

## How much should I live on, how much should I give away?

This is a guide to giving. It is ultimately your personal decision how much you want to give, and peoples' circumstances and needs will vary. However, this guide intends to give you an idea of how to calculate how much you are able to give away. You can also adjust the figures if you'd like to do Simplify for a shorter time period.

The benefits that an individual and family are entitled to vary based on their circumstances. The budgeting sheet offers a guide to what different households would receive.

Start with your **total monthly income**, minus tax, but including any benefits you receive.

Then subtract the following:

- 1 The **income support** you would receive for four weeks if you were unemployed - £264.33 for a single person and £411.67 for a couple excluding children. This is the basic amount you will have to live on.
- 2 If you have children, the appropriate amount of **child benefits and tax credit**.
- 3 Other costs which would be covered or irrelevant if you were living on benefits, which you can find in the **exempt costs** section of the budgeting sheet. Housing costs, council tax, water rates and some bills would be covered by other benefits, while you would not have to pay for travel to work and child care if you are unemployed. Debt repayment is another exemption as we do not want to cause you or your creditors any financial problems. In addition, because this is a commitment that you are making, and your children are not, it would be unfair if their birthdays or other key events (like school trips) were affected by Simplify.
- 4 Your **current giving** to charity. By taking part in Simplify, your generosity should be extended, so it is important to take note of what you are currently giving. This initiative isn't seeking to direct your giving away from the local church or any other charities that you support on a regular basis.
- 5 Any other **necessary and unavoidable costs**, such as MOT and essential home repairs.
- 6 A **buffer**, which is as an emergency fund that you do not intend to use unless it is necessary, and that is given away at the end of the month.

Now, give away the rest. We aren't going to tell you which charities to direct the money to, but here are some Simplify giving guidelines:

- We would like to encourage you to give at least half of the money you raise to local charities that work with the disadvantaged in your community. They

might offer debt advice and counselling, or provide care for the homeless, work with asylum seekers, give after-school support or another social service.

- Perhaps there are people in your church or community who are in need of money – who have been made redundant, are struggling to pay their mortgages or can't make ends meet for some other reason.
- And it's not just the UK that is suffering because of the recession. The poorest around the world are always hit hardest when those of us with more money tighten our belts. There are a number of national and international charities working with the poor who would make excellent use of your money.

We advise that you do not give the money to an internal church project, for example to fund your church youth worker. The aim of Simplify is for the Church to give for the benefit of the whole community rather than ploughing the money back into its own coffers.

In terms of how to collect the money:

- If you are doing Simplify individually, prayerfully select the charities you want to donate to and send it to them directly.
- If your church is doing Simplify, they will have proposed a number of charities to donate to. In this situation, we advise the church to hold a special collection at the end of the month and to collate the money in the normal way they would for a special collection, such as a Harvest collection. The church should then split the money between the charities as agreed and send them the money.

We'd love it if you could tell us how much you've raised and where the money has gone to, so that we can see the impact Simplify is having on communities round the country and even internationally. Please contact us on [simplify@eauk.org](mailto:simplify@eauk.org) to let us know how much you have raised, and where you have sent the money. If you can email us at the start of October to tell us what you think you'll be able to raise, that would be amazing!