

# Marvelous Lifestyles Outreach

Executive Director / CEO

EIN 873733500

MI · NTEE P51

FY ending 2024-12-31

June 10, 2026

This analysis benchmarks the total compensation of **Karmen Johnson, Executive Director / CEO** (\$62,908) against **every comparable organization** that fit the selection criteria — **22** in total — drawn systematically from IRS Form 990 filings, not a hand-picked subset.

Compensation sits at approximately the **45<sup>th</sup>** percentile of comparable organizations within the typical range

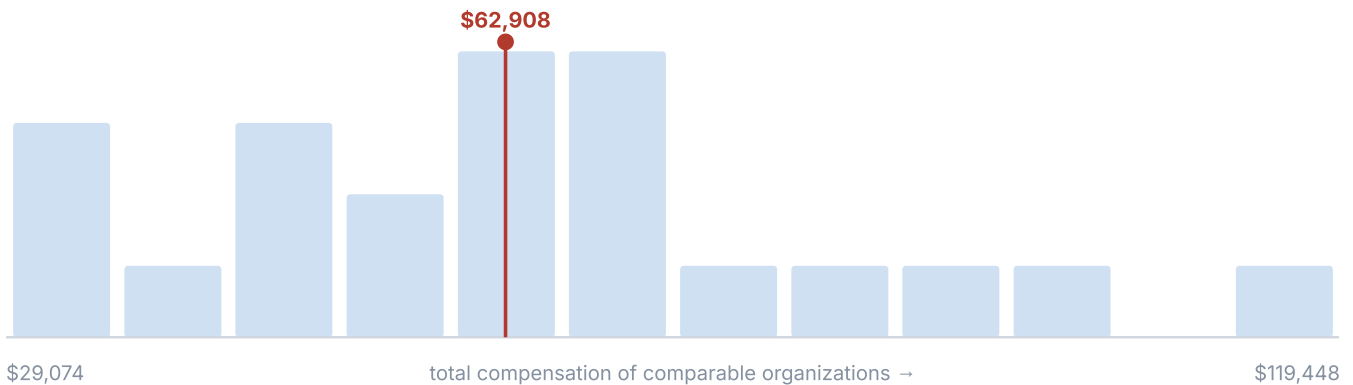
**Benchmarked executive:** Karmen Johnson — reported title "PRESIDENT", a **direct title match** to the Executive Director / CEO role.

## How comparable organizations were selected

SECTOR	Organizations sharing the subject's NTEE classification (P51).
BUDGET	Total revenue between \$139,373 and \$312,030 — 0.67x to 1.50x the subject's \$208,020 (the band tightens as size grows).
GEOGRAPHY	Same NTEE sector (P51), nationwide + budget 0.67–1.5x revenue.

**22** organizations qualified on sector, size, and geography → **22** within the band form the benchmarked peer set.

## Distribution of comparable compensation



\$36,974	\$48,031	\$63,840	\$70,362	\$94,092	\$62,908
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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 MI 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
<a href="#">American Credit Counseling Institute Inc</a>	PA	\$210,016	President	\$49,588	<b>\$49,325</b>	2023
<a href="#">Your Best Life Inc</a>	WI	\$202,327	Codirector	\$114,666	<b>\$119,448</b>	2023
<a href="#">Simplify Inc</a>	WI	\$215,000	Chief Executive Officer	\$54,500	<b>\$56,773</b>	2023
<a href="#">Financial Education Associates Inc</a>	MA	\$219,768	Executive Director	\$96,022	<b>\$86,067</b>	2023
<a href="#">Grace-mar Services Inc</a>	NC	\$224,988	President	\$40,000	<b>\$41,225</b>	2023
<a href="#">Tsm Services</a>	WA	\$227,369	President	\$77,800	<b>\$67,484</b>	2024
<a href="#">Empower Yourself Ltd</a>	MA	\$227,822	President/director	\$73,375	<b>\$63,881</b>	2024
<a href="#">Credit Coalition Inc</a>	TX	\$229,874	Executive Director	\$105,067	<b>\$101,824</b>	2024
<a href="#">Dominion Financial Management Inc</a>	TN	\$241,301	Executive Director	\$61,224	<b>\$62,349</b>	2024
<a href="#">Building Bridges Of Northeast Oklahoma Inc</a>	OK	\$242,923	Executive Director	\$34,216	<b>\$36,502</b>	2024
<a href="#">Wings For Widows</a>	MN	\$245,930	Executive Director	\$60,041	<b>\$57,478</b>	2024
<a href="#">Streator Area United Way Inc</a>	IL	\$248,135	Executive Dir.	\$35,467	<b>\$34,780</b>	2023
<a href="#">Butterfly Financial Education</a>	NC	\$253,921	President	\$63,731	<b>\$63,799</b>	2024
<a href="#">Action Payee Services Inc</a>	OR	\$257,009	President	\$105,571	<b>\$94,984</b>	2024
<a href="#">A Debt Coach Credit Counseling</a>	KY	\$158,074	President	\$66,000	<b>\$68,698</b>	2024
<a href="#">Mustard Seed Development Center</a>	OH	\$260,615	Executive Director	\$45,750	<b>\$46,946</b>	2024

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
<a href="#">Montana Credit Unions For Community</a>	MT	\$147,613	Ceo	\$45,578	<b>\$47,599</b>	2024
<a href="#">Morning Star Urban Development Inc</a>	GA	\$269,603	Executive Director	\$66,600	<b>\$64,878</b>	2024
<a href="#">Institute For Financial</a>	ME	\$280,801	Exec Dir./se	\$70,660	<b>\$70,574</b>	2023
<a href="#">The Cares Project Inc</a>	NC	\$296,908	Ceo	\$81,640	<b>\$81,727</b>	2024
<a href="#">1 Wiser Consumer Education Center Inc</a>	TX	\$306,880	Executive	\$30,000	<b>\$29,074</b>	2024
<a href="#">The Phebe Foundation</a>	OH	\$308,316	Excutive Director	\$66,000	<b>\$69,725</b>	2023

**Comp (reported)** is the figure on each organization's Form 990 (columns D + F); **Comp (adjusted)** normalizes it to MI cost of living and 2024 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 MI 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](https://peerbasis.org/methodology).

## ● Sample, role match & sensitivity

PEER COUNT	22 organizations. Compensation range \$29,074–\$119,448; filing years 2023–2024.
SIZE BASIS	Matched on total revenue (\$208,020); for reference, expenses \$142,217 and assets \$77,280.
ROLE MATCH	Karmen Johnson, 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	1 peer 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	45 <sup>th</sup>
Total compensation (D + F), as reported (no adjustments)	45 <sup>th</sup>
Reportable pay only (column D), adjusted	55 <sup>th</sup>
All sources (D + E + F), adjusted	36 <sup>th</sup>

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 (Karmen Johnson) 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 10, 2026, comparing compensation against 22 similarly situated organizations (Same NTEE sector (P51), nationwide + budget 0.67–1.5× revenue).
3. The authorized body determined that total compensation of \$62,908 is reasonable (approximately the 45<sup>th</sup> 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 10, 2026.