

# Payroll Giving

The easy, tax-effective way to donate to the church you care about

**Payroll Giving**, also known as **Give as You Earn**, is an easy, convenient and tax-effective way to make a regular donation, so it costs you less to give more.

## Who can use it?

Anyone who pays UK tax through PAYE can use Payroll Giving. Pensioners can also use it to donate from their occupational pension.

If your employer, company or personal pension provider runs a Payroll Giving scheme, you can donate straight from your wages or pension. This happens before tax is deducted from your income.

Ask your employer or pension provider if they run a Payroll Giving scheme.

<https://www.gov.uk/payroll-giving>

## Payroll Giving means: GIVE MORE FOR LESS

Payroll Giving will allow you to support the charities you're passionate about cost-effectively. Through the Payroll Giving service, your charity donations are taken from your pay before income tax is deducted, allowing your donation to go further while costing you less.

## How Does It Work?

Your employer or pension provider sets up a scheme, and you authorise them to deduct a donation from your pay before tax. The amount of tax relief you receive depends on your tax rate. If you are a 20% taxpayer, 80% of your donation amount will come from your salary, and 20% will come from the tax, which would have gone to HMRC.

This means your tax is calculated on a lower amount. This could change your tax bracket and lower the amount of tax you pay.

The tax relief you get depends on the rate of tax you pay. To donate £1, you pay:

- 80p if you're a basic rate taxpayer
- 60p if you're a higher-rate taxpayer
- 55p if you're an additional rate taxpayer

**If your employer already offers a Payroll Giving Scheme as part of your employee benefits**, simply email your HR team to ask where you can sign up.

**If your employer doesn't yet offer payroll giving**, why not ask them to take part? You could send them a link to - for example - Give As You Earn webpage for employers, which explains all the benefits.

<https://www.cafonline.org/corporate-giving/effective-ways-to-give/give-as-you-earn>

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