348,480	Executive Di	\$89,100	\$90,735	2024
Credit Counseling Center	PA	\$346,441	Executive Director	\$85,360	\$79,169	2024
Qualitas Of Life Foundation	NY	\$559,752	Executive Director	\$75,056	\$64,942	2023
Family Service Association Of Sheboygan	WI	\$565,592	Former Executive Director	\$27,414	\$26,627	2024
The Savings Collaborative	CO	\$567,976	Executive Director	\$132,351	\$121,518	2023
Wanda Women And Allies	CA	\$568,512	President	\$201,835	\$162,093	2024

Comp (reported) is the figure on each organization's Form 990 (columns D + F); **Comp (adjusted)** normalizes it to WI cost of living and 2023 dollars. Click any organization to verify the figure on ProPublica.

Methodology

Comparable organizations were drawn from electronically filed IRS Form 990 returns and matched on sector (NTEE code), budget (a size-adaptive revenue band that tightens as the organization grows), and geography (same-state first, broadening only when too few peers qualify); every organization within the band forms the peer set. To compare fairly across regions and years, peer compensation is normalized to WI cost of living (BEA Regional Price Parities, 2023) and to the subject's filing year (CPI-U). The figure benchmarked is Form 990 Part VII, Section A, columns D + F — reportable pay plus other compensation, benefits, and deferred amounts (column F may include amounts from related organizations) — with the chief executive matched by role. Related-organization amounts (column E) and institutional trustees are excluded. Full methodology: peerbasis.org/methodology.

Sample, role match & sensitivity

PEER COUNT	35 organizations. Compensation range \$4,047–\$266,774; filing years 2023–2025.
SIZE BASIS	Matched on total revenue (\$450,354); for reference, expenses \$426,540 and assets \$70,166.
ROLE MATCH	Ruth Holmes-zych, reported title " <i>PRESIDENT</i> ", benchmarked as Executive Director / CEO. The title maps directly to this role.
RELATED-ORG PAY	2 peers report related-organization compensation (column E), which the D + F benchmark does not fully capture; review where material.
OUTLIERS	2 peers fall outside 1.5× the interquartile range — consider whether any reflect one-time payments (severance, deferred-comp payouts).

Sensitivity — the subject's percentile under alternative compensation definitions:

BASIS	SUBJECT PERCENTILE
Total compensation (D + F), cost-of-living + inflation adjusted — the PeerBasis default	49 th
Total compensation (D + F), as reported (no adjustments)	43 rd
Reportable pay only (column D), adjusted	51 st
All sources (D + E + F), adjusted	46 th

If the percentile moves materially across these definitions, the result is sensitive to methodology choices, and the board should weigh which basis best fits its facts.

● Rebuttable presumption of reasonableness · 26 CFR 53.4958-6

Compensation paid by a tax-exempt organization is presumed reasonable — shifting the burden to the IRS — when three requirements are met. This report supplies the comparability data for the second. The board should record the following in its minutes *concurrently* with its decision:

Draft board minutes – executive compensation

1. The compensation of the Executive Director / CEO (Ruth Holmes-zych) was approved in advance by [the Board / Compensation Committee], composed of members with no conflict of interest with respect to the arrangement.
2. Prior to its determination, the authorized body obtained and relied upon appropriate comparability data, namely the PeerBasis Compensation Comparability Determination dated June 9, 2026, comparing compensation against 35 similarly situated organizations (Same NTEE sector (P51), nationwide + budget 0.67–1.5× revenue).
3. The authorized body determined that total compensation of \$82,987 is reasonable (approximately the 49th percentile of comparable organizations) and documented the basis for this determination concurrently, on [date], by a vote of [__ for / __ against].

Sources: IRS Form 990 e-file data (apps.irs.gov); IRS Business Master File (NTEE classification). Every figure traces to an original public filing — click any organization above to verify it on ProPublica. PeerBasis is a service of Prismind Analytics; its [methodology is published](#), was commissioned for independent adversarial review, and discloses its own limitations. This report is comparability data to support a board's good-faith determination under IRC 4958; it is not legal or tax advice. Generated by PeerBasis on June 9, 2026.