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**GIVING EXTRA  
WITHOUT GIVING MORE**

**GIFT AID FAQ's**

 **DIOCESE OF  
LICHFIELD**  
GOING FOR GROWTH

Discovering the Heart of God • Growing Disciples • Reaching New Generations  
Transforming Communities • Practising Generosity

# GIFT AID FAQ's

## Your questions answered

### How do I pay under Gift Aid?

Whichever is most convenient for — weekly, monthly, quarterly, or annually — by envelope, by cheque or by Standing Order, as long as a Gift Aid Declaration is in place and the payment is recorded.

### Won't everyone know how much I give?

No. A confidential recording system ensures only the Gift Aid organiser knows how much you give.

### What if my circumstances change, and I can't maintain the level of my giving?

As long as you have paid at least as much tax as the church reclaims on your giving in any one tax year, you can just alter your giving.

### What if I stop paying enough tax?

You can cancel your Declaration at any time. The cancellation will take effect from the date you let the church.

### I only pay tax at the 10% rate. Can I still use Gift Aid?

Yes, as long as you have paid at least as much tax as the church reclaims on your giving. If you are concerned, you can ask your Gift Aid organiser for a Declaration which specifies an upper limit to the amount.

### What if I pay income tax at the higher rate?

The church can only reclaim tax back at the basic rate. But you can claim back the difference between the higher rate and the basic rate on your Self Assessment return. You might like to take this into account when working out your level of giving.

### Can I count tax other than income tax when giving under Gift Aid?

Yes. Capital gains tax, tax credits on dividend income, and tax deducted from bank and building society interest (provided you have not reclaimed it) can all be used to cover the tax on your gifts.

### Suppose I move?

You can cancel your Declaration at your old church, and complete a new Declaration at the new church.

### Can I Gift Aid if I am if I receive Tax Credits?

Yes! Gift Aid whilst on Tax Credits actually benefits you as well as the church. If you give £1 to your church and are on tax credits, the charity receives the as usual £1.25. Then when you fill in your yearly tax credits form if you disclose this donation you will receive an additional 49p. So in a sense a £1 donation on tax credits actually costs the you (the donor) 51p.

**For full details contact your  
Gift Aid Secretary.**

Or call 01543 306052  
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