

# 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?

- it's quick, easy and secure
- you will have an extra 3 months to send it to us
- you don't 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](http://www.gov.uk/self-assessment-tax-returns)

If you have not completed a tax return online before, go to [online.hmrc.gov.uk/registration](http://online.hmrc.gov.uk/registration). Once you have signed up, we will post you an Activation Code. This can take **10 working days** to arrive (or up to 21 days if you're setting up your account from abroad) so please register in plenty of time.

If you don't think you need to complete a tax return for this year, go to [www.gov.uk/check-if-you-need-a-tax-return](http://www.gov.uk/check-if-you-need-a-tax-return)

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## Tax return deadlines and penalties

- If you want to fill in a paper tax return, you must send it to us by **31 October 2016**
- If you decide to fill in your tax return online or you miss the paper deadline, you must send it online by **31 January 2017** – but, 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 2016**

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

**i** To find out more about penalties, go to [www.gov.uk/self-assessment-tax-returns/penalties](http://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 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.

## 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, we may ask you to pay too much tax

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

## What makes up your tax return

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

Please read the first 2 pages of your tax return (and read notes 1 to 9 overleaf) before you fill in the form. If you put an '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 don't, we will 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](http://www.gov.uk/taxreturnforms), or
  - phone the Self Assessment Orderline on 0300 200 3610

## 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 1 person through another company or partnership, for example, agency work
- were resident in the UK and received an income from any foreign employment

You will need a separate 'Employment' page for each job, directorship or office.

## 2 Self-employment

If you worked for yourself or you were a subcontractor working in the building industry, fill in the 'Self-employment' pages. If you worked with someone else in partnership, use the 'Partnership' pages.

There are 2 types of 'Self-employment' pages.

If your business is:

- straightforward and your annual turnover was less than £82,000, use the 'Self-employment' short pages
- more complex or your annual turnover was £82,000 or more, or you need to adjust your profits, use the 'Self-employment' full pages

You will need separate 'Self-employment' pages for each business.

## 3 Partnership

There are 2 types of 'Partnership' pages – short ones and full ones. Each partner must fill in their own 'Partnership' pages, and 1 partner will have to complete the 'Partnership Tax Return'.

## 4 UK property

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

- any UK property rental
- 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 will need to fill in the 'Self-employment' pages

## 5 Foreign

Use the 'Foreign' pages if you received:

- interest (over £2,000) and income from

overseas savings – if your only foreign income was untaxed foreign interest up to £2000, you can put this amount in box 3 on page TR 3 of your tax return instead (see TRG 4)

- dividends (over £300) from foreign companies
- distributions and 'reported income' from offshore funds – this is taxable income accumulating in an offshore fund that you have not yet received
- overseas pensions (not lump sums from pension schemes), social security benefits and royalties
- income from land and property abroad (not furnished holiday lettings)
- 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 want 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

## 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 £44,400
- your chargeable gains before taking off any losses were more than £11,100
- 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 are chargeable on the remittance basis and have remitted foreign chargeable gains of an earlier year
- you sold or disposed of an interest in a UK residential property and were not resident in the UK or you were a UK resident and overseas during the disposal.

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 2015 to 2016 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 2015 to 2016 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
- life insurance gains (chargeable event gains)
- stock dividends, non-qualifying distributions and loans written-off
- post cessation business receipts
- 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
  - relief for losses from other income. The rules on using losses have changed. For more information go to [www.gov.uk](http://www.gov.uk) and search for ‘HS325’
  - relief now for the 2016 to 2017 tax year trading losses or certain capital losses
- are liable to tax charges on pension savings (including overseas pension schemes)
- need to tell us about a tax avoidance scheme

**i** For information about the tax charges on pension savings, go to [www.gov.uk/tax-on-your-private-pension](http://www.gov.uk/tax-on-your-private-pension)

**i** Your tax return should have all the relevant pages. If it doesn’t, you will need to get the supplementary pages and relevant notes to help you complete them:

- print them from our website, go to [www.gov.uk/taxreturnforms](http://www.gov.uk/taxreturnforms), or
- phone the Self Assessment Orderline on 0300 200 3610

## Starting your tax return

### Your personal details

#### Box 1 Your date of birth

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

#### Box 2 Your name and address

If the details are different or missing, for example, because you moved 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.

#### 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, building societies, etc

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

**Don’t 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 belonging to the two of you in equal shares. 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 are a beneficiary of a bare trust, fill in boxes 1 to 5 – 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 etc

Include in box 1 or box 2 any interest from:

- bank and building society savings, including internet accounts
- UK authorised unit trusts, open-ended investment companies and investment trusts
- 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

**Don't 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 etc – the net amount after tax has been taken off

Copy the net interest details from your bank statements, building society passbooks or electronic vouchers from authorised unit trusts, open-ended investment companies or investment trust companies. 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. **Don't 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 are 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 etc – amounts which have not had tax taken off

If you have an account that pays you gross interest (for example, because you have filled in a form R85, ‘Getting your interest without tax taken off’), put the gross amount in box 2.

### Box 3 Untaxed foreign interest (up to £2000)

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 will need to fill in the ‘Foreign’ pages.

## UK dividends

### Box 4 Dividends from UK companies – the net amount, do not include the tax credit

Your dividend voucher will show your shares in the company, the dividend rate, and the tax credit and dividend payable. Put the total dividend payments in box 4 – don't add on the tax credit.

Include any dividends from employee share schemes. **Don't 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 – do not include the tax credit

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 – don't add on the tax credit.

Include in box 5 any dividend from accumulation units or shares that are automatically reinvested. **Don't include** any ‘equalisation’ amounts.

### Box 6 Foreign dividends (up to £300)

If your only foreign income was taxed dividends, put the net amount (in UK pounds in box 6) instead of on the ‘Foreign’ pages. Put the foreign tax taken off in box 7.

## UK pensions, annuities and other state benefits received

Not all benefits are taxable. **Don't include the following in boxes 8 to 13:**

- Attendance Allowance, lump sum Bereavement 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
- dependants' or beneficiaries' pensions that are not taxable
- 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](http://www.gov.uk/income-tax)

 For more about tax on pensions, go to [www.gov.uk/tax-on-pension-death-benefits](http://www.gov.uk/tax-on-pension-death-benefits) and for war widows pensions go to [www.gov.uk/war-widow-pension](http://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 2015 to 5 April 2016 and put the total in box 8. **Don't 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 0345 606 0265 (textphone 0800 731 7339) and ask them for the information.

If you received a lump sum because you deferred your State Pension, put the amount in box 9.

**Don't include** State Pension Credit, the Christmas bonus, Winter Fuel Payment or any addition for a dependant 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 2015 to 2016 tax year. Put the gross amount (before tax taken off) in box 9 and the tax taken off in box 10.

**Don't include** any lump sum amount in box 8.

### Box 11 Pensions (other than State Pension), retirement annuities and taxable triviality payments

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 late husband's, wife's or civil partner'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

It also includes the taxable part of any

- lump sums you received instead of a small pension ('trivial lump sum')
- 'uncrystallised funds pension lump sum' you withdrew under pension flexibility

**Don't include** non-taxable pension death benefits you are 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

### 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 10.

The territories are:

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

 For more about tax on pensions, go to [www.gov.uk/tax-on-pension](http://www.gov.uk/tax-on-pension)



- owned and sold property and used the proceeds to buy the property you are now benefiting from
- gave someone else property, including cash, and they used it to buy the property you are now benefiting from
- settled assets into the trust that you can benefit on

Please tell us in ‘Any other information’ on page TR 7, how you worked out the benefit or charge that you put in box 20.

**Don’t 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 2008

- i** For more information about pre-owned assets and help working out your benefit:
- go to [www.hmrc.gov.uk/manualsa-z](http://www.hmrc.gov.uk/manualsa-z) and read page IHTM44000 in the Inheritance Tax Manual, or
  - 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.

### 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 2015 to 2016 tax year

**Don’t 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](http://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, or
- 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.

The total Annual Allowance for 2015 to 2016 is £80,000, but this is subject to an allowance of up to £40,000 for pension inputs from 9 July 2015 to 5 April 2016. A modified Annual Allowance applies if you flexibly accessed your pensions during 2015 to 2016.

- i** For more information go to [www.gov.uk](http://www.gov.uk) and search for ‘HS345’, or go to [www.gov.uk/tax-on-your-private-pension](http://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 contributions you made in the year and provide the details of any one off contributions in ‘Any other information’ on page TR 7.

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 40% or 45% you should still fill in box 1 with the amount you paid in plus the basic rate (20%) tax relief. We will work out the extra tax relief due to you over the basic rate claimed by your pension provider.

## 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 2015 to 2016 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 2015 to 2016 tax year in box 3.

This may happen if:

- you paid more contributions than you earned in that job
- your employer couldn't 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

**Don't 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 are 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

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

 For more information about giving to charity, go to [www.gov.uk/donating-to-charity](http://www.gov.uk/donating-to-charity)  
For an A to Z of registered CASCs, go to [www.hmrc.gov.uk/casc/clubs.htm](http://www.hmrc.gov.uk/casc/clubs.htm)

## Gift Aid

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

If you pay tax at the higher or additional rate, you are entitled to additional tax relief – the calculation works it out for you.

If you were born before 6 April 1948 and pay tax at the basic rate (20%), your Gift Aid payments could reduce your tax bill so make sure you fill in box 1 on page TR 1.

### Box 5 Gift Aid payments made in the year to 5 April 2016

Put the total Gift Aid payments you made from 6 April 2015 to 5 April 2016 in this box. **Don't 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 2015 to 5 April 2016 that you do not intend to repeat in the year to 5 April 2017.

### Box 7 Gift Aid payments made in the year to 5 April 2016 but treated as if made in the year to 5 April 2015

Put in box 7 any Gift Aid payments that you made between 6 April 2015 and 5 April 2016, which you want us to treat as if you made them in the tax year 6 April 2014 to 5 April 2015.

### Box 8 Gift Aid payments made after 5 April 2016 but to be treated as if made in the year to 5 April 2016

If you want us to treat Gift Aid payments you made between 6 April 2016 and the date you send us your tax return, as if you made them in the year to 5 April 2016, put the amount in box 8. For example, if you know you will not be paying higher rate tax this year but you did in the year to 5 April 2016.

### 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](http://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. 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. 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 are 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 HM Revenue and Customs that you are sight impaired write 'specialist' in box 14.

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

Only put an '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 an '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 an '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.

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## **Student Loan repayments**

Once the Student Loans Company (SLC) write to tell you the date that you should start repaying your Income Contingent Repayment student loan, you can then fill in the student loan boxes.

### **Boxes 1 to 3**

Put an 'X' in box 1 if you have received a letter from the SLC.

In box 2, put the amount of any PAYE employment student loan deductions. Your P60 and payslips will show this information.

Finally, put an 'X' in box 3 if you think that you may fully repay your loan within the next 2 years.

**i** For more detailed information about repaying your Student Loan, go to [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan) or the SLC website [studentloanrepayment.co.uk](http://studentloanrepayment.co.uk)

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## **High Income Child Benefit Charge**

Fill in this section if during the tax year 2015 to 2016 tax year:

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

### **Box 1**

Put the total amount of Child Benefit you or your partner got during the 2015 to 2016 tax year. This is the amount of Child Benefit for a full week, where a Monday falls within the tax year. For the 2015 to 2016 tax year, the first week starts on

Monday 6 April 2015 and the last week starts on Monday 4 April 2016. There are 53 Mondays in the 2015 to 2016 tax year. If you got payments for the full year, put the total for 53 weeks in box 1.

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

- started to get Child Benefit after 6 April 2015 – put the amount from the date it started to 5 April 2016
- stopped getting Child Benefit before 6 April 2016 – put the amount received up to that date

### Box 2

Put the total number of children you or your partner got Child Benefit for on 5 April 2016.

### Box 3

If you or your partner stopped getting all Child Benefit payments before 6 April 2016, put the date the payments stopped in box 3.

**i** For help working out your Child Benefit payments, go to [www.gov.uk/child-benefit-tax-calculator](http://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](http://www.gov.uk/child-benefit-tax-charge)

## Marriage Allowance

If you want to transfer part of your personal allowance, you must fill in boxes 1 to 5 and put your date of birth in box 1 on page TR1.

If your income from 6 April 2015 to 5 April 2016 was less than £10,600 (plus up to £5,000 in savings interest), you could benefit from transferring £1,060 of your personal allowance to your spouse or civil partner to reduce the amount of tax they pay. You could benefit as a couple if all of the following apply:

- you were married to, or in a civil partnership with, the same person for all or part of the tax year
- you were both born on or after 6 April 1935
- your partner doesn't pay higher rate tax – generally that means their income was between £10,601 and £42,385

In most cases, if you both had income above your personal allowance you will not benefit from a transfer.

**i** Use the Marriage Allowance calculator to see if you can benefit, go to [www.gov.uk/marriageallowance](http://www.gov.uk/marriageallowance)  
For more about personal allowances and tax rates, go to [www.gov.uk/income-tax-rates](http://www.gov.uk/income-tax-rates)

If you don't live in the UK, 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 be able to claim Married Couple's Allowance instead of Marriage Allowance.

**You can't have both.**

**i** For more about Married Couples Allowance, go to [www.gov.uk/married-couples-allowance](http://www.gov.uk/married-couples-allowance)

## Finishing your tax return

### Calculating your tax

If we receive your paper tax return by the deadline, we will work out if you have any tax to pay and tell you before **31 January 2017**. We will send you a tax calculation that also tells you if you have to make payments on account for the 2016 to 2017 tax year.

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 12 of these notes.

### Tax refunded or set off

This may be a repayment of CIS deductions (if you work in the construction industry), PAYE tax or tax paid on savings income. It may also be an amount we reallocate to an existing debt.

### If you have not paid enough tax

#### Box 2

If you owe less than £3,000 tax for the 2015 to 2016 tax year, we will try to collect it through your wages or pension from 6 April 2017. But, we can only do this if you send us your paper tax return by 31 October 2016 or file online by 30 December 2016 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 can't collect any class 2 NICs this way as it may affect your claim to certain benefits.

For more information, go to

[www.gov.uk/national-insurance/overview](http://www.gov.uk/national-insurance/overview)

**Only** put an '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 2017.

#### Box 3

If you are likely to owe tax for the 2016 to 2017 tax year, we will try to collect it through your wages or pension from 6 April 2016. If the income

is more than £10,000 we will not normally do this.

You may owe this tax if you receive:

- Child Benefit payments and your income is over £50,000
- savings or investments income
- property income
- casual earnings or commission

**Only** put an '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 2018.

**i** For more information about paying directly to us, go to [www.gov.uk/paytaxbill](http://www.gov.uk/paytaxbill)

## If you have paid too much tax

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

### Boxes 4 to 8

Please fill in your account details carefully. If they are 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 is 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 an 'X' in the box if you do not have a bank or building society account.

### Boxes 10 to 14

Only fill in boxes 10 to 14 if you have 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

Please put any additional information in box 19. This may include:

- details of any untaxed UK interest and foreign interest up to £2,000
- any one-off pension payments you made
- any gifts you made to charities outside the UK
- details of any estimates you have used
- the name and National Insurance number of your spouse or civil partner

## Signing your form and sending it back

Please make sure you sign and date the form. If you forget, we will send it back to you.

### Box 20 If this tax return contains provisional or estimated figures

Only put an 'X' in this box if you have used provisional or estimated 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 or estimated amounts and when you expect to give us your final figures.

### 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 2015 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 with this tax return. We will send it back to you within 15 working days.

## More help if you need it

If you are unable to go online:

- phone the Self Assessment Orderline on 0300 200 3610 for paper copies of the helpsheets and forms
- phone the Self Assessment Helpline on 0300 200 3310 for help with your tax return

These notes are for guidance only and reflect the position at the time of writing. They do not affect the right of appeal.

## **i** Personal Allowance

**£10,600** - if you were born on or after 6 April 1938 and your total income, including company dividends, is less than £100,000.

**£10,660** - if you were born before 6 April 1938 and your total income, including company dividends, is less than £27,700.

If your total income is between £100,000 and £121,200 reduce £10,600 by £1 for every £2 your income exceeds £100,000. If your total income is £121,200 or more, your Personal Allowance reduces to zero.

## **i** Personal Pension payments and Gift Aid

\*£31,785 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).

## **i** Class 2 National Insurance contributions (NICs)

You pay Class 2 NICs if you are self-employed. On profits below £5,965 for 2015-16 you can pay voluntary Class 2 NICs

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

## A rough guide to your tax bill

### Add up your income

don't include any company dividends

1 £

### Add together deductions and allowances

Retirement annuity premiums (boxes 2, 3 and 4 on page TR 4)

£

Value of shares, securities, land gifted to charity (boxes 9 and 10 on page TR 4)

£

Personal Allowance (see aside)

£

Blind Person's Allowance, if claimed, of £2,290

£  2 £

**Total** box 1 minus box 2

3 £

### Work out the tax due on 3:

The first £31,785\* x 20%

£

The next £118,215 x 40%

£

Remainder x 45%

£  4 £

### If you are taxable at 40% or 45%

Dividends and tax credits x 22.5% on the difference between £118,215 and the amount of income from (3) that has been charged at 40%

£

Remainder x 27.5%

£  5 £

### If you are self-employed or in partnership

Class 4 NICs on (profits minus £8,060) x 9% up to maximum of £34,325 x 9% = £3,089.25

£

Remainder x 2%

£  6 £

Work out Class 2 NICs at £2.80 per week

7 £

### Capital Gains Tax (on gains over £11,100)

Gains that qualify for Entrepreneurs' Relief x 10%

£

Other gains x 18% on the difference between £31,785\* and the amount of income from (3) that has been charged at 20%

£

Remainder of other gains x 28%

£  8 £

**Total** add boxes 4, 5, 6, 7 and 8 together

9 £

**Minus any tax paid** - use the figures on your P60 or P45 and any tax deducted from trading income (for example, subcontractor deductions) and any tax deducted from bank or building society interest received

10 £

**Total tax bill** box 9 minus box 10

11 £

This is not precise but it will show you if you have to pay any tax by 31 January 2017 or if we owe you a repayment. It does not take account of the 0% savings rate, Married Couple's Allowance, Marriage Allowance transfer, Student Loan repayments, the High Income Child Benefit Charge or Foreign Tax Credit Relief.