

# The Ultimate UK Self Assessment Checklist

## A Step-by-Step Guide for New Taxpayers

Welcome to your straightforward guide to the UK's Self Assessment tax system. It's designed to demystify the entire journey for anyone new to filing—from figuring out if you need to file, through to registration, submission, and final payment.

### Step 1: Do You Need to File a Tax Return?

First, you need to determine if you are required to send a tax return to HM Revenue & Customs (HMRC). The rules cover various types of income that aren't typically taxed automatically through an employer's payroll (PAYE).

#### **You MUST register for Self Assessment if...**

- You are a self-employed sole trader and your income from this work is more than the £1,000 Trading Allowance.
- You are a landlord and your gross income from property is more than the £1,000 Property Allowance.
- You are a partner in a business partnership.
- Your total income from all sources is over £150,000 for the tax year.
- You or your partner receive Child Benefit, and either of your individual incomes is over £50,000, requiring you to pay the High Income Child Benefit Charge.

If one or more of these apply to you, your next step is to get registered with HMRC.

### Step 2: Getting Registered with HMRC

Once you've confirmed you need to file a return, you must officially register for Self Assessment. This is a critical one-time task that should be completed as early as possible.

#### 2.1. The Registration Process

The method for registering depends on your personal circumstances. The two most common routes are:

- **For the Self-Employed (Sole Traders):** You must register online with HMRC using form CWF1. This single registration handles your Self Assessment, registers you for Class 2 National Insurance contributions, and sets up your Government Gateway account.
- **For Landlords or High Earners (Not Self-Employed):** If you are not self-employed but need to file for other reasons (like rental income or high earnings), you must register online using form SA1.

#### 2.2. Your Unique Taxpayer Reference (UTR)

After registering, HMRC will mail you a vital piece of information: your Unique Taxpayer Reference, or UTR. This 10-digit number is your permanent, personal identifier for the Self Assessment

system.

### Key Information: Your UTR Number

After registering, HMRC will mail you a 10-digit Unique Taxpayer Reference (UTR). This can take up to 10 working days in the UK. You cannot file your tax return without it, so be sure to register well before any deadlines.

With your UTR in hand, you can now turn your attention to the annual calendar of tax deadlines.

## Step 3: The Self Assessment Calendar: Key Dates & Deadlines

Sticking to the Self Assessment schedule is crucial for avoiding penalties. The UK tax year runs from 6th April to 5th April. Here are the most important dates to mark in your calendar.

Date	Event / Deadline
5 October	Registration deadline. If you're new to Self Assessment, you must register with HMRC by this date.
31 October	Paper return deadline. If you choose to file a paper tax return, it must be received by HMRC by midnight.
31 January	Online return & payment deadline. This is the final day to submit your online tax return and pay any tax you owe.
31 July	Second Payment on Account deadline. This is the due date for the second advance payment towards your next tax bill.

### ❑ Penalty Alert

Missing the 31 January online filing deadline triggers an automatic £100 penalty. This applies even if you have already paid your tax or don't owe anything. Further penalties are added for longer delays.

Now that you understand the key dates, let's focus on the practical steps of preparing and filing your return.

## Step 4: The Filing Checklist

Careful preparation is the key to a smooth and accurate tax filing experience.

### 4.1. Gather Your Documents

Before you begin filling out your tax return, gather all the necessary information in one place. Your checklist should include:

- Your 10-digit Unique Taxpayer Reference (UTR).
- Your P60 (End of Year Certificate) or P45 (Details of employee leaving) forms if you were also employed.
- Records of all your self-employment income and a detailed breakdown of your allowable business expenses.
- Records of your property income and related expenses if you are a landlord.

- Statements from banks showing interest earned and dividend vouchers from any investments.

## 4.2. Understanding the Forms

The main tax return form is the SA100, but most taxpayers will also need to complete "supplementary pages" for specific types of income.

Form	Purpose
SA103	To report your income and expenses from self-employment.
SA105	To report rental income and expenses from UK property.
SA108	To report capital gains from selling assets like property or shares.

## 4.3. Filing: Online vs. Paper

You have two options for filing your return, but filing online is strongly recommended for its convenience and later deadline.

Aspect	Online Filing	Paper Filing
Deadline	31 January	31 October
Tax Calculation	The tax you owe is calculated automatically as you fill it in.	HMRC calculates your tax for you after they receive the form.
Confirmation	You receive an instant acknowledgement that your return has been received.	You have to wait for processing and have no immediate proof of receipt.

While HMRC calculates the tax on a paper return, filing online gives you immediate clarity on your tax position and more time to prepare for the payment.

Once your return is filed and your tax liability is calculated, the final step is to settle your bill with HMRC.

## Step 5: Paying Your Tax Bill

Understanding how and when to pay is just as important as filing on time. For many, this involves a system called 'Payments on Account'.

### 5.1. What are 'Payments on Account'?

Payments on Account are advance payments towards your next year's tax bill. They are required if your tax bill for the year is over £1,000 AND less than 80% of your tax was collected at source (e.g., through an employer's PAYE scheme).

Each payment is 50% of your previous year's tax bill. Here's a simple breakdown:

- Imagine your tax bill for the 2024/25 tax year is £5,000.
- **Payment 1 (due 31 January 2026):** You must pay the full £5,000 bill. In addition, you must pay your first 'Payment on Account' for the next tax year, which is 50% of the bill: £2,500.
- **Payment 2 (due 31 July 2026):** You pay the second 'Payment on Account', which is the other 50%: £2,500.

- These two advance payments totaling £5,000 will then be deducted from your final tax bill for the 2025/26 tax year.

## 5.2. How to Pay HMRC

HMRC offers several convenient ways to pay your tax bill. The main methods are:

- **Direct Debit:** You can set up a one-off payment through your online HMRC account.
- **Bank Transfer:** You can make a payment using Faster Payments, Bacs, or CHAPS directly from your bank account.
- **Debit Card Online:** You can pay using a personal debit card through the HMRC website.

With your tax paid, your final responsibility is to manage your records and look ahead to future changes.

## Step 6: After You've Filed: Final Steps & Future Prep

Your obligations don't end the moment you submit your return. Good record-keeping is a legal requirement and preparing for upcoming system changes is highly advisable.

### 6.1. Keep Your Records Safe

You must keep all documents related to your tax return in case HMRC has any questions or decides to conduct a review. The primary rule for self-employment records is to keep them for at least 5 years from the 31 January submission deadline for that tax year.

### 6.2. A Look Ahead: Making Tax Digital (MTD)

HMRC is digitising the tax system through its Making Tax Digital (MTD) initiative. From April 2026, this will become mandatory for self-employed individuals and landlords with an annual income over £50,000.

This new system will require you to keep digital records using compatible software and submit quarterly income and expense updates to HMRC, replacing the single annual tax return. It is highly recommended that you start exploring digital accounting software now to ensure a smooth transition.

## Final Summary Checklist

To recap, here are the core actions for your first Self Assessment:

- ☑ **Register:** Confirm you need to file and register with HMRC by 5 October.
- ☑ **Get UTR:** Receive your 10-digit UTR number in the post. Keep it safe.
- ☑ **Note Deadlines:** Mark the 31 October (paper) and 31 January (online) deadlines in your calendar.
- ☑ **Gather Docs:** Collect all income and expense records before you start.
- ☑ **File Online:** Complete your SA100 and any supplementary pages online for an instant calculation and confirmation.

- ☑ **Pay Bill:** Pay your tax by 31 January, including your first Payment on Account if required.
- ☑ **Keep Records:** Securely store all your documents for at least five years after the filing deadline.

By following these steps and keeping organised, you can approach your Self Assessment with confidence. Welcome to the world of self-employment.

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#### **Disclaimer**

This guide is provided for general informational purposes only and does not constitute professional tax, legal, or financial advice. While every effort has been made to ensure the accuracy and completeness of the information contained herein, tax laws and regulations are subject to change, and individual circumstances may vary significantly.

Readers are strongly advised to consult with a qualified tax professional, accountant, or HMRC directly before making any decisions based on the information provided in this guide. The author and publisher accept no responsibility or liability for any errors, omissions, or actions taken in reliance on the contents of this document.

For the most current and authoritative information regarding UK Self-Assessment, please visit the official HMRC website at [www.gov.uk/self-assessment-tax-returns](http://www.gov.uk/self-assessment-tax-returns).



# UK Self Assessment: Your Complete Checklist

## STEP 1: GATHER YOUR INFORMATION



### Get Your Core Identifiers Ready



You will need your 10-digit Unique Taxpayer Reference (UTR) and National Insurance number.

### Collect All Income Records

Gather P60s, self-employment invoices, property rental statements, and dividend/interest records.



### Compile All Expense Records

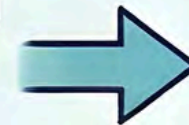
Collate receipts for all business and property expenses to claim allowable deductions.



## STEP 2: COMPLETE YOUR RETURN

### Report All Taxable Income

Use the correct supplementary pages for self-employment (SA103), property (SA105), and capital gains (SA108).



### Claim Allowable Expenses & Reliefs

Deduct costs incurred "wholly and exclusively" for business and claim capital allowances on equipment.

### Use Key Tax-Free Allowances

Remember to use allowances like the £1,000 Trading/Property Allowance and the £3,000 Capital Gains exemption.



## STEP 3: FILE, PAY & STORE

### Pay Your Tax Bill on Time

Pay by Jan 31st. If your bill is over £1,000, you'll make advance 'Payments on Account'.



**5 October**

Register for Self Assessment if new.



**31 January**

File online return & pay tax owed.



**31 July**

Pay second Payment on Account.

### Keep Your Records Securely

You must keep self-employment records for at least 5 years after the filing deadline.





# UK Self Assessment: Your At-a-Glance Guide

## The Self Assessment Calendar: Key Dates & Deadlines



## Know Your Key Tax-Free Allowances (2025/26)

These allowances let you earn a certain amount from different sources before paying tax. Use them to legally reduce your overall tax bill.



## What Can You Claim as an Expense?



### Top Claims for Sole Traders

Include office costs, professional fees, and business mileage (45p/mile for cars).



### The Golden Rule: "Wholly and Exclusively"

Expenses must be 100% for business purposes to be claimed.



### Mortgage Interest for Landlords

You get a 30% tax credit on mortgage interest instead of a full deduction.



### Top Claims for Landlords

Deduct letting agent fees, insurance, and the cost of repairs (not improvements).