



Help with filling in your tax return

These notes will help you fill in your paper Short Tax Return. Alternatively, why not send us your tax return online? By sending it in online:

- it's a convenient 24-hour service
- it's quick, easy and secure
- you've an extra 3 months to send it to us
- you can save your details and finish it later if you want
- your tax is worked out automatically for you
- if you're due a repayment you'll get it much quicker
- you can get messages through your online account

i For more information about Self Assessment Online, go to www.gov.uk/how-to-send-self-assessment-online

If you've not filled in a tax return online before, go to www.gov.uk/log-in-file-self-assessment-tax-return

Tax return deadlines and penalties

If you:

- want to fill in a paper tax return, you must send it to us by 31 October 2024
- decide to fill in your tax return online or you miss the paper deadline, you must send it online by 31 January 2025 – but, if you want us to collect any tax you owe through your wages or pension, you must file online by 30 December 2024

The deadline for paying your tax bill, or any Class 2 National Insurance, is 31 January 2025.

If we do not receive your tax return by the deadlines, you'll have to pay a £100 penalty – even if you do not owe any tax.

To find out more about penalties, go to www.gov.uk/self-assessment-tax-returns/penalties

Check if you still need to fill in a tax return

If you do not think you need to fill in a tax return for this year, go to www.gov.uk/check-if-you-need-a-tax-return

The trading and property allowances provide a tax exemption for both incomes listed below (unless any of this income is from a connected party):

- receipts from self-employment (including casual earnings and commission not from employment) of £1,000 or less
- property income of £1,000 or less

The income is from a connected party if it's from:

- your employer (or the employer of your spouse or civil partner)
- a partnership in which you or someone connected to you are a partner
- a close company owned by you, by others connected to you or together

i For more information on trading and property allowance, go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

If your receipts from self-employment (including casual earnings and commission not from employment) are £1,000 or less and or your property income is £1,000 or less, then this income does not need to be reported on a tax return – read the notes for box 3.6 if the income is from self-employment. You must still complete the 'self-employment' section or the 'property income' section respectively if any of your receipts from self-employment or property income are from a connected party, as you cannot use the allowance against this kind of income.

You may still need to complete a tax return for other types of income. If so, complete this return leaving the self-employment income section blank and or leaving boxes 7.1 blank and or leaving the UK property section blank (there are some exceptions – read the notes for boxes 3.6 and 7.1 and box 6.1).

To check if you still need to fill in a tax return, go to www.gov.uk/check-if-you-need-a-tax-return

If you do not need to fill in a return, you must contact us by 31 January 2025 to avoid being charged penalties.

Before you start

You may need the following documents to help you fill in the tax return:

- your forms P60, 'End of Year Certificate', P11D, 'Expenses or benefits' or P45, 'Details of employee leaving work', payslips and your P2, 'PAYE Coding Notice'
- if you work for yourself, your profit or loss account or your business records
- your bank statements, building society passbooks, dividend counterfoils or investment brokers' schedules
- personal pension contributions certificates

Do not send any receipts, accounts or other paperwork with your tax return unless we ask for them. If you do, it will take longer to deal with your tax return and will delay any repayment.

Your PAYE tax code may be affected by information you supply in your tax return if we receive it before 1 January 2025.

If you expect any of the amounts or claims in boxes 2.5, 8.1 (minus box 8.2), 9.2, 10.1 and 11.1 to change during 2023 to 2024, you must tell HM Revenue and Customs (HMRC) to make sure we update your current PAYE tax code.

i For more information, go to www.gov.uk/tax-codes/updating-tax-code

Check this is the right tax return for you

Before you fill in this tax return, please make sure it's the right one for you. If your circumstances changed in the tax year 6 April 2023 to 5 April 2024, you may need to fill in a full tax return.

You can use the Short Tax Return if you:

- were a paid employee or had taxable benefits or expense payments
- were self-employed with an annual turnover of less than £85,000
- were repaying your Student Loan and or Postgraduate Loan
- received a UK pension (State, occupational or private) or a retirement annuity
- received income from a purchased life annuity
- received taxable State benefits such as Jobseeker's Allowance
- had property income of less than £85,000 from rents or letting a room in your own home
- received income from UK savings such as interest from a bank or building society
- received company dividends (including foreign dividends of up to £1,000)
- want to claim relief for Gift Aid payments

When to fill in a full tax return

You need to fill in a full tax return if you:

- were a paid company director or in a partnership
- received employment income from inside off-payroll working engagements
- were an employee and want to claim capital allowances
- received a lump-sum payment from your employer (or former employer) unless it was a redundancy payment covered by the £30,000 exemption
- received a State Pension lump sum
- have pension savings and have to pay a tax charge on any unauthorised payments, or because you've exceeded your Annual Allowance or Lifetime Allowance
- transferred your pension savings to a qualifying recognised overseas pension scheme (QROPS) and the transfer was subject to the overseas transfer charge
- want to transfer part of your personal allowance known as the Marriage Allowance
- have to pay the High Income Child Benefit Charge
- were self-employed and
 - you had more than one business
 - your annual turnover was £85,000 or more
 - you changed accounting date
 - your 'basis period' is not the same as your accounting period
 - you want to set off your business losses
 - you need to adjust any profits chargeable to Class 4 National Insurance contributions (NICs)
 - as a foster carer or shared lives carer, you wish to take advantage of qualifying care relief
 - you have income treated as profit by the trading income provided through third party rules
 - you want to claim the Structures and Buildings Allowance
 - you want to claim the Freeports and Investment Zones Structures and Buildings Allowance
 - you want to claim 100% first year allowance for electric charge-points
 - you want to claim 100% first year allowance for zero-emission or electric cars
- received income from shares or securities from your employer that you've not paid enough tax on
- received UK property income of £85,000 or more, income from furnished holiday lettings or want to claim capital allowances (including the Freeports and Investment Zones Structures and Buildings Allowance), 100% first year allowance for electric charge-points or 100% first year allowances for zero-emission cars including electric cars.)

- received Property Income Distributions (PIDs) from UK Real Estate Investment Trusts (UK REITs) or Property Authorised Investment Funds (PAIFs), including PIDs paid by a stock dividend issue
- received chargeable event gains such as life insurance policies and purchased life annuities
- received income from abroad (unless it was less than £1,000 of foreign dividends)
- received income from the estate of a deceased person, or received income, benefits or gains from a trust or settlement
- received a benefit from using property you previously owned ('pre-owned assets')
- were not resident or not domiciled in the UK
- were within the Managing Serious Defaulters programme for any part of the year

For Self Assessment forms and helpsheets, go to www.gov.uk/taxreturnforms

i For more about Child Benefit, go to www.gov.uk/child-benefit-tax-charge

For help with qualifying care relief, go to www.gov.uk and search for HS236.

Your personal details

1.1 Your date of birth

If you do not include your date of birth, you may not get all the allowances you're entitled to.

1.2 Your name and address

If the details are different from what is printed on the top of your tax return, write the correct details underneath the wrong ones and put the date you changed address in box 1.2.

It's important to keep your address details up to date with HMRC to make sure you're paying the right amount of Income Tax. You'll pay the appropriate rate of Income Tax for the year depending on whether you lived in Scotland, Wales or the rest of the UK for the majority of the tax year.

i For more information about Income Tax rates in Scotland and the rest of the UK, go to www.gov.uk/income-tax-rates

For more information about Income Tax rates in Wales, go to www.gov.uk/welsh-income-tax

1.4 Your National Insurance number

Your National Insurance number is made up of letters and numbers. If it's not at the top of your tax return, it will be on:

- a payslip, P45 or your P60 for the year
- a P2, 'PAYE Coding Notice'
- any letter from us or the Department for Work and Pensions

Student Loan and Postgraduate Loan repayments

Once the Student Loans Company (SLC) write to tell you the date that you should start repaying your Income Contingent Loan, you must fill in the Student Loan and or Postgraduate Loan boxes.

We'll use the loan and or plan type held by SLC to work out any Student Loan and or Postgraduate Loan repayment.

1.5 If you were notified by Student Loans Company that your repayment of a loan was due before 6 April 2024

Put an 'X' in box 1.5 if both of the following apply:

- you've received a Student Loan and or Postgraduate Loan for a course you left before April 2023
- SLC notified you that you're due to start Student Loan and or Postgraduate Loan repayments for 2023 to 2024

1.6 If your employer has deducted Student Loan repayments

Put the total amount of all Student Loan deductions taken from all PAYE employments for 2023 to 2024. You'll find this information on your P60 and payslips.

1.7 If your employer has deducted Postgraduate Loan repayments

Put the total amount of all Postgraduate Loan deductions taken from all PAYE employments for 2023 to 2024. You'll find this information on your P60 and payslips.

i For more information about repaying your Student Loan, go to www.gov.uk/guidance/tell-hmrc-about-a-student-loan-in-your-tax-return and www.gov.uk/repaying-your-student-loan

Employment income

This is income for all your PAYE jobs.

Do not fill in this section if you did not work for an employer who deducts tax through PAYE.

2.4 Benefits and taxable expenses received

If your employer has 'payrolled' your benefits and expenses (this means the tax was deducted from your pay and included in your P60), do not include them in box 2.4.

If not, your employer will give you details of your benefits and expenses on a form P11D.

Benefits can include:

- company cars and fuel
- interest-free and low-interest loans
- private medical and dental insurance

If you do not receive a copy of your P11D by 6 July 2024, contact your employer.

If you use your own car or van for work (not including the journey to and from work), do not include the figures here. Put the amounts in box 2.5.

Use your P11D to find the information you need for box 2.4 about:

- company cars, vans and fuel – in sections F and G
- private medical and dental insurance – in section I
- vouchers, credit cards and excess mileage allowance – in sections C and E
- accommodation provided by your employer – in section D
- taxable expenses payments received and balancing charges – in section N
- other benefits (including interest-free and low-interest loans) – in box 15

2.5 Allowable expenses

You can only claim for the non-reimbursed costs you had to pay out to do your job, such as:

- travel costs, including related meals and accommodation – do not include your usual commuting costs
- the costs of using your own car, motorcycle or cycle
- business expenses, such as business phone calls

i For more information about expenses, go to www.gov.uk/tax-relief-for-employees

2.6 PAYE tax reference of your main or last employer

This will be on your P2, 'PAYE Coding Notice', a P45 or your P60 for the year.

Self-employment income

You do not have to report this income, if you worked for yourself or you were a subcontractor working in the construction industry and your turnover (including casual earnings and commission not from employment) is £1,000 or less. Read the notes on page 1 'Check if you still need to fill in a tax return'.

3.4 Date you made your books up to

Due to the basis period reform, your basis period may be affected. To check if you are affected by basis period reform please go to www.gov.uk and search for helpsheet HS222.

Make your books up to the same date each year (your end of year date) until you stop trading. If you stopped trading between 6 April 2023 and 5 April 2024, you need to put that date in box 3.4, not your end of year date.

If you've been working for yourself for less than 12 months on 5 April 2024, choose whether to make your books up to the end of the tax

year (5 April) or another date. Whatever date you choose, you'll pay tax on any profit to 5 April 2024. Only use this form if your end of year date is 5 April 2024.

If you started trading between 6 April 2022 and 5 April 2023 and made your first books up to 5 April 2023, put 05 04 2024 in box 3.4. If you made up your first books for a 12-month period (after 5 April 2023), put that date in box 3.4. If your first books are not for exactly 12 months, you must send in a full tax return.

Example 1

John started his plumbing business on 6 October 2022. As the tax year ends on 5 April, he decided it was easy to use 5 April as his end of year date. He prepared his first accounts for a 6-month period and completed a tax return last year to 5 April 2023. This year his accounts are for the whole year, so he will put 05 04 2024 in box 3.4.

Example 2

Amy also started her business, as a mobile hairdresser, on 6 October 2022. She decided to prepare her first accounts for 12 months to 5 October 2023. Amy's first end of year date was after 5 April 2023, so she sent in a full tax return last year. Amy will be affected by basis period reform as her basis period will now be the same as her accounting period; 5 April, please see Helpsheet HS222.

3.5 Cash basis

Put 'X' in box 3.5 if you used cash basis.

Cash basis is a simpler way to work out your business profits or losses. You add up all your business income received and take off any allowable expenses paid in your accounting period. Do not include money you owe or you are owed at your end of year date.

If you're a sub-contractor in the Construction Industry, your income is the full amount, before contractor deductions.

Not all businesses can use cash basis.

i For more information, go to www.gov.uk/simpler-income-tax-cash-basis

3.6 Turnover

You can only use this form if your annual turnover was below £85,000 (or would have been if you traded for a full year). If your annual turnover was £85,000 or more, you need to fill in a full tax return.

Turnover is the total amount of money earned (or, if you use cash basis, received) by your business before taking off any expenses.

This includes:

- all payments for services or work your business has provided or goods you've sold – in cash, by card, cheques or any other method (including money from construction work – use the figure before contractor deductions)
- tips, fees and commissions
- any payments 'in kind' – that is, not paid by cheque or cash – for work done or goods sold
- money owed to you for work already done (unless you're using cash basis)

If you're using cash basis, only include the income you actually received in the year.

i For more information, go to www.gov.uk and search for HS222.

If your turnover was £1,000 or less, read the notes on page 1 'Check if you still need to fill in a tax return' before you complete this box, except if you:

- have expenses allowable for tax higher than your turnover and you want to be able to claim relief for the loss against future business profits, then put the turnover in box 3.6, your expenses allowable for tax in box 3.7, your capital allowances in box 3.8 and the loss in box 3.10
- expect your turnover to exceed £1,000 in the next tax year, then you can complete box 3.1
- have other income from casual earnings and commission (not from employment) to report in box 7.1 which when added to your turnover totals more than £1,000, then complete the 'Self-employed income' section and box 7.1 according to the notes
- want to voluntarily pay Class 2 National Insurance contributions to build entitlement to contributory benefits like State Pension, then put an 'X' in box 3.12
- want to preserve your record of self-employment, for example to support an application for Maternity Allowance, then complete box 3.1
- would like to claim Tax Free Childcare based on your record of self-employment income, then complete box 3.1, put your turnover in box 3.6, the same figure in box 3.6A and zero in box 3.9
- were a subcontractor and tax was deducted under the Construction Industry Scheme (CIS), then put the tax deducted in box 3.14

i For more information on trading and property allowance, go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

3.6A Trading income allowance

You can choose whether or not to deduct the trading income allowance, but you might decide to do so if your allowable business expenses

and capital allowances are less than £1,000.

You cannot do this if your receipts are from a connected party (see page 1 'Check if you still need to fill in a tax return').

The trading income allowance can be split between your self-employment income and other income from casual earnings and commission (not from employment), read the notes for box 7.1)

If you claim the trading income allowance, you cannot deduct expenses or capital allowances. Go straight to box 3.9, do not fill in boxes 3.7 or 3.8.

If you want to calculate your taxable profit by deducting the trading income allowance from your turnover instead of deducting your allowable business expenses and capital allowances, put the amount of trading income allowance used (up to £1,000) in box 3.6A. The amount of trading income allowance used cannot be more than your turnover in box 3.6.

3.7 Expenses allowable for tax

Expenses vary from business to business.

Allowable expenses include the cost of buying stock, wages, rent, rates, lighting, heating, postage, phone calls and motor costs such as fuel and insurance.

They do not include:

- your own salary
- the cost of entertaining
- the cost of buying a vehicle or other equipment (unless you use cash basis, where allowable expenses include capital expenditure, unless the expenditure is specifically disallowed vehicles other than cars)
- depreciation of equipment

Some expenses are only partly allowable.

For example, you can only claim the business part of the cost of using your own car or using a room in your home as your office.

If you use cash basis and paid more than £500 interest and other costs for cash borrowings, you can only claim £500.

Simplified expenses

You can work out some business expenses using flat rates instead of actual business expenses. You do not have to use cash basis to use simplified expenses.

You can use flat rates to work out:

- business costs for vehicles
- business use of your home or the adjustment of private use of business premises as a home (but not both)

Work out all other expenses in the usual way.

i For more information, go to www.gov.uk/expenses-if-youre-self-employed

3.8 Capital allowances

You can claim capital allowances for the costs of buying and improving equipment such as:

- vans and cars
- tools and computers
- shelves, furniture and electrical fittings

The type of capital allowance and amount that you can claim depends on the assets you have and other circumstances, for example, there are special rules for cars.

If you use cash basis, you can only claim capital allowances for cars. If you've previously claimed capital allowances for a car, you can continue to claim the allowance in box 3.8. Put the business part of the running costs of the car in box 3.7. You cannot use flat rates.

If you've never claimed capital allowances for the car, you can choose to use the flat rate, or claim capital allowances.

i For help with working out your capital allowances, go to www.gov.uk/business-tax/capital-allowances

3.9 Profit

If the total business income is more than your expenses and capital allowances, you've made a profit. If you had no allowable expenses or capital allowances, put the same figure in box 3.9 as you used in box 3.6.

If you've claimed the trading income allowance, your profit is box 3.6 less the amount claimed in box 3.6A.

3.10 Loss

If your expenses and capital allowances are more than the business income, you've made a loss. Only include a loss for this tax year.

Put any loss from a previous year in box 3.11.

You cannot make a loss if you've claimed the trading income allowance in box 3.6A.

3.12 If your total profits for 2023 to 2024 are less than £6,725 and you choose to pay Class 2 National Insurance contributions (NICs) voluntarily, put 'X' in the box

If your taxable profits are less than £6,725 or you

made a loss, you can choose to pay Class 2 NICs voluntarily to protect your entitlement to State Pension and certain benefits.

If your taxable profits are from £6,725 to £12,570 you will not need to pay Class 2 NICs. Your contributions are treated as having been paid to protect your entitlement to State Pension and certain benefits.

If your taxable profits are more than £12,570 you must pay Class 2 NICs (£3.45 per week).

Put an 'X' in box 3.12 if you want to pay voluntarily. For information, go to www.gov.uk/voluntary-national-insurance-contributions

You must be registered as self-employed to pay Class 2 NICs or pay voluntarily.

If you're registered for Self Assessment but not as self-employed, go to www.gov.uk/register-for-self-assessment/self-employed

3.13 Class 4 National Insurance Contributions (NICs)

You do not have to pay Class 4 NICs if:

- on 6 April 2023 you were at or over State Pension age
- on 6 April 2023 you were under 16
- you were not resident in the UK for tax purposes during 2023 to 2024

If you're exempt, put an 'X' in box 3.13.

3.14 Deductions on payment and deduction statements from contractors

If you work in the construction industry, and your contractor made deductions from the money paid to you, add up all the deductions to 5 April 2024 and put the total in box 3.14. Check you've put the gross amount for the accounting period before contractor deductions in box 3.6.

UK pensions and State benefits received

4.1 State Pension

Use the letter 'About the general increase in benefits' that the Pension Service sent you to find your weekly State Pension amount.

Add up the amount you were entitled to receive from 6 April 2023 to 5 April 2024 and put the total in box 4.1. Do not include any amount you received for Attendance Allowance.

If your State Pension changed during the year, or you only received it for part of the year, multiply each amount by the number of weeks that you were entitled to receive it. Add up your amounts carefully.

If you do not have the letter from the Pension Service, you can phone them on 0800 731 0469.

4.2 Total of other pensions etc

Include any other taxable pensions, such as occupational pensions and retirement annuities, plus:

- the taxable part of any ‘uncrystallised funds pension lump sum’ you withdrew under pensions flexibility
- taxable lump sums and lump sum death benefits which are treated as pension income

Do not include:

- purchased life annuities (use box 5.1 or 5.2)
- non-taxable pension death benefits you’re first entitled to from 6 April 2015

i For more information about tax on pensions or pension death benefits, go to www.gov.uk/tax-on-pension and www.gov.uk/tax-on-pension-death-benefits

4.3 Taxable Incapacity Benefit and contribution-based Employment and Support Allowance/ESA Time Limited Supplementary Payment (paid Northern Ireland only)

The total taxable amount of your benefit or allowance will be on your P60 or P45 from the Department for Work and Pensions.

Do not include:

- Incapacity Benefit if you’ve been getting it for the same illness since April 1995
- Income-based Employment and Support Allowance

4.6 Total of other taxable State benefits

If you had any of the following, add them up and put the total in box 4.6:

- Bereavement Allowance or Widow’s Pension
- Widowed Parent’s Allowance or Widowed Mother’s Allowance
- Industrial Death Benefit
- Carer’s Allowance/Carer Support Payment/Carer’s Allowance Supplementary Payment (where received to replace Carer’s Allowance – paid – Northern Ireland only)
- Carer’s Allowance Supplement (where received as an extra payment for people in Scotland who get Carer’s Allowance)
- Statutory Sick Pay or Statutory Maternity, Paternity or Adoption Pay and Shared Parental Pay paid by HMRC (not your employer)

Do not include the Christmas Bonus and Winter Fuel Payment, or any Cold Weather Payments.

i For more information about tax-free and taxable State benefits, go to www.gov.uk/income-tax

UK interest, dividends and other investment income

This includes:

- interest on bank and building society savings (not ISAs)
- taxable interest received on compensation payments, for example, payment protection insurance (PPI)
- interest on NS&I accounts and savings bonds
- interest and dividend distributions from UK authorised unit trusts, open-ended investment companies and investment trusts
- income from a purchased life annuity

Married couples and civil partners

We usually treat income from investments held in joint names as all receiving an equal share. However, if you hold unequal shares, you can elect to receive the income and pay tax on those proportions. If you want to make an election, please contact us.

Only put your share of any joint income on the tax return.

5.1 Taxed UK interest etc

Use the net interest details from your statements or vouchers. If you’ve more than one account, add up all your net interest and put the total in box 5.1.

5.2 Untaxed UK interest etc

If you’ve an account that pays you gross interest (for example, a bank or building society account) or NS&I savings bonds paid gross, put the gross amount in box 5.2.

5.3 Company dividends

This includes dividends from authorised unit trusts, open-ended investment companies and investment trusts. Put the amount on your dividend voucher in box 5.3. If you received foreign dividends of up to £1,000, put the net amount (that is, after tax) in UK pounds. If you received foreign dividends over £1,000, you must fill in a full tax return.

UK property

For help with rental income, go to PIM1051 in the Property Income Manual at www.gov.uk/government/collections/hmrc-manuals

If your UK property income for the whole year is £85,000 or more, you must fill in a full tax return.

You do not have to report income from UK property if it's £1,000 or less. Read the notes on page 1 'Check if you still need to fill in a tax return'.

If you want to claim capital allowances, you cannot use this form and will need to fill in a full tax return.

6.0 Traditional accounting or cash basis

Put an 'X' in box 6.0 if you used traditional accounting and not cash basis.

Cash basis

Cash basis is a simpler way to work out your property profits or losses. You add up all your property income received and take off any allowable expenses paid in the year. Do not include money you owe or money you're owed at the end of the year.

i For more information about cash basis, go to www.gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income

You can decide each year whether cash basis is the best option for you and you must tell us each year if you're going to use traditional accounting and not cash basis.

Transitional adjustments

If you change accounting practice, you may need to make a transitional adjustment. For guidance on the adjustments you'll need to make, go to www.gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income

All transitional receipts must be included in box 6.1 and all transitional expenses must be included in box 6.2.

6.1 Income

This is income from land that you own or lease out, or a property you let. Do not include furnished holiday lettings.

If you rent out a room in your own home and want to claim Rent-a-Room relief, put your income after deducting the relief (£7,500 or £3,750, if you let jointly) in boxes 6.1 and 6.3. Do not claim expenses in box 6.2.

i For information about the Rent-a-Room Scheme, go to www.gov.uk and search for HS223

If your income from UK property was £1,000 or less, read the notes on page 1 'Check if you still need to fill in a tax return' before you complete this box. Except if you have allowable expenses which are higher than your income, and want to be able to claim relief for the loss against future

property income then put the income in box 6.1, your allowable expenses in box 6.2 and the loss in box 6.4.

i For more information on trading and property allowance, go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

If using cash basis, your income is the total of the amounts you received during the year.

Property let jointly

If you own and let property jointly you only need to put your share of the income and expenses in the 'UK property' section. You must use the same basis, either cash or traditional accounting for calculating your profits.

We tax your shares equally if you let property jointly with your spouse and you live together.

If you want your income and expenses apportioned differently, fill in form 17, 'Declaration of beneficial interests in joint property and income', go to www.gov.uk/government/publications/income-tax-declaration-of-beneficial-interests-in-joint-property-and-income-17

6.1A Property income allowance

You can choose whether or not to deduct the property income allowance. You might decide to do that if your allowable expenses for tax are less than £1,000. You cannot do this if your property income is from a connected party (see page 1 'Check if you still need to fill in a tax return').

If you claim the property income allowance, you cannot deduct allowable expenses. Do not fill in box 6.2.

If you want to calculate your taxable profit by deducting the property income allowance from your UK property income instead of deducting your allowable expenses, put the amount of property income allowance used (up to £1,000) in box 6.1A. The amount of property income allowance used must not be more than your income in box 6.1.

i For more information on trading and property allowance, go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

6.2 Expenses allowable for tax

You can claim for the running costs of your UK property business. Such as:

- rent, rates, insurance and ground rent
- property repairs and maintenance
- advertising, stationery and phone
- business travel – for information on flat rate expenses for landlords, go to www.gov.uk/hmrc-internal-manuals/property-income-manual/pim2220
- wages
- any services you provide, such as cleaning
- cost of replacing domestic items
- irrecoverable debts written off (but only if you are not using cash basis) – for more information, go to www.gov.uk/hmrc-internal-manuals/property-income-manual/pim2072
- costs of getting a loan or finance, including interest you have to pay – you may not be able to claim the full amount that you've paid – read the notes for loan interest and other financial costs

i For more information on residential property finance costs, go to www.gov.uk/guidance/changes-to-tax-relief-for-residential-landlords-how-its-worked-out-including-case-studies

Loan interest and other financial costs

For non-residential property you can deduct the costs of getting a loan or alternative finance to buy a property that you let and the full amount of any interest on such a loan or alternative finance payments.

For residential properties, you cannot deduct the cost of getting a loan, or alternative finance to buy a property that you let, or any interest on such a loan or alternative finance payments. The costs will be used to calculate a reduction in Income Tax in box 6.6.

i For more information on the residential property finance costs restriction, go to www.gov.uk/guidance/changes-to-tax-relief-for-residential-landlords-how-its-worked-out-including-case-studies

6.3 Profit

If the total UK property income is more than your expenses, you've made a profit. If you did not have any allowable expenses put the same figure in box 6.3 as you used in box 6.1.

If you've claimed the property income allowance, your profit is box 6.1 less the amount claimed in box 6.1A.

6.4 Loss

You cannot make a loss if you've claimed the property income allowance in box 6.1A.

6.6 Residential property finance costs

This amount will be used to calculate a reduction in your Income Tax.

i For more information on residential property finance costs, go to www.gov.uk/guidance/changes-to-tax-relief-for-residential-landlords-how-its-worked-out-including-case-studies

6.7 Unused residential finance costs brought forward

Put any unused residential property finance costs from this property business from earlier years in box 6.7.

Any balance of the residential finance costs which is still unrelieved, may be carried forward to future years of the same property business.

Other UK income and capital gains

This is income from commission, casual earnings and capital gains. If you received payments for being a company director, a lump sum from your employer or income from a deceased's estate, you must fill in a full tax return. Do not include redundancy payments covered by the £30,000 exemption. Do not use this section for any income listed on page 2.

You do not have to report income from casual earnings and or commission (not from employment) if when added to income from self-employment and or income from working as a subcontractor in the construction industry was £1,000 or less. Read the notes on page 1 'Check if you still need to fill in a tax return'.

Other casual earnings that do not qualify for the trading income allowance such as tips and other payments from employment not included on your P60 also go in box 7.1.

7.1 Other income

If your casual earnings and or commission (not from employment) was £1,000 or less, read the notes on page 1 'Check if you still need to fill in a tax return' before you complete this box, except if you have income from self-employment and or from working as a subcontractor in the construction industry to report in box 3.6 which when added to your casual earnings and or commission (not from employment) totals more than £1,000.

i For more information on trading and property allowance, go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income

If you've already used part or all of your £1,000 trading income allowance against your self-employment income, then it's the unused amount of the allowance, if any, that can be used. Put any income exceeding that amount in box 7.1, otherwise enter the amount of other income less the £1,000 trading allowance in box 7.1.

If you've other casual earnings that do not qualify for the trading income allowance such as tips and other payments from employment not included on your P60, add these together with any other amounts and enter the total in box 7.1.

Example

Steve has self-employed income of £500, casual earnings income of £800 (against which the trading income allowance can be used) and £400 from tips (which does not qualify for the trading income allowance).

As his total income qualifying for trading income allowance is over £1,000 it has to be reported in his tax return.

Steve puts £500 in box 3.6 (Turnover) and £500 in box 3.6A (Trading income allowance). Amount of allowance remaining = £500 (£1,000 trading income allowance less £500.00 used against self-employed income). Steve has £500 trading income allowance to use against his casual earnings income of £800. £800 minus £500 = £300 to add to his £400 from tips = £700. Steve puts £700 in box 7.1.

7.4 Capital gains

You need to put an 'X' in box 7.4 and fill in the SA108, 'Capital gains summary' pages and let us have your computation or working sheet if:

- you sold or otherwise disposed of chargeable assets worth more than £24,000
- your chargeable gains before taking off any losses were more than £6,000
- you want to claim an allowable capital loss or make a capital gains claim or election

i For information, go to www.gov.uk/capital-gains-tax
For a copy of the 'Capital gains summary' pages and notes containing the working sheet, go to www.gov.uk and search for SA108.

Gift Aid

Gift Aid is a tax relief for gifts of money to charities and Community Amateur Sports Clubs. If you gifted shares or property to charity, want to treat 2024 to 2025 payments as if you made them in 2023 to 2024, or want to claim relief for gifts to non-UK charities, you must fill in a full tax return.

8.1 Gift Aid payments made in the year to 5 April 2024

This is the total Gift Aid payments you made this year, minus any amounts you asked or are asking us to treat as 2022 to 2023 payments. Do not include any payments you make under Payroll Giving.

8.2 Total of any 'one-off' payments included in box 8.1

To help us get your PAYE tax code right, if you have one, put in box 8.2 any one-off Gift Aid payments that you included in box 8.1.

i For more information, go to www.gov.uk/donating-to-charity

Paying into registered pension schemes or overseas pension schemes

You can claim tax relief on your personal contributions to a registered pension scheme if you paid them before you reached age 75, and have:

- been a UK resident in the tax year
- had taxable UK earnings, such as employment income or profits from self-employment
- had UK taxable earnings from overseas Crown employment (or your spouse or civil partner did)
- been a UK resident when you joined the pension scheme, and at any time in the 5 tax years before 2023 to 2024

Do not include any amounts for:

- personal term assurance contributions
- your employer's own contributions
- contributions taken from your pay before it was taxed

i For more information, go to PTM044100 in the Pensions Tax Manual at www.gov.uk/government/collections/hmrc-manuals

The maximum personal contributions you can claim tax relief on is either:

- up to the amount of your taxable UK earnings in the tax year
- up to £3,600 (that is, £2,880 you paid plus £720 tax relief your pension provider claimed) paid to a 'relief at source' scheme only

If your pension savings are more than the Annual Allowance, and a tax charge is due, you must fill in a full tax return and pay a tax charge.

i For more information, go to www.gov.uk/tax-on-your-private-pension or, go to www.gov.uk and search for HS345.

9.1 Payments to registered pension schemes that use 'relief at source'

Under the 'relief at source' scheme, your pension provider claims basic rate (20%) tax relief on your personal contributions and adds that to your pension pot.

Put the total amount in box 9.1 – that is, your personal contributions paid to the scheme plus the basic rate tax relief. Include any one-off payments you made in the year 2023 to 2024.

One-off payments are payments made in the year to 5 April 2024 that you do not intend to repeat in the year to 5 April 2025.

Use the pension certificate or receipt you get from the administrator to fill in box 9.1, or work out the figure by dividing the amount you paid by 80 and multiplying the result by 100.

Example

Emma paid £700 into her pension scheme. She puts £875 in box 9.1 (£700 divided by 80 and multiplied by 100), which is her net payment plus the tax relief of £175 (£875 at 20%).

If you pay tax at a rate above 20%, still fill in box 9.1 with the amount you paid in plus the basic rate (20%) tax relief. We'll work out any extra tax relief due to you.

9.1A Total of any 'one-off' payments in box 9.1

To help us get your PAYE tax code right, if you have one, put the total of any one-off payments (included in box 9.1) that you made in the tax year to 5 April 2024 in box 9.1A.

One-off payments are payments made in the year to 5 April 2024 that you do not intend to repeat in the year to 5 April 2025.

9.2 Gross payments – payments made without basic rate tax relief

If you've to claim all the tax relief yourself, put the total personal contributions you paid in box 9.2.

This might include payments to:

- a retirement annuity contract that does not use the 'relief at source' scheme
- your employer's registered pension scheme where no tax relief was given because of the timing of the payment or because it was made by another person
- an overseas pension scheme where you're eligible for migrant member relief, transitional corresponding relief or relief under a Double Taxation Agreement

Blind Person's Allowance

If you live in England or Wales, the local authority will put your name on their register of sight impaired (blind) people when you show them an eye specialist's certificate stating you're blind or severely sight impaired.

If you live in Scotland or Northern Ireland and are not on a register, you can claim Blind Person's Allowance if you cannot do any work for which eyesight is essential. Put 'Scotland' or 'N. Ireland' in box 10.2.

If you asked your eye specialist to tell HMRC that you're sight impaired, write 'specialist' in box 10.2.

Married Couple's Allowance

You can only claim Married Couple's Allowance if you or your spouse (or civil partner) were born before 6 April 1935. Do not fill in this section if you were born after this date.

If you or your spouse or civil partner were born before 6 April 1935, you receive an allowance made up of 2 amounts:

- a minimum amount worth up to £401, plus
- an income-related amount worth up to £636.50

This is for either:

- the husband if you were married before 5 December 2005
- the person (husband, wife or civil partner) with the higher income, if you were married or formed a civil partnership on or after 5 December 2005

If you've already claimed Married Couple's Allowance in the tax year (from 6 April 2023 to 5 April 2024) and you remarry or form a civil partnership, it's usually better to continue to claim for your former spouse or civil partner.

If this applies to you, put the name of your former spouse or civil partner in box 11.1.

i For help with Married Couple's Allowance, go to www.gov.uk/married-couples-allowance

11.1 To claim the full allowance, enter your spouse's or civil partner's first name

Only fill in this box if you're either:

- the husband and were married before 5 December 2005
- the person with the higher income and were married or formed a civil partnership on or after 5 December 2005

11.2 If, as a couple, you've already asked us to give all of the minimum amount to you, or your spouse or civil partner, put 'X' in the box

Only put an 'X' in this box if you've already told us you want to transfer the minimum allowance and filled in form 18, 'Transferring the Married Couple's Allowance' before the start of the tax year.

11.4 Date of marriage or formation of civil partnership

Only put a date in this box if you married or formed a civil partnership between 6 April 2023 and 5 April 2024. If you were married or formed a civil partnership between 6 April 2023 and 5 April 2024, you can claim 1/12th of the Married Couple's Allowances for each month of your marriage or civil partnership.

If you've paid too much tax or not enough tax

Please fill in your account details carefully. If they are wrong, it will delay any repayment. If you paid your tax by credit or debit card, we'll always try to repay back to your card before making any payment you ask for in boxes 12.1 to 12.6.

If we owe you tax but you do not complete boxes 12.1 to 12.6, we'll not be able to make a repayment until you contact us. For more information, go to www.gov.uk/claim-tax-refund

Note: If you've paid your 2024 to 2025 payments on account in advance of their due date, do not complete boxes 12.1 to 12.6 as we might refund them.

12.2 Branch sort code

Put the sort code exactly as it's shown on your card, statements or chequebook.

12.3 Account number

Your account number will be on your statements or chequebook. Please make sure the number of digits is the same as on your account. Do not include any extra zeros.

12.4 Building society reference number

Your account may have an extra reference number. It may be called a roll number, an account reference or an account number.

12.5 Name of account holder

The name of the account will be on your statements or chequebook. If it's a joint account, make sure you enter both names. If you've a nominee, you can put their account details.

12.7 2023 to 2024 tax already refunded

If you've received a tax refund (rebate) because you:

- stopped working and made an in-year repayment claim from tax paid on your – employment
- self-employment in the construction industry scheme (CIS)
- claimed the tax you paid on trivial pension income
- sent an in-year tax return to claim a refund on tax paid
- received a repayment from Jobcentre Plus after 6 April

put the amount refunded in box 12.7.

Boxes 12.8 and 12.9

If you owe less than £3,000 tax for the 2023 to 2024 tax year, we'll try to collect it through your wages or pension from 6 April 2025. Only put an 'X' in box 12.8 if you do not want us to do this. We cannot collect any Class 2 NICs this way as it may affect your claims to certain benefits. The deadline for paying Class 2 National Insurance is 31 January 2025.

i For more information, go to www.gov.uk/national-insurance/what-national-insurance-is-for

If you're likely to owe tax for the 2024 to 2025 tax year, we'll try to collect it through your wages or pension from 6 April 2024. If the income is more than £10,000 we'll not normally do this.

You may owe this tax if you receive:

- savings or investments income
- property income
- casual earnings or commission

Only put an 'X' in box 12.9 if you do not want us to do this and would prefer to pay any tax through your Self Assessment by 31 January 2026.

If we receive your paper tax return by 31 October 2024, we'll work out if you've any tax to pay and tell you before 31 January 2025.

We'll send you a tax calculation that also tells you if you've to make payments on account for the 2024 to 2025 tax year.

i For more information about payments on account, go to www.gov.uk/understand-self-assessment-bill/overview

Signing your form and sending it back

Please make sure you sign and date the form in black ink. If you forget, we'll send it back to you and it will take longer to deal with any repayment.

Do not send any receipts, accounts or other papers with your tax return unless we ask for them.

You can sign on behalf of someone else if you:

- are an executor dealing with a deceased's estate from 6 April 2023 to the date the person died
- are appointed by a UK court to complete a tax return on behalf of someone who is not mentally capable of understanding it
- have an enduring or lasting power of attorney to act on behalf of someone who is not physically or mentally capable of filling in a tax return

If you've not previously sent evidence of your appointment, please send the original document or certified copy with this tax return. A certified copy must be signed and certified as a true and complete copy, on every page, by either the donor of the power, a solicitor or a stockbroker. We'll send it back to you within 15 working days.

If you're required to complete a tax return next year, then we'll send you a full tax return.

Send your completed tax return to:

Self Assessment
HM Revenue and Customs
BX9 1LZ

More help if you need it

To get copies of any tax return forms or helpsheets, go to www.gov.uk/taxreturnforms

You can phone the Self Assessment Helpline on 0300 200 3310 for help with your tax return.