

## **Payroll Giving: A guide for Employees**

Payroll Giving is a scheme which allows employees to donate to charity from their pay tax-free.

How does it work?

Many organisations choose to offer payroll giving schemes. Speak to your HR Department to find out if it's something your organisation already offers. If not, it is straightforward and free for them to set up!

Once your employer has a scheme in place you will be able to sign up and start donating. Each payday, your donation will be taken directly out of your gross salary by your payroll department.

The donation will be taken after National Insurance is deducted, but before tax. This means that the donation will cost you up to 45% less through the tax break. Donations are then sent from your organisation to a Payroll Giving Agency (PGA) who will handle the transfer of the funds to York Mind or any other charities you wish to support.



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## How much will my donation cost?

Monthly Donation	Cost to 20% Taxpayer	Cost to 40% Taxpayer	Cost to 45% Taxpayer
£10	£8	£6	£5.50
£25	£20	£15	£13.75
£50	£40	£30	£27.50

Payroll Giving is important. Encouraging regular donations is vital for the future of charities. York Mind depends on the regular income that Payroll Giving provides as it allows us to plan our work, set up new projects and initiatives and provide practical help to those experiencing mental health problems.

There are lots of benefits to joining a Payroll Giving scheme. It's an easy and convenient way to donate, it's tax effective and gives you the opportunity to support the causes you care about.

Research shows that donating to charity or simply being kind helps mental health and general wellbeing. More than £2billion has been donated through Payroll Giving by over 1 million employees.