

## — SELF ASSESSMENT · DOCUMENT CHECKLIST

# Your Self Assessment Checklist

Everything your accountant needs to file a quick, accurate and low-cost return. Gather the right documents once, hand them over, and the rest is done for you. Each date and figure checked against current GOV.UK guidance.

REGISTER BY

**5** Oct

FILE AND PAY BY

**31** Jan

LATE FILING FROM

**£100**

• [START HERE](#)

# A good return is just good preparation

Most of the cost, stress and error in a tax return comes from missing paperwork, not from the tax itself. Gather the right documents once, in one place, and your return becomes quick, accurate and cheap to file. Here is exactly what to collect.

## The dates that matter, at a glance

<p>REGISTER BY</p> <p><b>5 Oct</b></p> <p>After the tax year ends</p>	<p>PAPER RETURN BY</p> <p><b>31 Oct</b></p> <p>If filing on paper</p>	<p>ONLINE AND PAY BY</p> <p><b>31 Jan</b></p> <p>Most people file online</p>	<p>LATE FILING PENALTY</p> <p><b>£100</b></p> <p>The day you miss the date</p>
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**💡 THE EFFORTLESS HANDOVER**  
You do not need to understand the tax. You only need to **gather the documents**. Hand a complete pack to your accountant and the return is filed quickly, accurately and at the lowest cost, with nothing chased back and forth.





**🕒 What you'll need** ABOUT 30 MINUTES

- **Your UTR and Government Gateway** sign-in, plus your National Insurance number
- **Income records:** P60, P45, P11D, dividend and interest statements, rental figures
- **Expense and relief records:** receipts, pension and Gift Aid figures, student loan plan

01 DEADLINES AND IDENTITY

# The key dates, and what you sign in with

Miss a date and the penalties start automatically, whatever the tax due. Sort the dates and your sign-in details first, then gathering documents is just admin.

<p> <b>5 October</b> <span style="float: right; background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 3px;">REGISTER</span></p> <p><b>5</b> <b>Register for Self Assessment</b> by 5 October after the tax year if it is your first return, so HMRC can issue your UTR in time.</p>	<p> <b>31 October</b> <span style="float: right; background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 3px;">PAPER</span></p> <p><b>31</b> <b>Paper returns</b> must reach HMRC by midnight on 31 October. Almost everyone files online instead and gets three more months.</p>
<p> <b>31 January</b> <span style="float: right; background-color: #e69a00; color: white; padding: 2px 5px; border-radius: 3px;">FILE AND PAY</span></p> <p><b>31</b> <b>Online return and the tax</b> are both due by midnight on 31 January. This is the deadline that matters for most people.</p>	<p> <b>31 July</b> <span style="float: right; background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 3px;">ON ACCOUNT</span></p> <p><b>31</b> <b>Second payment on account</b>, if you make them, is due by 31 July. See the note on payments on account on page 6.</p>


## What you file with

YOU WILL NEED	WHAT IT IS	WHERE TO FIND IT
<b>UTR</b>	Your 10-digit Unique Taxpayer Reference	On past returns, HMRC letters or in your online account
<b>Government Gateway</b>	Your user ID and password to file online	The login you set up when you registered
<b>National Insurance number</b>	Identifies your NI and benefits record	On your payslip, P60 or in the HMRC app

Source: GOV.UK, Self Assessment tax returns and Find your UTR number. A UTR is a 10-digit number, sometimes called a tax reference.

 **REGISTER EARLY, DO NOT LEAVE IT TO JANUARY**

If this is your first return, you must tell HMRC by **5 October** after the tax year. A new UTR and Government Gateway access can take a couple of weeks to arrive by post, so do not assume you can register and file on the same January day.

 **LOST YOUR UTR OR GATEWAY LOGIN**

If you cannot find your UTR, it is on any previous return, on HMRC letters, or in your **HMRC online account** and the HMRC app. You can recover a forgotten Government Gateway user ID or password online, but allow time, so check now rather than the night before the deadline.

02 EVERY SOURCE COUNTS

# The income checklist

Your return must show all your taxable income for the year, not just your main job. Work down this list and gather the document beside each source that applies to you.

INCOME SOURCE	WHAT TO GATHER	KEY DOCUMENT
<b>Self-employment</b>	Total income and your allowable expenses for the year, from your bookkeeping or bank statements	Your accounts or income and expense summary
<b>Employment</b>	Pay and tax for each job or pension during the year	P60, and P45 if you left a job
<b>Benefits in kind</b>	Company car, medical cover or other taxable benefits from an employer	P11D
<b>Dividends</b>	Dividends from shares and from your own company	Dividend vouchers or statements
<b>Interest</b>	Interest from banks, building societies and other savings	Annual interest certificates or statements
<b>Rental income</b>	Rents received and the allowable costs against them	Rent records, agent statements, expense receipts
<b>Pensions</b>	State Pension and private or workplace pension income	P60 from the pension provider, DWP figures
<b>Other income</b>	Foreign income, trusts, capital gains, casual or side income	Statements and records for each source

Source: GOV.UK, Self Assessment tax returns (what to include). Report all taxable income for the year, even where tax was already taken off at source.



**P60, P45 AND P11D DO DIFFERENT JOBS**

A **P60** is the year-end summary from each job or pension you held on 5 April. A **P45** covers a job you left part way through the year. A **P11D** reports taxable benefits like a company car. Gather one of each that applies, for every employer.

03 CUT THE BILL, MIND THE CATCHES

# Expenses, reliefs and the charges to watch

The right reliefs cut what you owe, and a few charges can quietly increase it. Gather the figures below so your accountant can claim everything you are due and flag anything that applies.

## ✓ Reliefs that cut your bill

Pension contributions and **Gift Aid** donations can extend your basic-rate band, giving higher-rate taxpayers extra relief through the return. Allowable business expenses reduce self-employment profit. If your trading or rental income is small, the **£1,000** trading allowance and the **£1,000** property allowance can replace actual costs.

## ⚠ Charges that can raise it

A **student loan** repayment is collected through the return, so note your plan type. The **High Income Child Benefit Charge** can apply if you or your partner receive Child Benefit and either of you has income over £60,000, so flag it if that is you.

RELIEF OR CHARGE	WHAT TO GATHER	WORTH KNOWING
<b>Allowable expenses</b>	Totals by category from your records	Only the business share of any mixed cost
<b>Pension contributions</b>	Personal pension payments in the year	Higher-rate relief is claimed on the return
<b>Gift Aid</b>	Total of Gift Aided donations	Extends your basic-rate band
<b>Trading allowance</b>	Use if business costs are under £1,000	£1,000 instead of actual expenses
<b>Property allowance</b>	Use if rental costs are under £1,000	£1,000 instead of actual expenses
<b>Student loan</b>	Your loan plan type	Repayment is collected through the return
<b>Child Benefit charge</b>	Child Benefit received in the year	Applies from £60,000, full clawback at £80,000

Source: GOV.UK, Tax-free allowances on property and trading income, and High Income Child Benefit Charge. Trading and property allowances are £1,000 each.



### TWO ALLOWANCES OF £1,000, CLAIM THE BIGGER DEDUCTION

You get a **£1,000** trading allowance and a separate **£1,000** property allowance. For each, you claim either the flat £1,000 or your actual costs, never both, so use whichever is higher. The Child Benefit charge applies from £60,000 and reaches a full clawback at £80,000.

04 THE COST OF BEING LATE

# Penalties for filing late, then your workbook

The penalties stack up fast and apply even if you owe no tax. Gather your pack in good time and none of this can touch you.

HOW LATE	PENALTY	ON TOP
<b>The day it is late</b>	£100 fixed penalty	Applies even if you owe no tax
<b>Over 3 months late</b>	£10 a day, up to £900	Adds to the £100 already charged
<b>Over 6 months late</b>	5% of the tax due, or £300 if greater	Plus everything above
<b>Over 12 months late</b>	A further 5% of the tax, or £300 if greater	Plus everything above

Source: GOV.UK, Self Assessment tax returns (penalties). Paying late also triggers separate 5% charges at 30 days, 6 months and 12 months, with interest on the unpaid tax.



**PAYING LATE, AND PAYMENTS ON ACCOUNT, BOTH BITE**

The penalties above are for filing late. Paying the tax late adds further charges of **5%** of the unpaid tax at 30 days, 6 months and 12 months, with **interest running daily** until you pay. And if your last bill was over £1,000 you usually make two **payments on account** towards next year, each half of last year's tax, due 31 January and 31 July, so budget for both.

## Your printable handover pack



**PRINT PAGE 7 AND TICK AS YOU GO**

The next page is a full **Self Assessment document checklist**. Print it, gather each item you can tick, and hand the complete pack to your accountant. A complete pack is the single biggest thing that makes your return quick, accurate and cheap.

05 PRINT AND TICK

# Your Self Assessment document checklist

Print this page. Tick each item that applies to you, gather the document beside it, and hand the complete pack to your accountant ready to file.

 **Sign-in and identity**

- Your **10-digit UTR** to hand
- Your **Government Gateway** user ID and password
- Your **National Insurance number**
- Note your **first return**, register by 5 October IF NEW

 **Income documents**

- P60** from each job or pension held at 5 April
- P45** for any job you left in the year
- P11D** for company car or other benefits
- Self-employment** income and expense totals KEY
- Dividend** vouchers and statements
- Interest** certificates from banks and savings
- Rental** income and allowable cost records
- Pension** and any **other** income figures

**Expenses and reliefs**

- Allowable expense** totals by category
- Pension contributions** paid in the year RELIEF
- Gift Aid** donation total
- Decide on the **£1,000 trading allowance**
- Decide on the **£1,000 property allowance**

**Charges and final checks**

- Note your **student loan** plan type
- Flag the **Child Benefit charge** if income is over £60,000 WATCH
- Check whether you owe **payments on account**
- Diarise **31 January** to file and pay KEY
- Keep records for at least **5 years** after the deadline
- Send the **complete pack** to your accountant



**WHEN EVERY RELEVANT BOX IS TICKED**

Send the pack to your accountant in one go. A complete handover means no back-and-forth, the lowest fee, and a return filed well before the deadline.



— FREE SELF ASSESSMENT REVIEW

# Hand it over once, and stop worrying for good

Book a free, no-obligation review and a CIMA-qualified accountant will check your pack is complete, flag anything missing, and file an accurate return well before the deadline, in plain English.

- ✓ A quick check that your documents are complete and correct
- ✓ A clear answer on reliefs, payments on account and any charges
- ✓ An accurate return filed on time, with no last-minute panic

**HD** Reviewed by **Harvey Dhillon**, ACMA CGMA

 Reviewed by a **CIMA-qualified** accountant (ACMA, CGMA)

★★★★★ **4.9** on Google · 56 reviews



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Or call **020 8175 5145** · info@zmartly.co.uk  
Mon–Fri, 9am–5pm

**About this guide.** Reviewed by Harvey Dhillon, ACMA CGMA. Figures and deadlines verified against GOV.UK for the 2025/26 tax year (returns due by 31 January 2027). This guide is general information, not advice for your specific circumstances; rates, thresholds and dates can change. Always confirm your position with a qualified accountant before acting. © Zmartly 2026.