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# Self Assessment tax returns

## 1. Overview

Self Assessment is a system HM Revenue and Customs ([HMRC](#)) uses to collect Income Tax.

Tax is usually deducted automatically from wages, pensions and savings. People and businesses with other income must report it in a tax return.

If you need to send one (<https://www.gov.uk/self-assessment-tax-returns/who-must-send-a-tax-return>), you fill it in after the end of the tax year (5 April) it applies to.

This guide is also available in Welsh (Cymraeg) (<https://www.gov.uk/ffurflenni-treth-hunanasesiad/trosolwg>).

## Sending your return

Log in and file your tax return online (<https://www.gov.uk/log-in-file-self-assessment-tax-return>), or send a paper form (<https://www.gov.uk/self-assessment-forms-and-helpsheets>).

## Deadlines

Send your tax return by the deadline (<https://www.gov.uk/self-assessment-tax-returns/deadlines>) (31 January if you file online).

If you didn't send an online return last year, allow extra time (up to 20 working days) as you'll need to register first. There are different ways to register if you're:

- self-employed or a sole trader (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed>)
- not self-employed (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed>)
- registering a partner or partnership (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-a-partner-or-partnership>)

## Filling in your return

You need to keep records (<https://www.gov.uk/keeping-your-pay-tax-records>) (for example bank statements or receipts) so you can fill in your tax return correctly.

You can get help filling in your return (<https://www.gov.uk/self-assessment-tax-returns/get-help>).

## Paying your bill

[HMRC](#) will calculate what you owe (<https://www.gov.uk/understand-self-assessment-bill>) based on what you report.

Pay your Self Assessment bill (<https://www.gov.uk/pay-self-assessment-tax-bill>) by 31 January (or 30 December if you want [HMRC](#) to collect tax automatically from your wages or pension).

How much tax you pay will depend on the Income Tax (<https://www.gov.uk/income-tax-rates>) band you're in. There's a different rate for Capital Gains Tax (<https://www.gov.uk/capital-gains-tax>) if you need to pay it, for example you sell shares or a second home.

## 2. Who must send a tax return

The tax year is from 6 April to 5 April the following year.

You'll need to send a tax return if, in the last tax year:

- you were self-employed - you can deduct allowable expenses (<https://www.gov.uk/expenses-if-youre-self-employed>)
- you got £2,500 or more in untaxed income, for example from tips or renting out a property (<https://www.gov.uk/renting-out-a-property/paying-tax>) - contact the helpline (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/income-tax-enquiries-for-individuals-pensioners-and-employees>) if it was less than £2,500
- your income from savings or investments was £10,000 or more before tax
- your income from dividends from shares (<https://www.gov.uk/tax-on-dividends>) was £10,000 or more before tax
- you made profits from selling things like shares, a second home or other chargeable assets (<https://www.gov.uk/capital-gains-tax/what-you-pay-it-on>) and need to pay Capital Gains Tax (<https://www.gov.uk/capital-gains-tax>)
- you were a company director - unless it was for a non-profit organisation (such as a charity) and you didn't get any pay or benefits, like a company car
- your income (or your partner's) was over £50,000 and one of you claimed Child Benefit (<https://www.gov.uk/child-benefit-tax-charge>)
- you had income from abroad (<https://www.gov.uk/tax-foreign-income>) that you needed to pay tax on
- you lived abroad and had a UK income (<https://www.gov.uk/tax-uk-income-live-abroad>)
- your taxable income was over £100,000
- you were a trustee of a trust or registered pension scheme
- you had a P800 from [HMRC](#) saying you didn't pay enough tax (<https://www.gov.uk/tax-overpayments-and-underpayments>) last year - and you didn't pay what you owe through your tax code or with a voluntary payment
- your State Pension was more than your Personal Allowance (<https://www.gov.uk/income-tax-rates>) and was your only source of income - unless you started getting your pension on or after 6 April 2016

Certain other people may need to send a return (for example religious ministers or Lloyd's underwriters) - you can check whether you need to (<https://www.gov.uk/check-if-you-need-a-tax-return>). You usually won't need to send a return if your only income is from your wages or pension.

### If you've been told to send a return

If you get an email or letter from HM Revenue and Customs ([HMRC](#)) telling you to send a return, you must send it - even if you don't have any tax to pay.

If you used to send a tax return but don't need to send one for the last tax year, you can contact [HMRC](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment>) to close your Self Assessment account.

You must also tell [HMRC](https://www.gov.uk/stop-being-self-employed) if you've stopped being self-employed (<https://www.gov.uk/stop-being-self-employed>).

## Claiming tax relief

Fill in a tax return to claim money back from [HMRC](https://www.gov.uk/stop-being-self-employed) for:

- donations to charity (<https://www.gov.uk/income-tax-reliefs/charity-donations-tax-relief>)
- private pension contributions (<https://www.gov.uk/tax-on-your-private-pension/pension-tax-relief>) as a higher or additional (<https://www.gov.uk/income-tax-rates>) rate taxpayer, or if your scheme isn't set up for automatic tax relief
- work expenses (<https://www.gov.uk/tax-relief-for-employees/how-to-claim>) over £2,500 - if they're less and you don't need to send a return for any other reason, contact the helpline (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/income-tax-enquiries-for-individuals-pensioners-and-employees>) instead

## Registering for Self Assessment

You need to register if you didn't send a tax return last year. There are different ways to register if you're:

- self-employed or a sole trader (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed>)
- not self-employed (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed>)
- registering a partner or partnership (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-a-partner-or-partnership>)

If you're new to Self Assessment, you'll need to keep records (<https://www.gov.uk/keeping-your-pay-tax-records>) (for example bank statements or receipts) so you can fill in your tax return correctly.

## 3. Sending a return

Once you've registered, you can send your tax return using HM Revenue and Customs' ([HMRC](https://www.gov.uk/keeping-your-pay-tax-records)) free Self Assessment online service.

There are different ways to register if you're:

- self-employed or a sole trader (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed>)
- not self-employed (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed>)
- registering a partner or partnership (<https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-a-partner-or-partnership>)

You can get help filling in your return (<https://www.gov.uk/self-assessment-tax-returns/get-help>).

You then have to pay your bill (<https://www.gov.uk/pay-self-assessment-tax-bill>) by the deadline.

## Using software or paper forms

You can choose to send any Self Assessment return using software (<https://www.gov.uk/how-to-send-self-assessment-online/software-you-can-buy>) or paper forms (<https://www.gov.uk/self-assessment-forms-and-helplets>).

You must use one of these options to send returns:

- for a partnership
- for a trust and estate
- if you get income from a trust
- if you lived abroad (<https://www.gov.uk/tax-uk-income-live-abroad/>) as a non-resident
- if you're a Lloyd's underwriter

You must use a paper form if you need to send a tax return for trustees of registered pension schemes (<https://www.gov.uk/government/publications/self-assessment-tax-return-for-trustees-of-registered-pension-schemes-sa970>) (SA970).

The deadline (<https://www.gov.uk/self-assessment-tax-returns/deadlines>) for paper forms is 31 October (or 31 January if you're a trustee of a registered pension scheme or a non-resident company).

## 4. Deadlines

HM Revenue and Customs ([HMRC](https://www.gov.uk/government/organisations/hm-revenue-customs)) must receive your tax return and any money you owe by the deadline.

The last tax year started on 6 April 2016 and ended on 5 April 2017.

Self Assessment	Deadline
Register for Self Assessment if you're self-employed or a sole trader ( <a href="https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed">https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed</a> ), not self-employed ( <a href="https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed">https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed</a> ), or registering a partner or partnership ( <a href="https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-a-partner-or-partnership">https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-a-partner-or-partnership</a> )	5 October 2017
Paper tax returns ( <a href="https://www.gov.uk/self-assessment-forms-and-helplets">https://www.gov.uk/self-assessment-forms-and-helplets</a> )	Midnight 31 October 2017
Online tax returns ( <a href="https://www.gov.uk/log-in-file-self-assessment-tax-return">https://www.gov.uk/log-in-file-self-assessment-tax-return</a> )	Midnight 31 January 2018
Pay the tax you owe ( <a href="https://www.gov.uk/pay-self-assessment-tax-bill">https://www.gov.uk/pay-self-assessment-tax-bill</a> )	Midnight 31 January 2018

There's an additional payment deadline of 31 July if you make advance payments towards your bill (known as 'payments on account' (<https://www.gov.uk/understand-self-assessment-bill/payments-on-account>)).

You'll usually pay a penalty (<https://www.gov.uk/self-assessment-tax-returns/penalties>) if you're late. You can appeal (<https://www.gov.uk/tax-appeals/penalty>) against a penalty if you have a reasonable excuse (<https://www.gov.uk/tax-appeals/reasonable-excuses>).

## When the deadline is different

Submit your online return by 30 December if you want [HMRC](#) to automatically collect tax you owe from your wages and pension. You must be eligible (<https://www.gov.uk/pay-self-assessment-tax-bill/through-your-tax-code>).

[HMRC](#) must receive a paper tax return (<https://www.gov.uk/self-assessment-forms-and-helpsheets>) by 31 January if you're a trustee of a registered pension scheme or a non-resident company. You can't send a return online.

[HMRC](#) might also email or write to you giving you a different deadline.

## Partnership returns if you have a company as a partner

If your partnership's accounting date is between 1 February and 5 April and one of your partners is a limited company, the deadline for:

- online returns is 12 months from the accounting date
- paper returns is 9 months from the accounting date

## 2015 to 2016 tax year and earlier

The Self Assessment deadline for these tax years has passed. Send your tax return or payment as soon as possible - you'll have to pay a penalty (<https://www.gov.uk/self-assessment-tax-returns/penalties>).

## 5. Penalties

You'll get a penalty if you need to send a tax return (<https://www.gov.uk/self-assessment-tax-returns/who-must-send-a-tax-return>) and you miss the deadline (<https://www.gov.uk/self-assessment-tax-returns/deadlines>) for submitting it or paying your bill.

You'll get a penalty of £100 if your tax return is up to 3 months late. You'll have to pay more if it's later, or if you pay your tax bill (<https://www.gov.uk/pay-self-assessment-tax-bill>) late.

Estimate your penalty (<https://www.gov.uk/estimate-self-assessment-penalties>) for Self Assessment tax returns more than 3 months late, and late payments.

You can appeal (<https://www.gov.uk/tax-appeals/penalty>) against a penalty if you have a reasonable excuse (<https://www.gov.uk/tax-appeals/reasonable-excuses>).

**All partners can be charged a penalty if a partnership tax return is late.**

## 6. If you need to change your return

You can make a change to your tax return after you've filed it, for example because you made a mistake. You'll need to make your changes by:

- 31 January 2018 for the 2015 to 2016 tax year
- 31 January 2019 for the 2016 to 2017 tax year

If you miss the deadline or if you need to make a change to your return for any other tax year you'll need to write to [HMRC](#).

Your bill will be updated based on what you report. You may have to pay more tax or be able to claim a refund.

## Updating your tax return

How you update your tax return depends on how you filed it.

### Online tax returns

1. Log in to your [HMRC](#) online account (<https://www.tax.service.gov.uk/account>).
2. From 'Your tax account', choose 'Self Assessment account' (if you don't see this, skip this step).
3. Choose 'More Self Assessment details'.
4. Choose 'At a glance' from the left-hand menu.
5. Choose 'Tax return options'.
6. Choose the tax year for the return you want to amend.
7. Go into the tax return, make the corrections and file it again.

### Paper tax returns

Download a new tax return (<https://www.gov.uk/self-assessment-forms-and-helpsheets>), and send [HMRC](#) the corrected pages. Write 'amendment' on each page, and include your name and Unique Taxpayer Reference ([UTR](#)) - this is on previous tax returns or letters from [HMRC](#).

Check your Self Assessment paperwork for the address. If you can't find this, send your corrections to the address for general Self Assessment enquiries (<https://www.gov.uk/contact/hm-revenue-customs/self-assessment>).

### If you used commercial software

Contact the software provider (<https://www.gov.uk/software-tax-returns>) for help correcting your tax return. Contact [HMRC](#) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment>) if your software isn't able to make corrections.

## Write to [HMRC](#)

Write to [HMRC](#) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment>) if you need to make a change to your tax return from the 2014 to 2015 tax year or earlier.

Include in your letter:

- the tax year you're correcting
- why you think you've paid too much or little tax
- how much you think you've over or underpaid

You can claim a refund up to 4 years after the end of the tax year it relates to. If you're making a claim, also include in your letter:

- that you're making a claim for 'overpayment relief'
- proof that you'd paid tax through Self Assessment for the relevant period
- how you want to be repaid
- that you haven't previously tried to claim back this refund
- a signed declaration saying that the details you've given are correct and complete to the best of your knowledge

## Changes to your bill

You'll see your amended bill straight away if you updated your tax return online. Within 3 days, your statement will also show:

- the difference from the old one, so you can see whether you owe more or less tax
- any interest

To view this, log in to your account (<https://www.tax.service.gov.uk/account>) and choose 'View statements' from the left-hand menu.

### If you're owed tax

To claim a refund, go to 'Request a repayment' from the left-hand menu within your [HMRC](#) online account. Allow 4 weeks for your refund to be sent to your bank account.

You may not get a refund if you have tax due in the next 35 days (for example for a payment on account (<https://www.gov.uk/understand-self-assessment-bill/payments-on-account>)). Instead, the money will be deducted from the tax you owe.

### If you need to pay more tax

Your updated bill will also show:

- the deadline for paying
- the effect on any payments on account (<https://www.gov.uk/understand-self-assessment-bill/payments-on-account>) you need to make

### If you sent an updated paper return

[HMRC](#) will send you an updated bill within 4 weeks. They'll also pay any refund directly into your bank account, as long as you included your bank details on tax return.

## 7. How to get help

If you need help with Self Assessment, you can:

- appoint someone (<https://www.gov.uk/appoint-tax-agent>) to fill in and send your tax return, for example an accountant, friend or relative - you can find an accountant accredited in the UK (<https://www.gov.uk/tax-help>)
- watch videos and join webinars (<https://www.gov.uk/government/news/webinars-and-videos-about-self-assessment>)
- contact HM Revenue and Customs ([HMRC](#)) for general Self Assessment enquiries (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment>)

- get help with your online account (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment-online-services-helpdesk>)

## Help filling in your return

There's introductory guidance on GOV.UK to:

- Capital Gains Tax (<https://www.gov.uk/capital-gains-tax>) if you've sold certain things like property or shares
- expenses if you're an employee (<https://www.gov.uk/tax-relief-for-employees/>) or self-employed (<https://www.gov.uk/expenses-if-youre-self-employed>)
- Child Benefit (<https://www.gov.uk/child-benefit-tax-charge>) if your income's over £50,000
- tax on income from renting property (<https://www.gov.uk/renting-out-a-property/paying-tax>)
- tax on savings interest (<https://www.gov.uk/apply-tax-free-interest-on-savings>)
- tax returns for business partnerships (<https://www.gov.uk/set-up-business-partnership/partnership-tax-return>)
- tax on income from abroad (<https://www.gov.uk/tax-foreign-income>) - or on your UK income if you live abroad (<https://www.gov.uk/tax-uk-income-live-abroad>)

## Guidance notes and helpsheets

You can also read guidance in:

- the notes (<https://www.gov.uk/self-assessment-forms-and-helpsheets>) for each section of the tax return, for example 'UK property notes (<https://www.gov.uk/government/publications/self-assessment-uk-property-sa105>)' if you're completing that section
- [HMRC's Self Assessment helpsheets](https://www.gov.uk/self-assessment-forms-and-helpsheets) (<https://www.gov.uk/self-assessment-forms-and-helpsheets>)

## 8. Returns for someone who has died

You must report a death to HM Revenue and Customs ([HMRC](https://www.gov.uk/hmrc)) as soon as possible if you're dealing with the tax affairs of someone who's died.

[HMRC](https://www.gov.uk/hmrc) will tell you if you need to fill in a Self Assessment tax return on the deceased's behalf.

### Contacting [HMRC](https://www.gov.uk/hmrc)

If you use the Tell Us Once service (<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>) you won't need to contact [HMRC](https://www.gov.uk/hmrc).

If you don't use the Tell Us Once service contact [HMRC](https://www.gov.uk/hmrc) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-helpline>).

Tell [HMRC](https://www.gov.uk/hmrc) the:

- date of death
- name and address of who to contact

You'll also need to tell them one of the following for the deceased:

- National Insurance number
- [UTR](https://www.gov.uk/utr) (Unique Taxpayer Reference) - you can find this on letters or payslips from [HMRC](https://www.gov.uk/hmrc)

- full address
- last employer or pension provider's name and address

## Filling in the Self Assessment tax return

The records you'll need for the deceased's tax return will depend on their circumstances. You'll usually need details of the deceased's bank and savings accounts, for example:

- bank statements
- building society pass books
- dividend vouchers
- National Savings bonds or certificates

If the deceased was employed or receiving a pension you'll usually need:

- work or pension payslips
- details of any expenses paid by the employer
- confirmation of any state pension

You'll need their business records if the deceased ran their own business or rented out property.

Contact [HMRC's Bereavement helpline](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-helpline) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-helpline>) if you need help completing a return for someone who has died or if you can't find their records.

## Submitting a return

Contact [HMRC](https://www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-helpline) (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/bereavement-helpline>) to register to submit a return online (<https://www.gov.uk/log-in-file-self-assessment-tax-return>).

You can also send it by post (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/self-assessment>).

The deadlines for submission (<https://www.gov.uk/self-assessment-tax-returns/deadlines>) are different depending on how you chose to submit the return.

You can hire a professional (<https://www.gov.uk/tax-help>) (such as an accountant) to help you submit a tax return on behalf of the deceased.

## Telling [HMRC](https://www.gov.uk/government/organisations/hm-revenue-customs) about the 'administration period'

If you're the executor or administrator of an estate (<https://www.gov.uk/wills-probate-inheritance>) you may also need to send information to [HMRC](https://www.gov.uk/government/organisations/hm-revenue-customs) for the 'administration period'. This is the time between the day after the death and the date the estate is settled ('distributed').

What you need to send depends on the size of the estate, and the money that came from it during the administration period.

## When you must send a tax return for the 'administration period'

Fill in a trust and estate tax return if any of the following apply:

- the total Income Tax and Capital Gains Tax due for the administration period was more than £10,000
- in any tax year that ended before 6 April 2016, more than £250,000 came from the sale of the estate's assets by administrators or executors
- in the current tax year, more than £500,000 came from the sale of the estate's assets by administrators or executors
- the estate was worth more than £2.5 million at the date of death

This tax return is for the estate - it's separate from the return you sent on behalf of the deceased.

## **Sending the tax return**

To send an estate tax return, you must first register the estate online (<https://www.tax.service.gov.uk/trusts-forms/form/registration-of-an-estate/new>).

You'll get a Unique Taxpayer Reference (UTR) in the post within 15 working days (21 if you're abroad) - you'll need it to send a tax return.

Once you've received your UTR, you can either:

- fill in paper form SA900 (<https://www.gov.uk/government/publications/self-assessment-trust-and-estate-tax-return-sa900>) and post it to HMRC by 31 October after the tax year it applies to
- buy software (<https://www.gov.uk/software-tax-returns>) to send it electronically by 31 January (3 months later)

After you've sent your return, HMRC will tell you how much the estate owes. You'll need to pay the Self Assessment bill (<https://www.gov.uk/pay-self-assessment-tax-bill>) by the deadline.

## **If you don't need to send a tax return**

You can make 'informal arrangements' instead. To do this, write to HMRC and tell them:

- the Income Tax and Capital Gains Tax due for the administration period
- the name, address, National Insurance number, and UTR of the deceased
- your name and contact details

Send this information to HMRC's address for PAYE and Self Assessment (<https://www.gov.uk/government/organisations/hm-revenue-customs/contact/income-tax-enquiries-for-individuals-pensioners-and-employees>).

You'll be provided with a payment slip with any tax that needs to be paid.