

CRAWLEY U3A: Registered Charity N. 1029004

GIFT AID DECLARATION FORM

Did you know that you can Gift Aid Crawley u3a membership?. The Gift Aid scheme means Crawley u3a can reclaim 25p of tax for each £1 you give to help make the u3a funds go further in the general activities it provides. If you are willing and eligible to Gift Aid, please complete this form.

In terms of joint memberships, each individual member will need to complete their own Gift Aid form, if either are not UK taxpayers and cannot provide a completed declaration. Then any claim will be based on the portion of the fee that related to the Member who provides a signed form.

If you are not sure whether you are a UK Taxpayer, please read the guidance provided on the back of this form.

To ensure that you are paying sufficient tax to cover this Gift Aid declaration, and avoid any problems with HMRC, as a rough guide, we would suggest that you should be paying at least £100 in tax each year. If you pay less than this, then please do not complete this Gift Aid declaration.

Gift Aid declaration

I want to Gift Aid my donation and any donations I make in the future or have made in the past 4 years to Crawley u3a. I am a UK taxpayer and I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of the Gift Aid claimed on all my charitable and amateur sport clubs' donations in that tax year it is my responsibility to pay any difference. I understand that other taxes such as VAT and Council do not qualify.

MEMBER DETAILS

Title			
Forename(s)		Surname	

Your full address

If in the future your circumstances change, and you no longer pay sufficient tax on your income and capital gains to equal the tax reclaimed on your various donations, you should cancel your declaration by notifying the Members Coordinator in writing at memberscoordinator@crawleyu3a.org.uk

GENERAL DATA PROTECTION REGULATIONS 2018. Crawley U3A requires members to provide their personal information to claim gift aid from H.M Revenue and Customs. The data is held for a period of six years in accordance with HMRC requirements it is then securely disposed of. This information is stored in paper form and is separate from the Crawley u3a membership records. For a detailed description of our Privacy Policy please go to our website <https://u3asites.org.uk/crawley> or request a paper copy from the Secretary.

Signature(s): Date:

Are you able to Gift Aid your u3a Annual Membership Fee?

Who can Gift Aid <https://www.gov.uk/donating-to-charity/gift-aid>

Donating through Gift Aid means charities can claim an extra 25p for every £1 you give if the donor:

- Has paid the same amount or more in income tax or capital gains tax in that year, and
- Makes a Gift Aid declaration giving the charity permission to claim it. For Crawley u3a this means ticking the box on the annual membership renewal form (or new member's application form).

Making a gift aid donation does not cost the donor any extra money. Many retired people do not pay any income tax because their eligible income is below their personal allowance (£12,570) and so cannot gift aid their Crawley u3a membership (or any other charitable donations).

How do I know if I will be paying income tax in the next year?

Income Eligible for Income Tax

This is the total of:

State pension + occupational pension(s) + any current wages or salaries + investment income (excluding that on ISAs or Premium Bonds) + rental income (only if renting out a property, renting out just a room in the house where you live is not taxable) + any other eligible income.

Note that:

- 1) For most retired people only the state pension and occupational pension are relevant as they have no other eligible income
- 2) Most state benefits for which retired people are eligible such as Attendance Allowance, Disability Living Allowance, Universal Credit, Winter Fuel Allowance and Christmas Bonus are not taxable, except for Bereavement Allowance (previously Widow's pension) <https://www.gov.uk/income-tax/taxfree-and-taxable-state-benefits>

Deduction of Personal Allowance (2023/24 £12,570, same as for 2022/23 & 2021/22)

Tax is then levied on the eligible income less personal allowance, at 20% unless this net figure exceeds £37,700.

If a retired person's total income is less than £12,570 then they will not be charged any income tax for the year.

If you receive an occupational pension the payer of the occupational pension deducts the tax relating to both the state and occupational pensions (<https://www.gov.uk/tax-on-pension>). Looking at your monthly pay slip will indicate if you do pay tax (if you earn any non-pension eligible income and you think this could mean your total eligible income exceeds your personal allowance then you are supposed to complete a self-assessment tax return to declare it).

The full rate of the new State Pension is £203.85 per week for the tax year April 2023 to March 2024 (£10,600 for the year) but you may get, depending on your National Insurance (NI) record. <https://www.ageuk.org.uk/information-advice/money-legal/pensions/state-pension/new-state-pension/>

Responsibility

It is your responsibility to ensure that you have paid sufficient tax to cover the amount of Gift Aided donations you have made in any tax year. If you have not paid sufficient tax, then you will be liable to the Tax authorities to make up any shortfall. If you do pay a small amount of tax, then please think carefully before completing any Gift Aid declaration.