UK TAX TOOLBOX
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FREE PRINTABLE UK TAX RESOURCE

# Self Assessment Checklist UK

A calm, step-by-step filing pack for the tax year 6 April 2025 to 5 April 2026. Use it to gather records, check your income and expenses, complete the return and plan the payment without relying on memory.

| Key online deadline | HMRC must receive the 2025/26 online return and any tax due by 11:59pm on 31 January 2027. Earlier registration, paper-return and tax-code deadlines can also apply. |
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## How to use this checklist

- [ ] Work through the pages in order and tick only when the record is complete or the question has been checked.
- [ ] Write your evidence references beside the relevant records, but keep sensitive documents in a secure folder rather than inside this PDF.
- [ ] Use UK Tax Toolbox calculators for planning, then confirm the final return and payment in your HMRC account or filing software.

| Important | This checklist is general information, not personal tax, legal or accounting advice. It cannot decide whether an expense is allowable or whether every Self Assessment section applies to you. |
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# 1. Confirm what you need to file

Start with scope. A tidy return begins by identifying the tax year, the reason for filing and every source of income that belongs in the same picture.

## 1 Check whether Self Assessment applies

- [ ] Use HMRC's official checker if you are unsure whether you need to send a tax return.
- [ ] Confirm whether you were self-employed as a sole trader and earned more than GBP 1,000 before expenses during 2025/26.
- [ ] Check for other possible filing reasons, including partnership income, rental income, savings, investments, dividends, foreign income, tips or commission.
- [ ] If HMRC issued a notice to file, check what action is required even if your income later changed.
- [ ] Confirm that this checklist is for 6 April 2025 to 5 April 2026; do not mix later income or costs into the totals.

## 2 Registration and account access

- [ ] If you need to tell HMRC for the first time, note the 5 October 2026 registration deadline for the previous tax year.
- [ ] Make sure you can sign in to the correct HMRC online account before the filing deadline.
- [ ] Locate your Unique Taxpayer Reference and National Insurance number; do not write them on a checklist that may be shared.
- [ ] Confirm whether you will file through HMRC's service or compatible commercial software.
- [ ] If an accountant or agent will file, agree who is responsible for information, submission, approval and payment.

**Privacy reminder**

Store tax identifiers, bank details and source documents securely. This printable checklist is designed to hold status notes, not sensitive credentials.

# 2. Gather income records

HMRC record-keeping guidance says business records should include all sales and income. Reconcile gross figures, fees and net deposits instead of relying on the bank balance alone.

## 3 Employment, pension and personal income

- [ ] P60 for each employment held at the end of the tax year.
- [ ] P45 details for any employment that ended during the year.
- [ ] P11D or employer benefit information where relevant.
- [ ] Pension income statements and tax deducted.
- [ ] Bank and building society interest statements.
- [ ] Dividend vouchers or investment platform statements.
- [ ] Rental, foreign or other untaxed income records where relevant.

## 4 Self-employed and side-hustle income

- [ ] Invoices, sales reports and a complete list of business receipts for the tax year.
- [ ] Platform statements showing gross sales or earnings, fees, refunds and net payouts.
- [ ] Cash, bank transfer, PayPal, Stripe and other payment records reconciled to the income tracker.
- [ ] Creator income separated by source, including sponsorships, affiliates, subscriptions and platform payouts.
- [ ] Reseller records separating personal possessions from stock bought for resale.
- [ ] Refunds, cancellations, chargebacks and unpaid invoices treated consistently with the accounting method used.
- [ ] Foreign-currency receipts supported by the sterling value and conversion method used in your records.

**Gross-income check**

The GBP 1,000 trading allowance is tested against gross trading income before expenses. Platform fees and other costs do not turn gross income into profit for this test.

# 3. Review expenses and evidence

HMRC allows business costs to reduce taxable profit only where the rules permit. The safest workflow is to connect every claimed amount to a business purpose and supporting evidence.

## 5 Expense record check

- [ ] Every expense has a date, supplier, description, amount and business purpose.
- [ ] Receipts, invoices, statements or other proof are stored and readable.
- [ ] Platform and payment-processing fees have not been lost inside net payouts.
- [ ] Stock, raw materials, postage and packaging are recorded where they relate to the trade.
- [ ] Phone, internet, home-working and equipment costs use a reasonable business-use share where private use exists.
- [ ] Travel, clothing, meals, training and lifestyle-related costs have been checked carefully rather than assumed allowable.
- [ ] Personal drawings, private spending, loan repayments and Income Tax payments have not been entered as ordinary business expenses.
- [ ] Unusual equipment, vehicles, stock timing, losses or capital items have been reviewed separately where necessary.

## 6 Choose the method consciously

- [ ] Compare actual allowable expenses with the trading allowance before filing.
- [ ] Do not claim actual expenses and the trading allowance against the same income.
- [ ] Check eligibility restrictions before choosing the trading allowance.
- [ ] Keep income records even when the trading allowance is used.
- [ ] Record why the chosen method was used so the decision can be understood later.

# 4. Complete and quality-check the return

Pause before pressing submit. A ten-minute reconciliation can catch missing income, duplicated costs and timing mistakes that a calculator cannot see.

## 7 Return checks

- [ ] The return uses the correct tax year and personal details.
- [ ] Income totals reconcile to invoices, statements and bank receipts, with differences explained.
- [ ] Expenses reconcile to the tracker and evidence folder, with no duplicate claims.
- [ ] PAYE tax already deducted, pension information and other taxed income are entered accurately.
- [ ] Student loan or postgraduate loan details are correct where relevant.
- [ ] Other income, benefits, reliefs, losses or pension contributions have been checked where applicable.
- [ ] The calculation and any payments on account have been reviewed before submission.
- [ ] Bank details for a repayment, if entered, belong to the correct person and account.
- [ ] A PDF or copy of the completed return and calculation will be saved securely after filing.

### 2025/26 deadline planner

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| **5 Oct 2026** | Tell HMRC if you need to complete a return for 2025/26 and the registration rule applies to you. |
| **31 Oct 2026** | HMRC must receive a paper return by 11:59pm. |
| **30 Dec 2026** | Submit online by this date if eligible and asking HMRC to collect the bill through a PAYE tax code. |
| **31 Jan 2027** | Online filing deadline and payment deadline for tax due. |
| **31 Jul 2027** | Second payment-on-account deadline where payments on account apply. |

# 5. Submit, pay and retain records

Submission is not the final step. Keep proof, pay using the correct reference and preserve the records HMRC may ask to see later.

## 8 After filing

- [ ] Save the submission receipt or confirmation number.
- [ ] Save the final return, tax calculation and any attachments in the same secure filing pack.
- [ ] Check the amount and payment date in your HMRC account rather than relying only on a planning estimate.
- [ ] Pay using the correct HMRC method and payment reference; retain proof of payment.
- [ ] Add 31 January and 31 July reminders if payments on account apply.
- [ ] If income is expected to fall and you are considering reducing payments on account, base the request on realistic figures and understand the interest risk if reduced too far.
- [ ] Keep self-employed records for at least five years after the 31 January submission deadline for the relevant tax year, subject to HMRC's detailed rules.
- [ ] Update next year's tracker now so record-keeping resumes from 6 April rather than at the next filing deadline.

**Useful UK Tax Toolbox tools**

Self Assessment Payment Calculator - Payments on Account Calculator - Sole Trader Tax Calculator - Side Hustle Tax Calculator. Visit uktaxtoolbox.co.uk/free-uk-tax-calculators.

## Official HMRC sources


https://www.gov.uk/self-assessment-tax-returns/who-must-send-a-tax-return

https://www.gov.uk/self-assessment-tax-returns/deadlines

https://www.gov.uk/self-employed-records

https://www.gov.uk/self-employed-records/what-records-to-keep

https://www.gov.uk/self-employed-records/how-long-to-keep-your-records

https://www.gov.uk/expenses-if-youre-self-employed

https://www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

https://www.gov.uk/understand-self-assessment-bill/payments-on-account


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