



Use these notes to help you fill in your tax return

These notes will help you to fill in your paper tax return. Alternatively, why not complete it online? Because:

- it's quick, easy and secure
- you'll have an extra 3 months to send it to us
- you do not have to complete it all at once – you can save your details and finish it later if you want

i For more information about Self Assessment Online, go to www.gov.uk/self-assessment-tax-returns

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

i If you do not think you need to complete a tax return for this year, check by going to www.gov.uk/check-if-you-need-a-tax-return

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

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Tax return deadlines and penalties

If you:

- want to fill in a paper tax return, we must receive it by 31 October 2024 (or 3 months after the date on your notice to complete a tax return if that's later)
- decide to fill in your tax return online or you miss the paper deadline, you must send it online by 31 January 2025 (or 3 months after the date on your notice to complete a tax return if that's later) – if you want us to use your tax code 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 contributions (NICs), 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. We'll charge you further penalties if your return is more than 3, 6 and 12 months late.

i For more information about penalties, go to www.gov.uk/self-assessment-tax-returns/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 or 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 or correspondence 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.

How to fill in your tax return

If you fill in a paper tax return please:

- read the ‘Most people file online’ section on the front of the form
- enter your figures carefully – if you make a mistake, strike through the error and put the correct details next to the box, otherwise we may ask you to pay too much tax

If you ask someone else to fill in your tax return, you’re still responsible for the information on it. And you must sign the form.

What makes up your tax return

We’ve sent you a tax return that we think matches your personal circumstances. But you need to make sure the booklet has all the relevant supplementary pages.

Please read the first 2 pages of your tax return (and read notes 1 to 9) before you fill in the form. If you put ‘X’ in any of the ‘Yes’ boxes on page TR 2, you need to fill in and send us the supplementary pages for that income or gain too. If you do not, we’ll treat your tax return as incomplete and send it back to you.

i If you need any supplementary pages and notes to help you complete them, you can print them from our website. Go to www.gov.uk/taxreturnforms

1 Employment

You should fill in the ‘Employment’ page if you:

- were employed in full-time, part-time or casual employment
- received income as a company director
- held an office, such as chairperson, secretary or treasurer and received income for that work
- worked for one person through another company or partnership, for example, agency work
- were resident in the UK and received an income from any foreign employment

If you were a subcontractor working in the construction industry, do not include that income on an ‘Employment’ page, see ‘2 Self-employment’.

You’ll need a separate ‘Employment’ page for each job, directorship or office.

2 Self-employment

Fill in the ‘Self-employment’ pages if you worked for yourself or you were a subcontractor working in the construction industry, and the total turnover that would be taxed in the year from all of your businesses was over £1,000.

If you have not already registered for self-employment and Class 2 NICs, you must do so now.

i For more information, go to www.gov.uk/working-for-yourself

Trading Income Allowance

If your combined receipts from self-employment (excluding Rent-a-Room trades) and certain miscellaneous income (read page TRG 8, Box 17 Other taxable income) are no more than £1,000 they are exempt from tax and do not need to be reported on a tax return unless the receipts are from a connected party.

If your income is £1,000 or less, you may choose to complete the ‘Self-employment’ pages if:

- your allowable expenses are higher than your turnover and you want to claim relief for the loss or carry forward a loss to be used against future profits
- you expect your turnover to exceed £1,000 in the next tax year
- you want to voluntarily pay Class 2 National Insurance contributions to build entitlement to contributory benefits like the State Pension
- you want to preserve your record of self-employment, for example to support an application for Maternity Allowance
- you would like to claim Tax-Free Childcare based on your self-employment income
- you’re a subcontractor and want to claim back tax deducted under the Construction Industry Scheme (CIS)

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

There are 2 types of ‘Self-employment’ pages.

If your business is:

- straightforward and your annual turnover was less than £85,000, use the ‘Self-employment’ short pages
- more complex, or your annual turnover was £85,000 or more, or you need to adjust your profits, use the ‘Self-employment’ full pages

You’ll need separate ‘Self-employment’ pages for each business.

If you worked with someone else in partnership, use the ‘Partnership’ pages.

3 Partnership

There are 2 types of ‘Partnership’ pages – short ones and full ones. Each partner must fill in their own ‘Partnership’ pages, and one partner (the ‘nominated’ partner) will also have to complete the SA800, ‘Partnership Tax Return’.

4 UK property

Fill in the ‘UK property’ pages if you received income from:

- any UK property rental including rents from land you own or lease out
- furnished holiday letting from properties in the UK or European Economic Area (EEA)
- letting furnished rooms in your own home (but if you provided meals and other services, you’ll need to fill in the ‘Self-employment’ pages)

of over £1,000 (including any income from a foreign property business reported in the ‘Foreign’ pages).


Property Income Allowance

If your total property income (excluding income eligible for Rent-a-Room relief) is not more than £1,000 it is exempt from tax and does not need to be reported on a tax return unless the income is from a connected party.

If your income is no more than £1,000, you may choose to complete the ‘UK property’ pages if:

- your allowable expenses are higher than your property income and you want to claim relief for the loss or carry forward a loss to be used against future profits
- you’re a non-resident landlord and you want to claim back tax paid (in box 21), under the non-resident landlord scheme

If you claim the Rent-a-Room relief, you cannot also claim the property income allowance on your Rent-a-Room income.

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

5 Foreign

Use the ‘Foreign’ pages if you received:

- interest (over £2,000) and income from overseas savings
- dividends (over £1,000) from foreign companies – if your only foreign income was untaxed foreign interest up to £2,000 and or foreign dividends up to £1,000, you can put these amounts in box 3 and box 5 on page TR 3 of your tax return instead of completing the ‘Foreign page’ (subject to the guidance on pages TRG 5 and 6)
- distributions and excess ‘reported income’ from reporting offshore funds – this is taxable income accumulating in an offshore fund that you have not yet received, see HS265 for more information
- overseas pensions (including taxable lump sums from overseas schemes treated as pension income), social security benefits and royalties
- income from land and property abroad (not furnished holiday lettings in the European Economic Area, these go in the ‘UK property’ pages) over £1,000 – if your total income from UK and foreign property was £1,000 or less, this may be exempted by the Property Income Allowance, see ‘4 UK property’ or go to www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income for more information
- discretionary income from non-resident trusts
- income or benefits from a person abroad or a non-resident company or trust (including a UK trust that has either been, or has received, income from, a non-resident trust)
- gains on foreign life insurance policies or on disposals in offshore funds

You should also fill in the ‘Foreign’ pages if you are eligible to claim Foreign Tax Credit Relief or Special Withholding Tax on income you report on other pages.

6 Trusts etc

Fill in the ‘Trusts etc’ pages if you were:

- a beneficiary of a trust (not a ‘bare’ trust) or settlement
- the settlor of a trust or settlement whose income is deemed to be yours

If you received income from the estate of a person who has died, do not fill in the ‘Trusts etc’ pages if:

- you were entitled to a fixed sum of money or a specific asset
- your legacy was paid with interest (put the interest in box 1 or box 2 on page TR 3 of your tax return)

- that income came from a specific estate asset, for example, rents from an estate property

Do not include in the ‘Trusts etc’ pages, payments from a trust that were funded by a taxed lump sum death benefit – these go in boxes 11 and 12 on page TR 3.

7 Capital gains summary

Fill in the ‘Capital gains summary’ pages and attach your computations if:

- you sold or disposed of chargeable assets which were worth more than £50,000
- 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 for the year
- you were not domiciled in the UK and are claiming to pay tax on your foreign gains on the remittance basis
- you’re chargeable on the remittance basis and have remitted foreign chargeable gains of an earlier year
- you sold or disposed of an interest in UK land or property and were not resident in the UK or you were a UK resident and overseas during the disposal
- you submitted a Real Time Transaction return on the disposal of an asset and have not paid the full amount of Capital Gains Tax

You should fill in the ‘Additional information’ pages if you have any chargeable event gains.

8 Residence, remittance basis etc

You should fill in the ‘Residence, remittance basis etc’ pages if you:

- are not a UK resident
- are eligible to overseas workday relief
- arrived in the UK during the 2023 to 2024 tax year and became a UK resident
- want to claim split-year treatment
- have a domicile outside the UK
- have foreign income or capital gains and want to use the remittance basis for the 2023 to 2024 tax year

9 Additional information

Fill in these pages if you have:

- interest from UK securities, peer-to-peer loans, deeply discounted securities and accrued income profits
- gains from life insurance policies (chargeable event gains)
- stock dividends, bonus issues of securities and redeemable shares
- business receipts taxed as income of an earlier year
- income from share schemes

- received lump sums or compensation from your employer, or foreign earnings not taxable in the UK
- received income from a former employer covered by third-party arrangements or ‘disguised remuneration’ rules

You should also fill in the ‘Additional information’ pages if you:

- wish to claim
 - Married Couple’s Allowance
 - employment deductions
 - tax reliefs, for example, on maintenance payments or certain investments
 - relief for losses from other income
 - relief now for the 2024 to 2025 tax year trading losses or certain capital losses
- are liable to pension savings tax charges, for example, the annual allowance charge (including overseas pension schemes)
- need to tell us about a tax avoidance scheme

i For more information about the tax charges on pension savings, go to www.gov.uk/tax-on-your-private-pension

i Your tax return should have all the relevant pages. If it does not, you’ll need to get the supplementary pages and relevant notes to help you complete them. Go to www.gov.uk/taxreturnforms

Starting your tax return

Your personal details

Box 1 Your date of birth

Make sure you tell us your date of birth. If you do not, you may not get all the allowances you’re entitled to.

Box 2 Your name and address

If the details are different or missing, for example, because you moved address or printed the tax return from the internet, write the correct details in or under the ‘Issue address’ on the front of the form and put the date you changed address in box 2. It’s important to keep your address details up to date, with HMRC, to make sure you’re paying the right rate 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 information about income tax rates in Scotland and the rest of the UK, go to www.gov.uk/scottish-income-tax

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

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

Box 4 Your National Insurance number

If your National Insurance number is 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

National Insurance number	Works/payroll number
AB 12 66 34 C	

Example of a National Insurance number

Income

Interest and dividends from UK banks and building societies

This includes:

- any interest you receive on bank, building society and other savings accounts
- dividends and other qualifying distributions from UK companies and UK authorised unit trusts or open-ended investment companies
- income from purchased life annuities
- interest you receive in non-cash form

Do not include any interest from Individual Savings Account (ISAs), Ulster Savings Certificates, Save As You Earn schemes or as part of an award by a UK court for damages.

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

If a nominee receives investment income on your behalf, or if you're a beneficiary of a bare trust, fill in boxes 1 to 5 on page TR 3 (not the 'Trusts etc' pages).

If you make gifts to any of your children who are under 18 that produces more than £100 income (before tax), you need to include the whole amount of the income in your tax return.

If your bank or building society pays you an alternative finance return or profit share return instead of interest, put the amount in box 1 if it is taxed, or box 2 if it is not.

UK interest

Include in box 1 or 2 any interest from:

- bank and building society savings, including internet accounts
- UK authorised unit trusts, open-ended investment companies and investment trusts – these are paid without tax deducted – include the full amount of these distributions in box 2
- National Savings and Investments accounts and savings bonds
- taxable interest received on compensation payments, for example, payment protection insurance (PPI)
- certificates of tax deposit
- credit unions and friendly societies

Do not include interest from UK government securities (gilts), or interest from bonds, loan notes or securities issued by UK companies. These go in the 'Additional information' pages.

Box 1 Taxed UK interest - the net amount after tax has been taken off

Copy the net interest details from your statements or electronic vouchers. If you have more than one account, add up all your net interest and put the total in box 1.

Include any net income (after tax has been taken off) from a purchased life annuity. Use the details on your payment certificate and only put the income part of the payment in box 1. Do not include the rest of the payment.

If you received cash or shares following the takeover or merger of building societies, you may have to pay tax on the income. If you do, include it in box 1. If you're not sure, put the amount in box 17 and give us details in 'Any other information' on page TR 7.

Box 2 Untaxed UK interest - amounts which have not had tax taken off

If you have an account that pays you gross interest (for example, a bank or building society account), put the gross amount in box 2.

Box 3 Untaxed foreign interest (up to £2,000)

If your only foreign income was untaxed foreign interest (of up to £2,000), put the amount (in UK pounds) in box 3 instead of filling in the 'Foreign' pages.

You must put the name of the country where the interest arose in 'Any other information' on page TR 7.


If it was more than £2,000, you'll need to fill in the 'Foreign' pages.

UK dividends

You do not pay tax on the first £1,000 of dividend income you receive (the dividend allowance). You pay tax on dividends above the dividend allowance at the following rates:

- 8.75% on dividend income within the basic rate band
- 33.75% on dividend income within the higher rate band
- 39.35% on dividend income within the additional rate band

Include all of your dividend income, even if it's less than £1,000, as it will count towards your basic or higher rate bands and may affect the rate of tax that you pay on dividends received in excess of the £1,000 allowance.

 For more information, go to www.gov.uk/tax-on-dividends

Box 4 Dividends from UK companies – the amount received

Your dividend voucher will show your shares in the company, the dividend rate and dividend payable. Put the total dividend payments in box 4.

Include any dividends from employee share schemes. Do not include:

- Property Income Distributions from Real Estate Investment Trusts (REITs) or Property Authorised Investment Funds (PAIFs) – these go in box 17, and the tax taken off in box 19
- stock dividends or non-qualifying dividends – these go in the 'Additional information' pages

Box 5 Other dividends – the amounts received

This includes dividend distributions from authorised unit trusts, open-ended investment companies, and investment trusts. Put the amount on your dividend voucher in box 5.

Include in box 5 any dividend from accumulation units or shares that are automatically reinvested. Do not include any 'equalisation' amounts.

Box 6 Foreign dividends (up to £1,000)

If your only foreign income was any interest in box 3 and dividends up to £1,000 and you're claiming deduction relief, put the net amount of foreign dividends (in UK pounds) in box 6. Put the foreign tax taken off in box 7.


If your total dividend income (including UK and foreign dividends) is over £1,000 and you're eligible to claim deduction relief or Foreign Tax Credit Relief, do not include the foreign dividend in this box. Complete the 'Foreign' pages instead.


It is not possible to use a mix of both tax credit relief and deduction relief on the same income source.

UK pensions, annuities and other state benefits received

Not all benefits are taxable. Do not include the following in boxes 8 to 13:

- Attendance Allowance, lump sum Bereavement Support Payment or Personal Independence Payments
- State Pension Credit, Working Tax Credit, Child Tax Credit or Universal Credit
- additions to State Pensions or benefits for dependent children
- income-related Employment and Support Allowance, Jobfinder's Grant or Employment Zone payments
- Maternity Allowance
- War Widow's Pension and some pensions paid to other forces dependants if the death in service was before 6 April 2005
- pensions and other payments for disability, injury or illness due to military service
- some beneficiaries' pensions where the member died before age 75
- overseas pensions – these go on the 'Foreign' pages

 For more about what is and what is not taxable income, go to www.gov.uk/income-tax

 For more about tax on beneficiaries' pensions, go to www.gov.uk/tax-on-pension-death-benefits and for war widow(er) pensions, go to www.gov.uk/war-widow-pension

Box 8 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 8. For tax purposes, the correct amount is always the figure of weekly entitlement not the number of payments you received, so this will be the first week at the old weekly pension rate, plus 51 weeks at the new weekly pension rate.

Example

If your old weekly pension was £90 and your new weekly pension is £100 (amounts used for illustrative purposes only):

- First week at £90 = £90
- 51 weeks at £100 = £5,100
- Put in box 8 £5,190

However, if you reached state pension age before 6 April 2010 and 6 April 2023 falls on a Saturday, Sunday or Monday, the increase is calculated at 52 times the new rate.

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, phone them on 0800 731 0469 (textphone 0800 731 0464) and ask them for the information.

If you received a lump sum because you deferred your State Pension from an earlier year, put the amount in box 9, not in box 8.

Do not include State Pension Credit, the Christmas bonus, Winter Fuel Payment or any addition for a dependent child.

Boxes 9 and 10 State Pension lump sum

Only fill in box 9 if you deferred your State Pension for at least 12 months and chose to receive it as a one-off lump sum in the 2023 to 2024 tax year. Put the gross amount (before tax taken off) in box 9 and the tax taken off in box 10. Do not include any lump sum amount in box 8.

Box 11 Pensions (other than State Pension), retirement annuities and taxable lump sums treated as pensions

Your pension payer will give you a P60, 'End of Year Certificate' or similar statement. Add up your total UK retirement annuities and pensions (not the State Pension), and put the total gross amount (before tax taken off) in box 11.

This includes taxable pensions:

- from your, or your deceased family member's employer
- from personal pension plans and stakeholder pension plans
- paid as drawdown pensions from a registered pension scheme

- from Additional Voluntary Contributions schemes
- for injuries at work or for work-related illnesses
- from service in the Armed Forces
- from retirement annuity contracts or trust schemes
- from the Financial Assistance Scheme
- paid after age 75 as a serious ill-health lump sum or lump sum death benefit

It also includes the taxable part of any:

- lump sums you received instead of a small pension ('trivial commutation lump sum')
- 'uncrystallised funds pension lump sum' you withdrew under pension flexibility
- lifetime allowance excess lump sum
- lump sum paid before age 75 as a serious ill-health lump sum
- 'uncrystallised funds pension lump sum death benefit' paid before age 75
- 'defined benefits lump sum death benefit' paid before age 75

Do not include non-taxable pension death benefits you're first entitled to from 6 April 2015.

Please give us the following details in 'Any other information' on page TR 7:


- details of your pension or annuity payer and your reference number
- your PAYE reference
- the payment before tax and the amount of tax taken off
- if you received a taxable lump sum death benefit through a trust, the name, date of birth and date of death of the member who has died, from your R185 (Pension LSDB) certificate – put the gross amount and tax paid figures from your certificate in boxes 11 and 12

10% deduction

If you receive a UK pension for former service to an overseas government, only 90% of the basic pension is taxable in the UK. Take 10% off the value of the pension before you put the amount in box 11.

The territories are:

- any country forming part of His Majesty's dominions
- any Commonwealth country (excluding the UK)
- any territory under His Majesty's protection

 For more about tax on pensions, go to www.gov.uk/tax-on-pension

For help about payments from the Financial Assistance Scheme covering several years, go to www.ppf.co.uk/our-members/what-it-means-fas

Box 12 Tax taken off box 11

Use the P60 or certificate your pension payer gave you, and put the total amount of tax taken off all your pensions in box 12.

12	Tax taken off box 11												
£	—							6	4	0	.	0	0

Example of tax return, box 12

If your P60 shows that you received a refund, it will have an ‘R’ next to it. Put a minus sign in the shaded box in front of the figure.

Box 13 Taxable Incapacity Benefit and contribution-based Employment and Support Allowance (ESA)

Not all Incapacity Benefit is taxable. It is not taxable in the first 28 weeks of incapacity or if your incapacity began before 13 April 1995 and you have been getting it for the same illness ever since.

All contribution-based Employment and Support Allowance and ESA Time Limited Supplementary Payment (paid Northern Ireland only) is taxable.

Use the P60(IB), P45(IB), P60(U) or P45(U) that the Department for Work and Pensions (DWP) gave you. Put the total taxable amount of your benefit or allowance in box 13 and any tax taken off your payments in box 14.

Box 15 Jobseeker’s Allowance

Use the P60(IB), P45(IB), P60(U) or P45(U) that DWP gave you and put the total amount of Jobseeker’s Allowance in box 15.

If you stopped claiming before 5 April 2024, you’ll find the total amount on your P45(U).

Box 16 Total of any other taxable State Pensions and benefits

If you had any of the following, add up your payments and put the total in box 16:

- Bereavement Allowance or Widow’s Pension
- Widowed Parent’s Allowance or Widowed Mother’s Allowance
- Industrial Death Benefit
- Carer’s Allowance, Carer Support Payment or Carer’s Allowance Supplementary Payment (where received to replace Carer’s Allowance - paid in 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 but only if paid by HM Revenue and Customs (not your employer)

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

Other UK income not included on supplementary pages

Box 17 Other taxable income

This includes:

- miscellaneous income – for example, from casual earnings, commission or freelance income (not exempted by the trading income allowance)
- business receipts where your business has ceased
- Property Income Distributions (PIDs) from Real Estate Investment Trusts (REITs) and Property Authorised Investment Funds (PAIFs)
- payments from a personal insurance policy for sickness or disability benefits
- income from unauthorised unit trusts
- taxable annual payments
- profits from certificates of deposit
- non-cash benefits you received for being a former employee
- the following authorised payments from an overseas pension scheme:
 - the taxable part of an ‘uncrystallised funds pension lump sum’, a winding-up lump sum or a trivial commutation lump sum
 - payments after age 75 as a serious ill-health lump sum or authorised lump sum death benefit
 - lifetime allowance excess lump sum
 - payments before age 75 as a serious ill-health lump sum, ‘uncrystallised fund pension lump sum death benefit’ or ‘defined benefits lump sum death benefits’

If you’re not sure if any income is taxable, please contact the payer of the income to confirm how it should be treated before completing this box.

Receipts from self-employment (read page TRG 2 of these notes) and certain miscellaneous income of £1,000 or less are exempt from tax and do not need to be reported on a tax return. If the total receipts from both are more than £1,000, the ‘Self-employment’ pages must be completed to report the self-employment income and the miscellaneous income must be reported in box 17.

Do not include any income from your employment, self-employment or capital gains, or any miscellaneous income exempted by the trading income allowance. If you've already claimed part or all of your £1,000 trading income allowance against self-employment income, then it's the unused amount, if any, that is exempt here and you should still show any miscellaneous income exceeding that amount in Box 17.

Example

Tony has self-employed income of £500 and miscellaneous income of £800.

As this income is over £1,000 it has to be reported in his tax return.

Tony puts £500 in box 9 (Turnover) and £500 in box 10.1 (Trading income allowance) of his Self-employment (short) pages.

Amount of allowance remaining = £500

Tony puts £300 in box 17 (£800 minus £500 (remaining amount of trading income allowance)).

Make sure you tell us what this income is in box 21.

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

For more information on other income, go to www.gov.uk and search for 'HS325'.

Box 18 Total amount of allowable expenses

This includes any expenses that:

- you had to spend solely to earn the income
- were not for private or personal use
- were not capital items, such as a computer

If you use your £1,000 trading income allowance against your miscellaneous income or self-employment income do not include any amounts you had to spend to earn this miscellaneous income in box 18.

Make a note in box 21 of the amount of trading income allowance claimed against your miscellaneous income.

Box 20 Benefit from pre-owned assets

Pre-owned assets (property) includes land and buildings or chattels, for example, works of art, furniture, antiques, cars or yachts, or any assets held in a settlement.

You may have to pay a tax charge on benefits received if you previously owned or helped to buy assets (pre-owned assets (POA)).

You may have to pay tax if:

- during the 2023 to 2024 tax year you
 - occupied land without paying a full market rent for it
 - used or enjoyed goods without paying fully for the benefit
 - could benefit from property you've settled if income from the property is treated as yours
- and at some time since 17 March 1986 you
 - owned the property you're now benefiting from
 - owned and sold property and used the proceeds to buy the property you're now benefiting from
 - gave someone else property, including cash, and they used it to buy the property you're now benefiting from
 - settled assets into the trust that you can benefit on

Please tell us in box 21 how you worked out the benefit or charge that you put in box 20.

Do not include the benefit if:

- the property could be liable to Inheritance Tax when you die
- the total benefit for the year is £5,000 or less
- you made the cash gift before 6 April 2016

i For more information about pre-owned assets and help working out your benefit either:

- go to www.gov.uk/government/collections/hmrc-manuals and read page IHTM44000 in the Inheritance Tax Manual
- phone the Probate and Inheritance Tax Helpline on 0300 123 1072

Tax reliefs

This section covers tax relief for payments to pension schemes, charities and for Blind Person's Allowance. If you wish to claim other reliefs, for example, Married Couple's Allowance where one of the couple was born before 6 April 1935, please use the 'Additional information' pages.

Your PAYE tax code may be affected by information you supply in your tax return if we receive it before 31 December 2024.

If you expect any of the amounts or claims in boxes 2, 5, 6 or 13 to change during the 2024 to 2025 tax year, you must tell 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

Paying into registered pension schemes and overseas pension schemes

Fill in boxes 1 to 3 for payments to registered pension schemes and box 4 for payments to 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 the 2023 to 2024 tax year

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 www.gov.uk/pension-types

Limits to relief

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 gross (that is, £2,880 you paid plus £720 tax relief claimed by your pension provider) to a 'relief at source' scheme only

The limits also apply to overseas pension schemes.

If your pension savings are more than the Annual Allowance, and a tax charge is due, you must use the 'Additional information' pages and pay a tax charge.

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

Personal contributions that had tax relief in the scheme

Box 1 Payments to registered pension schemes operating 'relief at source'

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

Put the total amount in box 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 1 or work out the figure by dividing the amount you actually paid by 80 and multiplying the result by 100.

Example

Emma paid £700 into her pension scheme. She puts £875 in box 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% you should still fill in box 1 with the amount you paid in plus the basic rate (20%) tax relief. We'll work out the extra tax relief due to you over the basic rate claimed by your pension provider.

Box 1.1 Total of any 'one-off' payments in box 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 1) that you made in the tax year to 5 April 2024 in box 1.1. 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.

Personal contributions with full relief still to claim

Box 2 Payments to a retirement annuity contract

If your retirement annuity contract (RAC) provider does not use the 'relief at source' scheme they do not claim the basic rate (20%) tax relief on your behalf. Put your total personal contributions to the RAC in the 2023 to 2024 tax year in box 2.

Box 3 Payments to your employer's scheme which were not deducted from your pay before tax

In some schemes, an employer takes your personal contributions from your pay before they tax what's left. If you (or someone else who is not your employer) paid into such a scheme and no tax relief was given, you can claim that tax relief now. Put the total unrelieved amount you paid in the 2023 to 2024 tax year in box 3.

This may happen if:

- you paid more contributions than you earned in that job
- your employer could not take any contributions from your pay before taxing it, for example if you were paid close to 5 April
- you're not an employee but are a member of a public services pension scheme or a marine pilots' fund

Do not include any personal contributions that had relief at source, such as a group personal pension scheme.

Box 4 Payments to an overseas pension scheme

You may get tax relief if you're eligible for migrant member relief, transitional corresponding relief or relief under a double taxation agreement. Put the amount that qualifies for tax relief in box 4.

Charitable giving

When completing boxes 11 and 12 note that donor reliefs for the 2023 to 2024 tax year are only available for donations to non-UK charities that had asserted their charitable tax status with HMRC on or before 14 March 2023.

You should check this with the non-UK charity before claiming donor reliefs, and also note that from 5 April 2024 only donations to UK charities will qualify for donor reliefs

Tell us about the gifts to charities and Community Amateur Sports Clubs (CASCs) that you're claiming relief for.

i For more information about giving to charity, go to www.gov.uk/donating-to-charity
For an A to Z of registered CASCs, go to www.gov.uk/government/publications/community-amateur-sports-clubs-casc-registered-with-hmrc--2

Gift Aid

Gift Aid is a tax relief for gifts of money to charities and CASCs.

If you pay tax at a rate above the basic rate, you're entitled to additional tax relief – the calculation works it out for you.

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

Put the total Gift Aid payments you made from 6 April 2023 to 5 April 2024 in this box. Do not include any payments under Payroll Giving.

Box 6 Total of any 'one-off' payments in box 5

To help us get your PAYE tax code right, if you have one, put any one-off payments you included in box 5 in box 6. These will be Gift Aid payments made from 6 April 2023 to 5 April 2024 that you do not intend to repeat in the year to 5 April 2025.

Box 7 Gift Aid payments made in the year to 5 April 2024 but treated as if made in the year to 5 April 2023

Put in box 7 any Gift Aid payments that you made between 6 April 2023 and 5 April 2024, which you want us to treat as if you made them in the tax year 6 April 2022 to 5 April 2023.

Box 8 Gift Aid payments made after 5 April 2024 but to be treated as if made in the year to 5 April 2024

If you want us to treat Gift Aid payments you made between 6 April 2024 and the date you send us your tax return, as if you made them in the year to 5 April 2024, put the amount in box 8. For example, if you know you'll not be paying higher rate tax this year but you did in the year to 5 April 2024.

Box 9 Value of qualifying shares or securities gifted to charity

You can claim tax relief for any qualifying shares and securities gifted, or sold at less than their market value, to charities. Qualifying shares and securities are:

- those listed on a recognised stock exchange or dealt in on a designated market in the UK
- units in an authorised unit trust
- shares in an open-ended investment company
- an interest in an offshore fund

Put in box 9 the net benefit of the shares or securities, minus any amounts or benefits received from the charity. Add any incidental costs for the transfer, such as brokers' fees or legal fees.

i For more information about charitable giving, go to www.gov.uk and search for 'HS342'.

Box 10 Value of qualifying land and buildings gifted to charity

You can claim tax relief for any gift or sale at less than market value, of a 'qualifying interest in land' – that is, the whole of your beneficial interest in that freehold or leasehold land in the UK.

Put in box 10 the net benefit of the land, minus any amounts or benefits received from the charity. Add any costs of the gift or sale, such as legal or valuer's fees.

Box 11 Value of qualifying investments gifted to non-UK charities in boxes 9 and 10

You can claim relief for gifts of qualifying shares, securities, land or buildings to certain non-UK charities, recognised by HMRC for tax relief on or before 14 March 2023. If any amounts included in box 9 or box 10 are to charities outside the UK, put the amount in box 11 and give us details in 'Any other information' on page TR 7.

Box 12 Gift Aid payments to non-UK charities in box 5

You can claim relief for Gift Aid donations to certain non-UK charities, recognised by HMRC for tax relief on or before 14 March 2023. If any amounts included in box 5 are to charities outside the UK, put the amount in box 12 and give us details in 'Any other information' on page TR 7.

Blind Person's Allowance

Box 14 Enter the name of the local authority or other register

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 the allowance if your eyesight is so bad you cannot do any work for which eyesight is essential. Write 'Scotland' or 'Northern Ireland' in box 14.

If you asked your eye specialist to tell HMRC that you're sight impaired write 'specialist' in box 14.

Box 15 If you want your spouse's, or civil partner's, surplus allowance

Only put 'X' in this box, if your spouse or civil partner has claimed Blind Person's Allowance but does not have enough taxable income to use it all, and you want to claim the surplus.

Box 16 If you want your spouse, or civil partner, to have your surplus allowance

Only put 'X' in the box if you claim the allowance but cannot use it all, and you want to give the balance to your spouse or civil partner.

If you put 'X' in box 15 or box 16, please tell us your spouse's or civil partner's name and National Insurance number in 'Any other information' on page TR 7.

Student Loan and Postgraduate Loan repayments

The Student Loans Company (SLC) will write to tell you the date that you should start repaying your Income Contingent Repayment Loan. You must fill in the Student Loan and or Postgraduate Loan boxes from this date. We'll use the loan and or plan type held by SLC to work out any Student Loan and or Postgraduate Loan repayment.

i For more detailed 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

Boxes 1 to 3

Put 'X' in box 1 if you've received a letter from the SLC notifying you that repayment of an Income Contingent Loan began before 6 April 2024.

In box 2, put the total amount of all Student Loan deductions taken from all PAYE employments. You'll find this information on your P60 and payslips.

In box 3, put the total amount of all Postgraduate Loan deductions taken from all PAYE employments. You'll find this information on your P60 and payslips.

High Income Child Benefit Charge

Fill in this section if during the 2023 to 2024 tax year:

- your adjusted net income was over £50,000
- your adjusted net income was higher than your partner's adjusted net income, and either
 - you or your partner got Child Benefit payments
 - someone else claimed Child Benefit for a child who lived with you

i For help working out your adjusted net income, go to www.gov.uk/guidance/adjusted-net-income

If you make a new claim for child benefit between 6 April and 7 July 2024, you may receive an amount of child benefit backdated to the 2023 to 2024 tax year. The backdated amount will be deemed as though it was received in the 2024 to 2025 tax year and therefore does not need to be included in this tax return.

However, if it is more beneficial to report the backdated child benefit in the 2023 to 2024 tax year rather than the 2024 to 2025 tax year, the backdated amount will need to be declared in this return.

Box 1

Put the total amount of Child Benefit payments you or your partner got for the 2023 to 2024 tax year.

If you and your partner commenced or ceased living together during the tax year, their income was over £50,000 and greater than your income, then enter the amount of Child Benefit you received whilst you lived alone. Your partner will need to enter the amount of Child Benefit received when you lived together on their tax return. They'll need to be registered for self-assessment to do this.

If the Child Benefit claimant applied to the EU Settlement Scheme (EUSS) after 30 June 2021, do not include payments for the period between 1 July 2021 and the date of their EUSS application. Do not include any arrears payments received that relate to previous tax years. This is the amount of Child Benefit payments for a full week, where a Monday falls within the tax year. For the 2023 to 2024 tax year, the first week starts on Monday 10 April 2023 and the last week starts on Monday 1 April 2024. There are 52 Mondays in the 2023 to 2024 tax year. If you got payments for the full year, put the total for 52 weeks in box 1.

Also put in box 1, the amount of Child Benefit payments you got if you or your partner:

- started to get Child Benefit payments on or after 6 April 2023 – put the amount from the date it started to 5 April 2024
- stopped getting Child Benefit payments before 6 April 2024 – put the amount received up to that date

Box 2

Put the total number of children you or your partner got Child Benefit payments for on 5 April 2024.

Box 3

If you or your partner stopped getting all Child Benefit payments before 6 April 2024 (but after 5 April 2023), put the date the payments stopped in box 3.

If you have to pay the High Income Child Benefit Charge for the 2024 to 2025 tax year and you do not want us to collect it through your pension or wages by adjusting your 2024 to 2025 tax code during the year, put 'X' in box 3 on page TR6.

i For help working out your Child Benefit payments received, go to www.gov.uk/child-benefit-tax-calculator
For more about the High Income Child Benefit Charge, go to www.gov.uk/child-benefit-tax-charge

Marriage Allowance

If your earnings from 6 April 2023 to 5 April 2024 were less than £12,570 (plus up to £6,000 in savings interest), you could benefit as a couple if you transfer £1,260 of your personal allowance. You must fill in boxes 1 to 5 and put your date of birth in box 1 on page TR 1.

By transferring £1,260 of your personal allowance to your spouse or civil partner to reduce the amount of tax they pay by up to £252, you may have to pay some tax yourself. To be able to benefit, all of the following must apply:

- you were married to, or in a civil partnership with, the same person for all or part of the tax year
- you do not claim Married Couple's Allowance
- your partner's income was not taxed at a rate other than the basic rate, the dividend ordinary rate or the starting rate for savings

i Use the Marriage Allowance calculator to see if you can benefit, go to www.gov.uk/marriage-allowance
For more about personal allowances and tax rates, go to www.gov.uk/income-tax-rates

If you do not live in the UK but are a citizen of a European Economic Area (EEA) country, you can still make a transfer but your worldwide income (in UK pounds) must be less than your personal allowance for you to be eligible.

If you or your partner were born before 6 April 1935, you may benefit more as a couple by claiming Married Couple's Allowance instead of Marriage Allowance. You cannot have both.

i For more information about Married Couple's Allowance, go to www.gov.uk/married-couples-allowance

Finishing your tax return

Calculating your tax

If we receive your paper tax return by the deadline, we'll work out if you have any tax to pay and tell you before 31 January 2025. We'll send you a tax calculation that also tells you if you have 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/payments-on-account

If you want to work out the amount of tax that you owe or may be repaid, use 'A rough guide to your tax bill' on page TRG 16 of these notes.

The guide does not take in to account any payments on account that you've already made towards your 2023 to 2024 Self Assessment tax bill.

Tax refunded or set off

Box 1

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 the job centre after 6 April

put the amount refunded in the box.

If you're amending your tax return, do not include any repayment you received from us after you filed your original return.

If you have not paid enough tax

Box 2

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. But, we can only do this if we receive your paper tax return by 31 October 2024 or file online by 30 December 2024, and:

- you have enough wages or pension to collect the tax you owe
- it does not double the amount of tax you pay on this income
- it does not cause you to pay more than half of this income in tax

We cannot collect any Class 2 National Insurance Contributions (NICs) this way as it may affect your claim to certain benefits.

The deadline for paying Class 2 NICs is 31 January 2025.

 For more information, go to www.gov.uk/national-insurance

Only put 'X' in box 2 if you do not want us to do this and would prefer to pay any tax through your self-assessment by 31 January 2025.

Box 3


If you're likely to owe tax on:

- Child Benefit payments (the High Income Child Benefit Charge)
- savings or investments income
- property income
- casual earnings or commission

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 will not normally do this.

Only put 'X' in box 3 if you do not want us to do this and would prefer to pay any tax through your self-assessment by 31 January 2025.

 For more information about paying directly to us, go to www.gov.uk/pay-self-assessment-tax-bill

If you've paid too much tax

If you paid your tax by credit or debit card, we'll always try to repay back to your card first before making any repayment you ask for in boxes 4 to 14.

If you've paid your 2024 to 2025 payments on account well in advance of their due date, do not complete boxes 4 to 14 as it might cause them to be refunded.

Boxes 4 to 8

Please fill in your account details carefully.

If they're wrong it will delay any repayment.

If you have a nominee put their account details in each of the boxes.

Box 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.

Boxes 6 and 7

Your branch sort code and account number will be on your statements or chequebook. Please make sure the number of digits is the same as on your account.

Box 8 Building society reference number

Your account may have an extra reference number. It may be called a roll number, account reference or account number. Only fill in box 8 if you want us to send a repayment to your building society.

Box 9 If you do not have a bank or building society account

Only put 'X' in the box if you want us to send you a cheque, or you do not have a bank or building society account.

Boxes 10 to 14

Only fill in boxes 10 to 14 if you've included your nominee's account details in boxes 4 to 9.

Your tax adviser, if you have one

Box 15 Your tax adviser's name

Please tell us your tax adviser's name. If they work for a firm or a company, put the firm or company name in box 15.

Any other information

Box 19 Please give any other information in this space

This may include further details of:

- any untaxed foreign interest up to £2,000
- any gifts you made to charities outside the UK
- any estimates or provisional figures you've used
- the name and National Insurance number of your spouse or civil partner

Figures entered in this box will not be included in your tax calculation. Any figures that affect the tax you need to pay should be entered in the correct section of the tax return.

Signing your form and sending it back

Please make sure you sign and date the form yourself. If you forget, we cannot accept it and will have to send it back to you.

Box 20 If this tax return contains provisional figures

Only put 'X' in this box if you've used provisional figures and you intend to send final figures as soon as you can. You must tell us in 'Any other information' on page TR 7 why you have used provisional amounts and when you expect to give us your final figures.

Do not put 'X' in box 20 if you've used estimated figures, but tell us in the 'Any other information' box why you have.

Boxes 23 to 26

You only need to fill in these boxes 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 have not previously sent evidence of your appointment, please send the original document, or certified copy, with this tax return.

A certified copy should 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.

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.

A rough guide to your tax bill

This is not precise but it will indicate if you have to pay any tax by 31 January 2025 or if we owe you a repayment. It does not take account of Marriage Allowance transfer, Student Loan repayments, Child Benefit Charge or Foreign Tax Credit Relief.

i Personal Allowance

£12,570 - if your total income is between £100,000 and £125,140 reduce £12,570 by £1 for every £2 your income exceeds £100,000. If your total income is £125,140 or more Personal Allowance is zero. Blind Person's Allowance, if claimed, is £2,870.

i Tax rate bands *£10,955 and £37,700 can be increased by any personal pension payments (box 1 on page TR 4) and grossed up Gift Aid (box 5 minus box 7 + box 8 on page TR 4 x 100/80). Income Tax in box 1 uses the £0 to £37,700* and next £112,300* tax bands first, then savings, dividends and Capital Gains.

*If you're a Scottish taxpayer, the Scottish Income Tax rates and bands may be different from the rest of the UK.

For Scottish taxpayers the tax bands for income in boxes 1 to 3 only are *£2,162, *£10,956, *£17,974 and *£94,048

i Savings allowance - you are eligible for £1,000. But if you're taxable at 40%/42% (box 5) or 33.75% (box 7) it's £500 or, if taxable at 45%/47%/39.35%, it is 0.

A rough guide to your tax bill

1 Add up your income Do not include savings income or company dividends	1	£	<input type="text"/>
2 Income minus deductions and allowances			
Pension and retirement annuity contributions (boxes 2, 3 and 4 on page TR 4)	£		<input type="text"/>
Value of shares, securities, land gifted to charity (boxes 9 and 10 on page TR 4)	£		<input type="text"/>
Personal Allowance (see page 15) + Blind Person's Allowance	£	2	£ <input type="text"/>
3 Work out the tax due on box 2			
The first £2,162* in box 2 x 19%	£		<input type="text"/>
The next/first £10,956*/£37,700 in box 2 x 20%	£		<input type="text"/>
The next £17,974* in box 2 x 21%	£		<input type="text"/>
The next £94,048*/£112,300 in box 2 x 40% or 42%	£		<input type="text"/>
Remainder in box 2 x 45% or 47%*	£	3	£ <input type="text"/>
4 and 5 Add up savings income and work out tax (less any deductions and allowances unused in box 2)	4	£	<input type="text"/>
Amount in starting rate up to £5,000 (£17,570 minus amount in box 1) x 0%	£		£0.00 <input type="text"/>
Amount in nil rate - savings allowance (£1,000, £500 or £0) x 0%	£		£0.00 <input type="text"/>
Amount chargeable to tax x 20%, 40% or 45% (see box 3 for amounts available in rate bands)	£	5	£ <input type="text"/>
6 and 7 Add up dividend income and work out tax (less any deductions and allowances used in boxes 2 and 4)	6	£	<input type="text"/>
Amount in nil rate - dividend allowance (£1,000)	£		£0.00 <input type="text"/>
Amount chargeable to tax (see boxes 3 and 5 for amounts available in rate bands) (8.75%, 33.75% or 39.35%)	£	7	£0.00 <input type="text"/>
8 and 9 If you're self-employed or in partnership			
Class 4 NICs on profits (minus £12,570) x 9% up to maximum of £37,700 x 9% = £3,393	£		<input type="text"/>
Remainder x 2%	£	8	£ <input type="text"/>
Work out Class 2 NICs at £3.45 per week		9	£ <input type="text"/>
10 Capital Gains Tax (on gains over £6,000)			
Other gains x 10% + residential property gains x 18% up to the amount of unused basic rate band (if any)	£		<input type="text"/>
Other gains x 20% + residential property gains x 28% on gains above basic rate	£		<input type="text"/>
Gains that qualify for Business Asset Disposal Relief and Investors' Relief x 10%	£	10	£ <input type="text"/>
Total add boxes 3, 5, 7, 8, 9 and 10 together		11	£ <input type="text"/>
Minus any tax paid – from employment (P60 or P45), or from trading income (subcontractor deductions) and so on		12	£ <input type="text"/>
Total tax bill box 11 minus box 12		13	£ <input type="text"/>
This is not precise but it will indicate if you have to pay any tax by 31 January 2025 or if we owe you a repayment. It does not take account of Marriage Allowance transfer, Student Loan repayments, Child Benefit Charge or Foreign Tax Credit Relief and so on, and whilst the deductions and allowances are given in the most beneficial manner for most customers it cannot do this in every case.			