



HM Revenue
& Customs

Tax calculation summary notes

6 April 2023 to 5 April 2024

These notes contain a working sheet to help you complete the 'Tax calculation summary' pages. But you will not be able to use the working sheet if you have entries in:

- box 20 on page TR 3 of your 2023 to 2024 tax return
- box 13 on page Ai 1 of the 'Additional information' pages
- box 1 in the 'Income Tax losses' section on page Ai 3 of the 'Additional information' pages
- box 2, 19 or 23 of the 'Trusts etc' pages
- box 28 of the 'Residence, remittance basis etc' pages
- box 5, 6 or 40 of the 'Foreign' pages, if the figure in the relevant box relates to withholding tax deducted under the UK/Swiss Tax Cooperation Agreement that is deemed to clear your UK tax liability on the relevant income or gains

In these circumstances, either we or your tax adviser may do the calculation for you. If you want us to do the calculation, please make sure your paper tax return reaches us by **31 October 2024** or that you file online by **31 January 2025**. For more help, go to www.gov.uk/file-your-self-assessment-tax-return

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Completing the tax calculation working sheet

The working sheet is made up of 12 main sections but you will not have to complete every box in every section. However, to get to the right answer, please work through each section carefully.

Depending on your personal circumstances, you may also have to complete some additional sections. You will be directed to these sections, if appropriate, within the working sheet.

You will have to copy figures from your tax return, including supplementary pages you have completed and some figures within the working sheet, just follow the instructions on the page. Finally, you will be asked to copy figures from the working sheet on to the 'Tax calculation summary' pages.

Different types of income (and capital gains) are charged at different rates of tax. They're charged to tax in the order shown below (non-savings income first).					
Type of income	Taxable income/tax band				
For Scottish residents, the Scottish rates and thresholds apply to non-savings and taxable lump sum income. The UK rates and thresholds apply to savings and dividends income.	First £125,140 of taxable income				Remaining taxable income
	First £2,162	next £10,956	next £17,974	next £94,048	
	19%	20%	21%	42%	47%
	First £37,700			next £87,440	Remaining taxable income
	First £5,000	next £32,700			
UK non-savings income, for example, income from employment, self-employment or property income.		20%	20%	40%	45%
Savings income includes bank and building society interest, and gains made on life insurance policies (without a 'notional' tax credit)		0%	20%	40%	45%
Savings income nil rate – first £1,000 or £500 or £0		0%	0%	0%	0%
Dividend Income – first £1,000		0%	0%	0%	0%
Dividends		8.75%	8.75%	33.75%	39.35%
Taxable lump sum payments		20%	20%	40%	45%
Gains on life insurance policies with a 'notional' tax credit **Only where some £5,000 savings starting rate band is available		0%	20%	40%	45%

*If taxable non-savings income is less than £5,000, the balance can be set against savings. Savings income, up to this balance, is charged at the savings starting rate band of 0%.

The amount of an individual's savings allowance for a tax year which may be £1,000, £500 or nil is with reference to whether they have any higher rate or additional rate income in the year. Income Tax is charged at the savings nil rate (rather than the basic, higher or additional rate).

Where an individual receives dividend income that would otherwise be chargeable at the dividend ordinary, upper or additional rate, and the income is less than or equal to £1,000, the dividend nil rate will apply to all of the dividend income. Where the dividend income is above £1,000, the lowest part of the dividend income will be chargeable at 0%, and anything received above £1,000 is taxed at the rate that would apply to that amount if the dividend nil rate did not exist.

The figure of £10,956 or £37,700 and £125,140 can be increased if you pay tax at the higher rate of 33.75%, 40% or more and make personal pension contributions and/or Gift Aid payments.

The rates of Capital Gains Tax are:	
• gains that qualify for Business Asset Disposal and/or Investors Reliefs	10%
• residential property and carried interest	
• charged below the higher rate threshold*	18%
• charged above the higher rate threshold*	28%
• other gains	
• charged below the higher rate threshold*	10%
• charged above the higher rate threshold*	20%
*Any balance of the higher rate threshold (£37,700) that has not been used by income can be set against capital gains.	

If you have been affected by Basis Period Reform, and you have a transition profit after losses brought forward, then the tax due on the transition profit is added to your Income Tax as a separate charge. To calculate the charge you will need to work through the Tax Calculation Working Sheet twice, first to box A240 with the transition profit (after losses brought forward) included in box A43, and secondly the Working Sheet again but without the transition profit included in box A43 (do not overwrite the amount entered in box A240).

Section 1: Add together non-savings income and lump sum payments

If any box on this page is a minus figure, substitute zero.

Employment

'Employment' pages	boxes 1 + 3	A1	<input type="text"/>		
'Ministers of religion' pages	box 38	A2	<input type="text"/>		
'Additional information' pages, page Ai 2 (Share schemes and employment lump sums)	boxes 3 + 4	A3	<input type="text"/>	A4	<input type="text"/>
Benefits from your employment - 'Employment' pages	boxes 9 to 16			A5	<input type="text"/>
Expenses from your employment - 'Employment' pages	boxes 17 to 20	A6	<input type="text"/>		
'Additional information' pages, page Ai 2 (Share schemes and employment lump sums)	boxes 11 to 13	A7	<input type="text"/>	A8	<input type="text"/>
					A9
Total from all employments					<input type="text"/>

Share schemes

'Additional information' pages, page Ai 2 (Share schemes and employment lump sums)	box 1				A10	<input type="text"/>
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Profit from self-employment

Losses brought forward to be added back, 'Self-employment (short)' pages	box 29	A11	<input type="text"/>		
'Self-employment (short)' pages	box 31	A12	<input type="text"/>	A15	<input type="text"/>
Losses brought forward to be added back, 'Self-employment (full)' pages	box 74	A13	<input type="text"/>		
'Self-employment (full)' pages	box 76	A14	<input type="text"/>	A16	<input type="text"/>
				A17	<input type="text"/>

Lloyd's underwriter

Losses brought forward to be added back, 'Lloyd's underwriters' pages	box 51	A18	<input type="text"/>		
'Lloyd's underwriters' pages	box 52	A19	<input type="text"/>	A20	<input type="text"/>

Profit from partnerships

Losses brought forward to be added back, 'Partnership (short)' pages	box 17	A21	<input type="text"/>		
				A21 + A22	
'Partnership (short)' pages	box 20	A22	<input type="text"/>	A23	<input type="text"/>
Losses brought forward to be added back, 'Partnership (full)' pages	boxes 17 + 38 + 47 + 58	A24	<input type="text"/>		
				A24 + A25	
'Partnership (full)' pages	box 76	A25	<input type="text"/>	A26	<input type="text"/>
					A23 + A26

Profit from UK property

Losses brought forward to be added back, 'UK property' pages	lower of boxes 13 + 14	A28	<input type="text"/>			
				A28 + A29		
'UK property' pages	lower of boxes 38 + 39	A29	<input type="text"/>	A30	<input type="text"/>	
					A30 + A31	
'UK property' pages	boxes 15 + 40			A31	<input type="text"/>	
					A32	<input type="text"/>

Foreign income

Losses brought forward to be added back, 'Foreign' pages	(box 26 + box 30) minus (box 31 + box 32)	A33	<input type="text"/>		
					A33 + A34a
'Foreign' pages	boxes 7.2 + 7.4 + 9 + 13 + 41 + 42	A34	<input type="text"/>		
				A34 + A266	
		A34a	<input type="text"/>		

Trusts and estates

'Trusts etc' pages	(boxes 3 + 7 + 16) x 100/80	A36	<input type="text"/>		
	(boxes 1 + 10) x 100/55	A37	<input type="text"/>		
	boxes 13 + 22	A38	<input type="text"/>		
				A36 + A37 + A38	
			Box A39 is not in use		
				A40	<input type="text"/>

UK pensions and state benefits

Tax return, page TR 3	boxes 8 + 11 + 13 + 15 + 16				A41	<input type="text"/>
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Other income

Tax return, page TR 3	box 17 minus box 18				A42	<input type="text"/>
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Box A42a is not in use

A9 + A10 + A17 + A20 + A27 +
A32 + A35 + A40 + A41 + A42

Total non-savings income

Lump sum payments

'Additional information' pages, page Ai 2 (Share schemes and employment lump sums)	box 5				A44	<input type="text"/>
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Section 2: Add together savings income (excluding dividends)

Partnerships

'Partnership (short)' pages	box 28	A45	<input type="text"/>	
				A45 + A46
'Partnership (full)' pages	boxes 35 + 73	A46	<input type="text"/>	A47 <input type="text"/>

Foreign income

Tax return, page TR 3	box 3			A48	<input type="text"/>
'Foreign' pages	box 4			A49	<input type="text"/>
'Foreign' pages	box 43	A50	<input type="text"/>		
'Foreign' pages	box 45 x 100/20	A51	<input type="text"/>		
			lower of A50 and A51		A50 minus A52
		A52	<input type="text"/>	A53	<input type="text"/>
					A48 + A49 + A53
				A54	<input type="text"/>

Trusts and estates

'Trust etc' pages	(boxes 4 + 8 + 17) x 100/80	A55	<input type="text"/>		
	box 11 x 100/55	A56	<input type="text"/>		
					A55 + A56 + A57
	box 14	A57	<input type="text"/>	A58	<input type="text"/>

Interest received from UK banks and building societies

Tax return, page TR 3	box 1 x 100/80	A59	<input type="text"/>		
Tax return, page TR 3	box 2	A60	<input type="text"/>		
'Additional information' pages, page Ai 1	box 3	A61	<input type="text"/>	A62	<input type="text"/>
					A59 + A60 + A61

Gains on life insurance policies etc

'Additional information' pages, page Ai 1	boxes 6 + 8			A63	<input type="text"/>
					A47 + A54 + A58 + A62 + A63
Total savings income				A64	<input type="text"/>

Section 3: Add together dividends, and gains on life policies with tax treated as paid

Partnerships

'Partnership (full)' pages	box 70	A65	<input type="text"/>
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Foreign income

'Foreign' pages	box 11	A66	<input type="text"/>
'Foreign' pages	box 6	A67	<input type="text"/>
Tax return, page TR 3	box 6	A68	<input type="text"/>
			A66 + A67 + A68
		A69	<input type="text"/>

Trusts and estates

'Trusts etc' pages	(boxes 5 + 9) x 100/91.25	A70	<input type="text"/>
	box 18 x 100/91.25	A71	<input type="text"/>
	box 18.1 x 100/92.5	A71a	<input type="text"/>
	box 12 x 100/60.65	A72	<input type="text"/>
			A70 + A71 + A71a + A72
		A73	<input type="text"/>

Dividends from UK companies

Tax return, page TR 3	boxes 4 + 5	A74	<input type="text"/>
'Additional information' pages, page Ai 1	boxes 12 + 13	A75	<input type="text"/>
'Additional information' pages, page Ai 1	box 13.1	A75a	<input type="text"/>
			A74 + A75 + A75a
		A76	<input type="text"/>

Total dividend income

			A65 + A69 + A73 + A76
		A77	<input type="text"/>

Add together gains on life insurance policies etc with tax treated as paid

'Additional information' pages, page Ai 1	box 4	A78	<input type="text"/>
Foreign income		A79	<input type="text"/>
		from A52	A78 + A79
		A80	<input type="text"/>
			A43 + A44 + A64 + A77 + A80
Total income		A81	<input type="text"/>

Double taxation agreement income

'Residence, remittance basis, etc' pages	box 20	A82	<input type="text"/>	
				A81 + A82
Total income + double taxation agreement income		A83	<input type="text"/>	

Payroll Giving and pension payments

'Additional information' pages, page Ai 3	box 6	A84	<input type="text"/>	
Tax return, page TR 4	boxes 1 + 2 + 3 + 4	A85	<input type="text"/>	(A83 + A84) minus A85
Adjusted total income		A86	<input type="text"/>	

Note for box A86 if you are affected by Basis Period Reform and need to use Helpsheet 204 'Limit on Income Tax Reliefs' where the helpsheet tells you to use box A86, add to it the totals of boxes 16.3 + 16.4 from the 'Partnership (full)' pages and boxes 73.3 + 73.4 from the 'Self-employment (full)' pages.

Section 3a: Status

If any box on this page is a minus figure, substitute zero.

For Scottish residents the Scottish rates and thresholds apply to non-savings and non-dividend income and the UK rates and thresholds apply to savings and dividends income.

If you're a Scottish customer:

- enter 'Scottish' in S1, otherwise leave blank
- enter £2,162 in S2, otherwise enter zero
- enter £10,956 in S3, otherwise enter £37,700
- enter £17,974 in S4, otherwise enter zero

If you're a Scottish customer enter £94,048 in S5, otherwise enter £87,440

If you're a non-UK resident you're not a Scottish customer. To be a Scottish customer a person must first be a UK resident for tax purposes.

Rate bands

The Scottish rate band applies to non-savings income only, for example, employment income, or self-employment

	status	starter rate band	basic rate band	intermediate rate band			
S1	<input type="text"/>	S2	<input type="text"/>	S3	<input type="text"/>	S4	<input type="text"/>
		BR band (£37,700) minus (S2 + S3 + S4)	higher rate band	additional rate band			
S3a	<input type="text"/>	S5	<input type="text"/>	S6	£125,140		

Section 4: Calculate total allowances and deductions

Loss brought forward

'Self-employment (short)' pages	box 29	A87	<input type="text"/>	
'Self-employment (full)' pages	box 74	A88	<input type="text"/>	
'Lloyd's underwriters' pages	box 51	A89	<input type="text"/>	
'Partnership (short)' pages	box 17	A90	<input type="text"/>	
'Partnership (full)' pages	boxes 17 + 38 + 47 + 58	A91	<input type="text"/>	
			A28 + A29	
'UK property' pages		A92	<input type="text"/>	
				total of boxes A87 to A93
'Foreign' pages	box 26 minus (box 31 + box 32)	A93	<input type="text"/>	A94 <input type="text"/>

Loss of year set against other income

'Self-employment (short)' pages	box 33	A95	<input type="text"/>	
'Self-employment (full)' pages	box 78	A96	<input type="text"/>	
'Lloyd's underwriters' pages	box 56	A97	<input type="text"/>	
'Partnership (short)' pages	box 22	A98	<input type="text"/>	
'Partnership (full)' pages	box 22 + 39	A99	<input type="text"/>	
'UK property' pages	box 42	A100	<input type="text"/>	
'Foreign' pages	box 31	A101	<input type="text"/>	
				total of boxes A95 to A102
'Capital Gains Tax summary' pages	box 41	A102	<input type="text"/>	A103 <input type="text"/>

Post-cessation expenses and losses

'Additional information' pages, page Ai 3 (Income Tax losses)	box 6	A104	<input type="text"/>	
'Additional information' pages, page Ai 3 (Pre-incorporation losses)	box 6.1	A104a	<input type="text"/>	A105 <input type="text"/>
				A94 + A103 + A104 + A104a

Qualifying loan interest

'Additional information' pages, page Ai 2 (Other tax reliefs)	box 5			A106 <input type="text"/>
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Trade Union etc death benefit payments

'Additional information' pages,
page Ai 2 (Other tax reliefs)

box 8

A107

Relief for your losses and qualifying loan interest (A95 to A107) is restricted to £50,000 or, if more, 25% of A86. Losses for Overlap Relief included in the loss amount are not subject to the restriction and this working sheet may not give the correct answer. See Helpsheet 204. Go to www.gov.uk and search for 'HS204'.

From A107, or, if applicable, restricted amount from Helpsheet 204

A108

Other deductions

Box A109: payments to retirement annuity contracts and other pension contributions paid gross come into the calculation here at the deduction stage. Pension payments receiving basic rate tax relief at source (Tax reliefs, page TR 4, box 1) come into the calculation in Section 6.

Paying personal pensions

Tax return, page TR 4

boxes 2 + 3 + 4

A109

Charitable giving

Tax return, page TR 4

boxes 9 + 10

A110

Annuities and annual payments

'Additional information' pages,
page Ai 2 (Other tax reliefs)

box 4

A111

A111 x 100/80

A112

'Trusts etc' pages

box 24

A113

A105 + A106 + A108 + A109
+ A110 + A112 + A113

Total deductions

A114

Net income

A83 minus A114

A115

Deduct

Gift Aid and pension payments made net (grossed up)

Tax return, page TR 4

(box 5 minus box 7) + box 8

A116

A116 x 100/80

A117

Tax return, page TR 4

box 1

A118

A117 + A118

Amount for extending basic rate band

A119

Add back

Trade Union etc death benefit payments

from A107

A120

Adjusted net income

A115 minus
((A117 + A118) minus A120)

A121

Copy to box B1 and
copy to box J1

Loss bought forward

from A43

A122

from A94

A123

A122 minus A123

A124

Personal allowances

Box A125: If box A121 is more than £100,000 go to Section 13 on page TCSN 30 to work out the figure for box A125. If this does not apply, and you're a UK resident, enter £12,570 in box A125.

Personal Allowance (£12,570)		A125	<input type="text"/>	
Blind Person's Allowance (£2,870)		A126	<input type="text"/>	
Tax return, page TR 4	box 13			
Blind person's surplus allowance from spouse		A127	<input type="text"/>	total of boxes A125 to A127
'Tax calculation summary' pages, page TC 2	box 12	A128	<input type="text"/>	

Copy box A127 to 'Tax calculation summary' pages box 11

Election to reduce personal allowance (Marriage Allowance transfer)

Marriage Allowance transferred out (£1,260)		A129	<input type="text"/>	
				(A114 + A128) minus A129
Total deductions and allowances		A130	<input type="text"/>	
				A81 minus A130
Total taxable income		A131	<input type="text"/>	

Election to reduce personal allowance or entitlement to receive a tax reduction (Marriage Allowance transfer)

Calculate if, after the personal allowance is reduced or tax reduction received, you're liable to tax at a rate other than the basic rate, the Scottish basic rate, the dividend nil rate, the savings nil rate, the dividend ordinary rate or the starting rate for savings. Where you are liable to tax at the dividend nil rate, and if the dividend nil rate were omitted would you be liable to tax at the dividend upper rate or additional rate? If 'Yes', the transfer is invalid. Where you are liable to tax at the savings nil rate, the savings nil rate applies.

(A43 + A44) minus A130	A130 minus (A43 + A44)	SR band (£5,000) minus A131a	lower of A64 and A131b1	lower of (A64 minus A131b2) and PSA HR (£500)
A131a <input type="text"/>	A131b <input type="text"/>	A131b1 <input type="text"/>	A131b2 <input type="text"/>	A131c <input type="text"/>
A131b2 + A131c	A64 minus A131c1	A131d minus A131b	A131b minus (A131c + A131d)	A77 minus A131f
A131c1 <input type="text"/>	A131d <input type="text"/>	A131e <input type="text"/>	A131f <input type="text"/>	A131g <input type="text"/>
(BR band (£37,700) + A119) minus (A131a + A131g)	lower of A131c and (A131h minus A131e)	A131c minus A131i	lower of (A131h minus PSA HR (£500)) and A131j	(BR band (£37,700) + A119) minus (A131a + A131c + A131e)
A131h <input type="text"/>	A131i <input type="text"/>	A131j <input type="text"/>	A131k <input type="text"/>	A131l <input type="text"/>
lower of A131g and A131l	A131g minus A131m	A131f minus A131g	A80 minus A131o	
A131m <input type="text"/>	A131n <input type="text"/>	A131o <input type="text"/>	A131p <input type="text"/>	

If A134a or A134b or A132c is more than 0 you are not entitled to claim the Marriage Allowance Transfer or receive a tax reduction. Boxes A129 and A260 should not be completed.

	from A131a	S2 + S3 + S4 + A119	A132a minus A133a
Above BR for non-savings	A132a <input type="text"/>	A133a <input type="text"/>	A134a <input type="text"/>
	A131a + A131e + A131g + A131i + A131k + A131p	BR band (£37,700) + A119	A132b minus A133b
Above BR for all income	A132b <input type="text"/>	A133b <input type="text"/>	A134b <input type="text"/>
	A131n minus A131j		
Above BR for savings and dividends	A132c <input type="text"/>		

Personal savings allowance

	A131 minus A133b	AHR band (£150,000) + A119	A131 minus A136
A135 <input type="text"/>	A136 <input type="text"/>	A137 <input type="text"/>	

If A137 is more than 0 then A138 = £0. If A135 is more than 0 then A138 = £500. If not, A138 = £1,000.

Personal savings allowance	A138 <input type="text"/>
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Section 5: Calculate taxable income

If any box on this page is a minus figure, substitute zero.

It may be more beneficial for some customers to now have (some of) their deductions and allowances from box A130 allocated against dividend income before savings income, the Savings income etc is at boxes A145 to A147 and at boxes A160 to A162. If it's more beneficial to move reliefs and allowances to dividends in the higher rate range to increase tax at the basic rate but reduce tax at the higher dividend rate this working sheet may not give the correct answer. Overwrite the amounts in the middle column to deduct the reliefs and allowances in the way which will result in the greatest reduction in your liability to Income Tax.

If you think it may be more beneficial to order reliefs and allowances differently you may want to either file your tax return online, let us do your calculation for you or speak to your tax advisor.

Non-savings income etc	A139 <input type="text"/>	from A43	A140 <input type="text"/>	from A125	A141 <input type="text"/>	A139 minus A140 Copy to box A165
Lump sum payments	A142 <input type="text"/>	from A44	A143 <input type="text"/>	A140 minus A139	A144 <input type="text"/>	A142 minus A143 Copy to box A197
Savings income etc	A145 <input type="text"/>	from A64	A146 <input type="text"/>	lower of (A143 minus A142) and (A145 minus (SR band (£5,000) + A138))	A147 <input type="text"/>	A145 minus A146
Foreign dividends	A148 <input type="text"/>	from A69	A149 <input type="text"/>	(A143 minus A142) minus A146	A150 <input type="text"/>	A148 minus A149
Stock dividends	A151 <input type="text"/>	from A75	A152 <input type="text"/>	A149 minus A148	A153 <input type="text"/>	A151 minus A152
UK dividends	A154 <input type="text"/>	A77 minus (A148 + A151)	A155 <input type="text"/>	A152 minus A151	A156 <input type="text"/>	A154 minus A155 Copy boxes A150 + A153 + A156 to A184
Gains on life policies etc	A157 <input type="text"/>	from A80	A158 <input type="text"/>	A155 minus A154	A159 <input type="text"/>	A157 minus A158 Copy to box A204
Savings income etc	A160 <input type="text"/>	from A147	A161 <input type="text"/>	A158 minus A157	A162 <input type="text"/>	A160 minus A161 Copy to box A172
Total income	A163 <input type="text"/>	from A81	Total taxable income	A164 <input type="text"/>	A163 minus A130	

Section 6: Allocate income to tax bands

If any box on this page is a minus figure, substitute zero.

The first £5,000 of savings income is taxed at 0%; but only if non-savings and savings income is less than £17,570 (the personal allowance – £12,570 plus the savings starting rate band of £5,000).

Savings income in excess of the savings starting rate band, up to the lower of the amount of the excess or the individual's savings allowance, is charged at the savings nil rate.

	Allocate taxable non-savings income to tax bands	Allocate taxable savings etc income to tax bands	Allocate taxable dividends income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies (with notional tax) etc	
	from A141	from A162	A150 + A153 + A156	from A144	from A159	
Income	A165 <input type="text"/>	A172 <input type="text"/>	A184 <input type="text"/>	A197 <input type="text"/>	A204 <input type="text"/>	
	lower of A165 and S2	SR band (£5,000) minus A165		lower of A197 and (S2 minus (A165 + A172 + A184))	SR band (£5,000) minus (A165 + A172 + A184 + A197)	
	A165a <input type="text"/>	A173 <input type="text"/>		A197a <input type="text"/>	A205 <input type="text"/>	
		lower of A172 and A173		(A165 + A172 + A184) minus S2	lower of A204 and A205	
		A174 <input type="text"/>		A197b <input type="text"/>	A206 <input type="text"/>	
Income in starting rate band		lower of SR band (£5,000) and A174		(A165a + A166 + A167 + A172 + A184) minus (S2 + S3 + A119)	lower of (SR band (£5,000) minus A175) and A206	
		A175 <input type="text"/>		A197c <input type="text"/>	A207 <input type="text"/>	
Personal Savings/Dividend Allowance		PSA from A138	dividend allowance		A176 minus A177	
		A176 <input type="text"/>	A185 £1,000		A208 <input type="text"/>	
Personal Savings/Dividend Allowance used		lower of (A172 minus A175) and A176	lower of A184 and A185		lower of (A204 and A207) and A208	
		A177 <input type="text"/>	A186 <input type="text"/>		A209 <input type="text"/>	
		Box A177a is not in use			Box A209a is not in use	
Income in basic rate band before Dividend Allowance		lower of (A172 minus A175) and ((BR band (£37,700) + A119) minus (A165 + A175))	lower of A184 and ((BR band (£37,700) + A119) minus (A165 + A172))		lower of (A204 minus A207) and ((BR band (£37,700) + A119) minus (A165 + A172 + A184 + A197 + A207))	
		A177b <input type="text"/>	A187 <input type="text"/>		A209b <input type="text"/>	
Dividend allowance set against dividend income in basic rate		lower of A177 and A177b	lower of A186 and A187		lower of A209 and A209b	
		A177c <input type="text"/>	A188 <input type="text"/>		A209c <input type="text"/>	
Income in basic rate band	lower of (A165 minus A165a) and (S3 + A119)	A177b minus A177c	A187 minus A188	lower of (A197 minus A197a) and ((BR band (£37,700) + A119) minus A197b)	A209b minus A209c	
	A166 <input type="text"/>	A178 <input type="text"/>	A189 <input type="text"/>	A198 <input type="text"/>	A210 <input type="text"/>	
Income above basic rate band	A165 minus (A165a + A166)	A172 minus (A175 + A177b)	A184 minus A187	(A197 minus A197a) minus A198	A204 minus (A207 + A209b)	
	A167 <input type="text"/>	A179 <input type="text"/>	A190 <input type="text"/>	A199 <input type="text"/>	A211 <input type="text"/>	
Intermediate rate band available	larger of S4 and A119			S4 minus A197c		
	A167a <input type="text"/>			A199a <input type="text"/>		
Income in intermediate rate band	lower of A167 and S4			lower of A199 and A199a		
	A167b <input type="text"/>			A199b <input type="text"/>		

	Allocate taxable non-savings income to tax bands	Allocate taxable savings etc income to tax bands	Allocate taxable dividends income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies (with notional tax) etc
	Box A167c is not in use			Box A199c is not in use	
Higher rate band available	A168 <input type="text"/>	(S6 + A119) minus (A165 + A175 + A177c + A178) from S5 A180 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A188 + A189) A191 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197a + A198 + A199b) A200 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197 + A207 + A209c + A210) A212 <input type="text"/>
Income in higher rate band before Dividend Allowance		lower of A179 and A180 A180a <input type="text"/>	lower of A190 and A191 A192 <input type="text"/>		lower of A211 and A212 A212a <input type="text"/>
Dividend Allowance set against dividend income in higher rate		lower of (A177 minus A177b) and A180 A180b <input type="text"/>	lower of (A186 minus A187) and A191 A193 <input type="text"/>		lower of (A209 minus A209b) and A212 A212b <input type="text"/>
Income in higher rate band	lower of (A167 minus A167b) and A168 A169 <input type="text"/>	A180a minus A180b A181 <input type="text"/>	A192 minus A193 A194 <input type="text"/>	lower of A200 and (A199 minus A199b) A201 <input type="text"/>	A212a minus A212b A213 <input type="text"/>
Income in additional rate band	A165 minus (A165a + A166 + A167b + A169) A170 <input type="text"/>	A172 minus (A175 + A177 + A178 + A181) A182 <input type="text"/>	A184 minus (A186 + A189 + A194) A195 <input type="text"/>	A197 minus (A197a + A198 + A199b + A201) A202 <input type="text"/>	A204 minus (A207 + A209 + A210 + A213) A214 <input type="text"/>
	A165a + A166 + A167b + A169 + A170 A171 <input type="text"/>	A175 + A177 + A178 + A181 + A182 A183 <input type="text"/>	A186 + A189 + A194 + A195 A196 <input type="text"/>	A197a + A198 + A199b + A201 + A202 A203 <input type="text"/>	A207 + A209 + A210 + A213 + A214 A215 <input type="text"/>

Section 7: Calculate Income Tax due

Non-savings income

		from A165a	A216 x 19%
Starter rate	A216	<input type="text"/>	A216a <input type="text"/>
		from A166	A216b x 20%
Basic rate	A216b	<input type="text"/>	A217 <input type="text"/>
		from A167b	A217a x 21%
Intermediate rate	A217a	<input type="text"/>	A217b <input type="text"/>
		from A169	A218 x 40%/41%
Higher rate	A218	<input type="text"/>	A219 <input type="text"/>
		from A170	A220 x 45%/46%
Additional/top rate	A220	<input type="text"/>	A221 <input type="text"/>
		A216a + A217 + A217b + A219 + A221	
			A221a <input type="text"/>

Savings income

		from A175	A222 x 0%
Savings rate	A222	<input type="text"/>	A223 <input type="text"/>
		from A177	A224 x 0%
Nil rate	A224	<input type="text"/>	A225 <input type="text"/>
		from A178	A226 x 20%
Basic rate	A226	<input type="text"/>	A227 <input type="text"/>
		from A181	A228 x 40%
Higher rate	A228	<input type="text"/>	A229 <input type="text"/>
		from A182	A230 x 45%
Additional rate	A230	<input type="text"/>	A231 <input type="text"/>
		A223 + A225 + A227 + A229 + A231	
			A231a <input type="text"/>

Dividend income

		from A186	A232 x 0%
Nil rate	A232	<input type="text"/>	A233 <input type="text"/>
		from A189	A234 x 8.75%
Basic rate	A234	<input type="text"/>	A235 <input type="text"/>
		from A194	A236 x 33.75%
Higher rate	A236	<input type="text"/>	A237 <input type="text"/>
		from A195	A238 x 39.35%
Additional rate	A238	<input type="text"/>	A239 <input type="text"/>
		A233 + A235 + A237 + A239	
			A239a <input type="text"/>

Redundancy, other lump sums and compensation payments

		from A197a	A239b x 0%
Starter rate	A239b	<input type="text"/>	A239c <input type="text"/>
		from A198	A239d x 20%
Basic rate	A239d	<input type="text"/>	A239e <input type="text"/>
		from A199b	A239f x 21%
Intermediate rate	A239f	<input type="text"/>	A239g <input type="text"/>
		from A201	A239h x 40%
Higher rate	A239h	<input type="text"/>	A239i <input type="text"/>
		from A202	A239j x 45%/46%
Additional/top rate	A239j	<input type="text"/>	A239k <input type="text"/>
		A239c + A239e + A239g + A239i + A239k	
			A239l <input type="text"/>

Gains on life assurance policies etc, with tax treated as paid

		from A207	A239m x 0%
Starting rate	A239m	<input type="text"/>	A239n <input type="text"/>
		from A209c	A239o x 0%
Nil rate/basic rate	A239o	<input type="text"/>	A239p <input type="text"/>
		from A210	A239q x 20%
Basic rate	A239q	<input type="text"/>	A239r <input type="text"/>
		from A212b	A239s x 0%
Nil rate/higher rate	A239s	<input type="text"/>	A239t <input type="text"/>
		from A213	A239u x 40%
Higher rate	A239u	<input type="text"/>	A239v <input type="text"/>
		from A214	A239w x 45%
Additional rate	A239w	<input type="text"/>	A239x <input type="text"/>
		A239n + A239p + A239r + A239t + A239v + A239x	
			A239y <input type="text"/>

	A221a + A231a + A239a + A239l + A239y	
Income Tax due including transition profit	A240	<input type="text"/>
	A221a + A231a + A239a + A239l + A239y	
Income Tax due excluding transition profit	A240a	<input type="text"/>
	A240 minus A240a	
Tax due on transition profit	A240b	<input type="text"/>
	A240a + A240b	
Income Tax due	A240c	<input type="text"/>
	Copy to box A241	

Section 8: Calculate Income Tax due after tax adjustments

If any box on this page is a minus figure, substitute zero.

Income Tax due

from A240c
A241

Other tax reliefs

Deficiency Relief

from F16 on page
TCSN 42
A242

Top Slicing Relief can only apply to gains on life policies. If you have gains on life policies go to Section 16 on page TCSN 37 to calculate any Top Slicing Relief due.

Top Slicing Relief

from E96 on
page TCSN 41
A243

Venture Capital Trust shares
'Additional information' pages,
page Ai 2

A244 A245 A244 x 30%

box 1

Enterprise Investment Scheme
'Additional information' pages,
page Ai 2

A246 A247 A246 x 30%

box 2

Seed Enterprise Investment Scheme
'Additional information' pages,
page Ai 2

A248 A249 A248 x 50%

box 10

Community Investment Tax Relief
'Additional information' pages,
page Ai 2

A250 A251 A250 x 5%

box 3

A242 + A243
+A245 + A247
+A249 + A251

A254

Maintenance and alimony
'Additional information' pages,
page Ai 2

lower of box 7
and £4,010
A255 A255a A255 x 10%

box 7

If you or your spouse or civil partner were born before 6 April 1935, go to Section 14 on page TCSN 31 to work out the figure for box A256.

Married Couple's
Allowance

A256

Married couple's
surplus allowance

A257

Copy box A257 to 'Tax calculation
summary' pages box 13

A258 A259 A256 + A257
A258 x 10%

If any box on this page is a minus figure, substitute zero.

Marriage Allowance transfer

The Marriage Allowance transfer for the recipient is not claimed on the Self Assessment tax return but it's included in the Self Assessment tax calculation, if there's a digital claim.

Marriage Allowance transfer (£1,260) x 20% A260

Relief for finance costs

Non-deductible loan interest from investments into property partnerships not included in box 5 page Ai 2

box 12

from M13 A260a x 20%

A260a A260b

A261 A261a A261 x 20%

Box A262
is not in use

Box A263
is not in use

Income tax due after tax reductions

A241 minus (A254 + A255a + A259 + A260 + A260b + A261a)

A264

Calculate tax credits on dividends

'Foreign' pages remitted dividends paid before April 2016

box 7.5 x 100/90

A265 A266 A265 x 10%

A266a A165 x 10%

Lower of A266 and A266a
A266b

If you were not resident in the UK for 2023 to 2024 you may be entitled to a non-payable tax credit on your dividends and you should complete box A267
If you were a UK resident then A267 is 0 (zero)

(A65 + A70 + A72 + A74 + A75) x 8.75%

A267

Boxes A267a
and A267b are
not in use

Gains on life policies

from A204 A267c x 20%

A267c A267d

Box A267e
is not in use

Notional tax

from A267d
A267f

Section 9: Calculate tax due after Gift Aid payments

If any box on this page is a minus figure, substitute zero.

Box A268
is not in use

Gift Aid payments

If you've made Gift Aid payments you must pay Income Tax, at whatever rate, or Capital Gains Tax, at least equal to the basic rate Income Tax treated as having been deducted. The charity receiving payments from you can reclaim that Income Tax from us. We must make sure you pay sufficient tax to 'cover' the tax repaid to the charity. If you've not paid enough it may be necessary to restrict your personal allowances so more income is charged to tax or we may ask you to pay more. Boxes A269 to A275 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Do not include pence in boxes A269 and A270. Round down the figure in each of these boxes to the nearest whole pound.

	from A117	A269	<input type="text"/>	A269 x 20%	A270	<input type="text"/>
--	-----------	------	----------------------	------------	------	----------------------

A241 minus (A254 + A259 + A260 + A260b + A261a)

A271

Income Tax

Capital Gains Tax

	from G52	A272	<input type="text"/>
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Income tax after tax treated as paid deducted

A271 minus (A267 + A267d)

A273

This can be a negative figure

Gift Aid tax charge

If A270 > 0 (zero), A274 = A270 minus (A272 + A273), else A274 = 0 (zero)

A274

If you completed 'Additional information' page, page Ai4 (Pension savings tax charges boxes) use Helpsheet 345, 'Pensions savings - tax charges' on any excess' or HS345 working sheet to work out the figure for box A275

Pension savings tax charge

A275

Copy box A275 to 'Tax calculation summary' pages box 6

If you completed box 9 on Tax Return TR3 (State Pension lump sum) go to Section 19 on page TCSN 46 to work out the figure for box A276.

State Pension lump sum

A276

Tax charge on Child Benefit

From J8 on page TCSN 47

A277

Boxes A278 to A292
are not in use

A274 + A275 + A276 + A277

Total additional tax charges

A293

Income Tax due for Foreign Tax Credit Relief purposes
Income Tax due

A264 + A293

A294

Foreign Tax Credit Relief
'Foreign' pages, page F 1

box 2

A295

A295 + G52

A295a

(A294 + G52) minus A270

A295b

lower of A295a and A295b

A295c

Income Tax due for Foreign Tax Credit Relief

A264 minus A295c

A296

Income Tax due after tax reductions

A293 + A296

A297

Copy to box A328

Section 10: Calculate tax taken off

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

'Employment' pages	box 2	A298 <input type="text"/>	This box can be negative
'Ministers of religion' pages	box 39	A299 <input type="text"/>	This box can be negative
'Additional information' pages, Ai 2 (Share schemes and employment lump sums)	box 6	A299a <input type="text"/>	
Tax return, page TR 3	boxes 10 + 12 + 14	A300 <input type="text"/>	This box can be negative
		A298 + A299 + A299a + A300	
Total tax deducted under PAYE		A301 <input type="text"/>	
Outstanding debt included in your tax code for 2023 to 2024		A302 <input type="text"/>	
Your 2023 to 2024 tax code may have been adjusted to collect money that you owe. Look at your 2023 to 2024 PAYE Coding Notice. If we've made such an adjustment, it will show as 'Outstanding debt'. Copy that figure into box A302.		Copy box A302 to 'Tax calculation summary' pages box 9	
		lower of A301 and A302	
The amount of PAYE tax set against the outstanding debt		A303 <input type="text"/>	
		A301 minus A303	
Remaining PAYE tax that can be used in this calculation		A304 <input type="text"/>	
'Self-employment (short)' pages	box 38	A305 <input type="text"/>	
'Self-employment (full)' pages	boxes 81 + 82	A306 <input type="text"/>	
'Lloyd's underwriters' pages	boxes 4 + 14	A307 <input type="text"/>	
'Partnership (short)' pages	boxes 30 + 31	A308 <input type="text"/>	
'Partnership (full)' pages	boxes 77 + 78 + 79	A309 <input type="text"/>	
'UK property' pages	box 21	A310 <input type="text"/>	
'Foreign' pages	boxes 3 + 5 + 7.1 + 7.3 + 8 + 10 + 12 + 29 + 40	A311 <input type="text"/>	
'Trusts etc' pages	box 15	A312 <input type="text"/>	
'Residence, remittance basis etc' pages	boxes 21 + 22	A313 <input type="text"/>	
Tax return, page TR 3	box 19	A314 <input type="text"/>	
'Additional information' pages, Ai 1	boxes 2 + 10	A315 <input type="text"/>	
Box A316 is not in use			
		Total of boxes A304 to A315	
		A317 <input type="text"/>	

If any box on this page is a minus figure, substitute zero.

Tax taken off from other sections of this working sheet.

A36 x 20%

A318

A37 x 45%

A319

Box A320 is
not in use

A55 x 20%

A321

A56 x 45%

A322

A59 x 20%

A323

A71 x 8.75%

A324

A71a x 7.5%

A324a

A72 x 39.35%

A325

total of boxes A318 to A325

A326

A317 + A326

A327

Copy to box A339

Total tax paid at source

Section 11: Calculate the amount of tax due for the 2023 to 2024 tax year

If any box on this page is a minus figure, substitute zero.

Income Tax due

from A297
A328

A328 minus (A266b + A267f)
A328a

If you're self-employed, in a business partnership or are a Lloyd's underwriter, complete Section 15 starting on page TCSN 34 to work out the figure for box A329.

Class 4 National Insurance contributions

from D18 on page TCSN 34

A329

Copy box A329 to 'Tax calculation summary' pages box 4

Class 2 National Insurance contributions

from D19 on page TCSN 35

A330

Copy box A330 to 'Tax calculation summary' pages box 4.1

A328a + A329 + A330

Income Tax, Class 2 and Class 4 National Insurance contributions

A331

If you have to pay tax under PAYE, we try to make your tax code match your circumstances so you pay the right amount of tax during the year. But your 2023 to 2024 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2023 to 2024 PAYE Coding Notice. If we have made such an adjustment, it will include an 'amount of underpaid tax for earlier years'. Copy that figure into box A332.

Underpaid tax for earlier years included in your 2023 to 2024 tax code

A332

Copy box A332 to 'Tax calculation summary' pages box 7

If you put 'X' in box 1 of the Student Loan repayments boxes on page TR 5 of the tax return, go to Section 21 on page TCSN 48 to work out the figure for boxes A333 and A334.

Student Loan repayment due

from K41 on page TCSN 51

A333

Copy box A333 to 'Tax calculation summary' pages box 3

Postgraduate Loan repayment due

from K45 on page TCSN 51

A334

Copy box A334 to 'Tax calculation summary' pages box 3.1

Tax due on annuity payments and royalty payments

'Additional information'
page Ai2 (other tax relief)

box 4 x 100/80

A335

'Additional information'
page Ai2 (Shares schemes and employment lump sums)

box 15 x 100/80

A336

If any box on this page is a minus figure, substitute zero.

Total tax taken off at source

from A327

A337	<input type="text"/>
------	----------------------

Box A338: If, because of a change in your circumstances, your 2023 to 2024 tax code was reduced during the year to 5 April 2024, you may have paid too little tax for the time before your code was reduced. Look at your PAYE Coding Notice for 2023 to 2024 for the message 'Our estimate of the underpayment for the earlier part of the year is £xxxxxx. We will normally collect any underpayment through your Self Assessment balancing payment. This will be calculated when your tax return for the year is processed'. But if you requested this tax to be collected through your tax code for 2024 to 2025, enter the amount in box A338.

2023 to 2024 underpaid tax included in 2024 to 2025 tax code

A338	<input type="text"/>
------	----------------------

Copy box A338 to 'Tax calculation summary' pages box 8

from A337 + A338

A339	<input type="text"/>
------	----------------------

(A331 + A332 + A333 + A334 + A335 + A336) minus A339

Total Income Tax Class 2 and Class 4 NIC's due

A340	<input type="text"/>
------	----------------------

This can be a negative figure

Capital Gains Tax

from G58 on page TCSN 45

A341	<input type="text"/>
------	----------------------

Total Income Tax, Class 2 and Class 4 NICs due, before Capital Gains Tax overpaid

A340 + A341

A341a	<input type="text"/>
-------	----------------------

This can be a negative figure

Capital Gains Tax overpaid reducing tax and NICs

from G61

A341b	<input type="text"/>
-------	----------------------

Total Income Tax, Class 2 and Class 4 NICs due, after Capital Gains Tax overpaid

A340 minus A341b

A341c	<input type="text"/>
-------	----------------------

This can be a negative figure

Total tax and National Insurance due

A341 + A341c

A342	<input type="text"/>
------	----------------------

If A342 is larger than A339

Total tax, Student Loan repayments, Postgraduate Loan and NIC's due

A343	<input type="text"/>
------	----------------------

Copy box A343 to 'Tax calculation summary' pages box 1

If A339 is larger than A342

Income Tax overpaid

A343a	<input type="text"/>
-------	----------------------

Copy box A343a to 'Tax calculation summary' pages box 2

You can now use Section 12 on page TCSN 25 if you want to work out what you have to pay us by 31 January 2025, or what we have to pay you.

Section 12: Calculate the amount to pay by 31 January 2025

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

A343 minus A343a
A344
This box can be negative

Tax refunded or set off
Tax return, page TR 5
box 1 A345

There may be an adjustment needed to increase your tax for 2023 to 2024 because you're claiming averaging for farmers and creators of literary or artistic work, or you're claiming to pay tax on your post-cessation receipts by reference to the year your business ceased.

Calculate the difference between the actual liability for the earlier year and the liability that would have arisen for the earlier year if the averaged profit or post-cessation receipts had been included in the return for that year. The adjustment relates to 2023 to 2024 even though it is calculated by reference to the circumstances of the earlier year. If you need help, ask us or your tax adviser. Enter the amount in box A346.

Increase in tax from adjustment
to earlier years
A346
Copy box A346 to 'Tax calculation summary' pages box 14

Total due
A344 + A345 + A346
A347
This box can be negative

There may be an adjustment needed to decrease your tax for 2023 to 2024, calculated by reference to an earlier year, because you're claiming loss relief calculated by reference to your income or capital gains for an earlier year or years, or you're claiming averaging for farmers and creators of literary or artistic work.

Do not include losses for which you have previously claimed relief. Calculate the difference between the actual liability for the earlier year and the liability that would have arisen for the earlier year if the loss, averaged profits or pension payments had been included in the return for that year. Enter the amount in box A348. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment
to earlier years
A348
Copy box A348 to 'Tax calculation summary' pages box 15

If you want to claim tax relief now for a 2024 to 2025 income loss, or certain 2024 to 2025 capital losses, by reference to an earlier year, for example, 2023 to 2024 (often called 'carrying back' a loss), you should have provided full details of your claim in the 'Additional information' box, box 19 on page TR 7 of your tax return. You will also need to complete boxes 3, 4 and 5 on the Additional information page Ai3.

After calculating 2023 to 2024 liability recalculate it by adjusting the losses carried forward and losses set against other income boxes to reduce your profit and other income by the amount of the loss carried back, and note the new liability. The difference between the new liability and your original figure from boxes A343 or A343a is the amount of your tax relief for the 2024 to 2025 loss and you should enter it in box A349. When we receive your tax return a credit for this amount will be set against the total tax due for 2023 to 2024. In some cases where we enquire into your claim, any credit may not be available before the closure of the enquiry. You may want to use these losses in an earlier year. If so, you will need to recalculate that year's liability before completing 'Additional information' page Ai3 and box A349. If you need help, ask us or your tax adviser.

Next year's repayment
claimed now
A349
Copy box A349 to 'Tax calculation summary' pages box 16

Look at your Statements of Account (if you've never had a Statement of Account it's unlikely you've paid anything towards your 2023 to 2024 tax bill yet).

Payments or credits that have been made towards your 2023 to 2024 payments on account

A350

Any other payments or credits, not already included in boxes A348, A349, or A350, that have been made towards your 2023 to 2024 tax bill

A351

If you have a tax code and your tax return is received by 31 October 2024, you may be able to have the tax you owe collected through your tax code for 2025 to 2026.

A352 $A347 \text{ minus } (A350 + A330)$
This box can be negative

If box A352 is positive and is less than £3,000 and you want this included in your 2025 to 2026 tax code, copy the figure in box A352 to box A353; if not, leave box A353 blank.

Amount that can be coded out

A353

$A348 + A349 + A350 + A351 + A353$

Adjustments, payments and coded out

A354

This box can be negative

Tax due for 2023 to 2024

If box A355 is positive, this is the tax you owe. If box A355 is negative, this is the tax we owe you.

A355 $A347 \text{ minus } A354$

This box can be negative

Payments on account

If box A356 is less than £1,000 you do not have to make payments on account for 2024 to 2025; do not complete boxes A357 to A359. Enter '0' in box A361 and complete box A362.

$A340 \text{ minus } (A330 + A333 + A334 + A353)$

A356

This box can be negative

If more than 80% of your tax bill for 2023 to 2024 is met from tax taken off at source (that is, if box A356 is less than box A358) you do not need to make payments on account for 2024 to 2025. Enter zero '0' in box A361 and complete box A362.

$A328 + A328a + A329$

A357

$A357 \times 20\%$

A358

$A356 \times 50\%$

A359

Amount of each payment on account

Claim to reduce payments on account

You may want to reduce your payments on account for 2024 to 2025 (including reducing to nil) if you expect:

- your 2024 to 2025 income to be lower than 2023 to 2024
- your allowances or reliefs to be higher
- more of your 2024 to 2025 income will be taxed at source, because
 - it will be taxed under PAYE
 - it will be covered by subcontractor deductions
 - you'll have more savings income

If you do want to reduce your payments on account, you must make a reasonable estimate of the difference between the Income Tax you expect to pay in 2024 to 2025 and your Income Tax on this return. You can reduce each of your payments by half this difference.

In box 11 of the 'Tax calculation summary' pages enter the amount of each reduced payment on account (including the pence), or nil, if appropriate, and put 'X' in box 10. Give your reason for reducing your payments in box 17. If you decide later that your reduced payments are still too high, write to us saying why you're claiming to reduce again. Make sure the payments you make by 31 January 2025 and 31 July 2025 will add up to your best estimate of your tax bill for 2024 to 2025.

If your 2 payments on account turn out to be different from your 2023 to 2024 tax bill and if you've paid:

- more than you needed to, we'll credit you with interest
- less than you needed to, we'll charge you interest

Your 2 payments on account should be the lower of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2023 to 2024 or 2024 to 2025. If you've been careless or fraudulent in claiming to reduce your payments on account, we may charge you a penalty.

If you decide later that you've reduced too much, you can revise your claim upwards and/or pay more in line with your revised estimate. But if you do not make a claim, we may allocate additional amounts paid to other outstanding liabilities.

Amount of reduced payments on account

A360

Copy box A360 to 'Tax calculation summary' pages box 11, and complete 'Tax calculation summary' pages box 10

lower of
A359 and A360
A361

The amount due by 31 January 2025

If box A362 is positive, this is the tax you owe.

If box A362 is negative, this is the tax we owe you.

A355 + A361
A362
This box can be negative

Please note that if you make any payment towards your 2023 to 2024 tax bill between now and 31 January 2025, and that payment is not included in box A350 or A351, reduce the figure in box A362 by the amount of that payment. If 2023 to 2024 payments on account were not paid by their due dates (31 January 2024 and 31 July 2024), interest may also be due.

Confirmation of where boxes on this working sheet go to on the 'Tax calculation summary' pages

- 1 **Total tax, Student Loan repayment and Class 4 NICs due before any payments on account**
If the result of your calculation is that you owe tax (there is a figure in box A343), copy the figure from box A343 to box 1 on the 'Tax calculation summary' pages.
- 2 **Total tax, Student Loan repayment and Class 4 NICs overpaid**
If the result of your calculation is that you overpaid tax (there is a figure in box A343a), copy the figure from box A343a to box 2 on the 'Tax calculation summary' pages.
- 3 **Student Loan repayment due**
If you completed the Income Contingent Loan notification box (Loan repayments box 1 on page TR 5 of your tax return), copy the figure from box A333 to box 3 on the 'Tax calculation summary' pages. Do not include pence in this box; round down the amount to the nearest whole pound.
- 3.1 **Postgraduate Loan repayment due**
If you completed the Income Contingent Loan notification box (Loan repayments box 1 on page TR 5 of your tax return), copy the figure from box A334 to box 3.1 on the 'Tax calculation summary' pages. Do not include pence in this box; round down the amount to the nearest whole pound.
- 4 **Class 4 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 4 NICs. Copy the figure from box A329 to box 4 on the 'Tax calculation summary' pages.
- 4.1 **Class 2 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 2 NICs. Copy the figure from box A330 to box 4.1 on the 'Tax calculation summary' pages.
- 5 **Capital Gains Tax due**
If you completed the 'Capital Gains Tax summary' pages, copy the figure from box A341 to box 5 on the 'Tax calculation summary' pages.
- 6 **Pension charges due**
If you completed the working sheet in Helpsheet 345, 'Pensions savings - tax charges', copy the figure from box A275 to box 6 on the 'Tax calculation summary' pages.
- 7 **Underpaid tax for earlier years included in your tax code for 2023 to 2024**
If you pay tax under PAYE and your 2023 to 2024 PAYE Coding Notice has an entry for 'amount of underpaid tax for earlier years', copy the figure from box A332 to box 7 on the 'Tax calculation summary' pages.
- 8 **Underpaid tax for 2023 to 2024 included in your tax code for 2024 to 2025**
If you pay tax under PAYE and we reduced your tax code in 2023 to 2024 and you asked for any unpaid tax to be collected through your tax code for 2024 to 2025, copy the figure from box A338 to box 8 on the 'Tax calculation summary' pages.
- 9 **Outstanding debt included in your tax code for 2023 to 2024**
If you pay tax under PAYE and your 2023 to 2024 PAYE Coding Notice has an entry for an 'outstanding debt' for an earlier year, copy the figure from the tax code to box 9 on the 'Tax calculation summary' pages.

- 10 **If you're claiming to reduce your 2024 to 2025 payments on account**
Put 'X' in box 10 if you're making a claim to reduce payments on account and give the reason for the reduction in box 17. You can be charged interest and penalties if you reduce your payments on account by too much. Please read the notes on page TCSN 26.
- 11 **Your first payment on account for 2024 to 2025**
If you're claiming to reduce your 2024 to 2025 payments on account, copy the figure from box A360 to box 11 on the 'Tax calculation summary' pages.
- 12 **Blind person's surplus allowance you can have, and the amount of married couple's surplus and allowance you can have.**
- 13 If your spouse or civil partner did not have enough income in the year ended 5 April 2024 to use any or all of their Married Couple's Allowance or Blind Person's Allowance (if due), you can ask for the surplus to be transferred to you. If you're unsure whether you can get surplus allowances from your spouse or civil partner, ask us or your tax adviser.

If you've agreed an amount that can be transferred enter any blind person's surplus allowance in box 12, and married couple's surplus allowance in box 13 on the 'Tax calculation summary' pages.
- 14 If the amount of tax due for 2023 to 2024 is affected by adjustments to other tax years, read the notes on page TCSN 24.
- 16
- copy the figure from box A346 to box 14
 - copy the figure from box A348 to box 15
 - copy the figure from box A349 to box 16

If you need to fill in any of the boxes on pages TCSN 30 to TCSN 52, the working sheet on the preceding pages should already have directed you to them.

Briefly, the next few pages cover:

- age-related Personal Allowance and Married Couple's Allowance
- working out Class 4 National Insurance contributions
- Top Slicing Relief if any gains on life policies have made you liable to the higher rate
- working out Capital Gains Tax
- working out the tax charge on Child Benefit
- working out Student Loan and Postgraduate Loan repayments

Section 13: Calculate Personal Allowance due if your income is more than £100,000

If any box on this page is a minus figure, substitute zero.

Income for allowances

Adjusted net income from A121
B1

If you were born after 5 April 1938 but your spouse or civil partner was born before 6 April 1935, you'll need the figures from boxes B4 and B6 when you work out Married Couple's Allowance.

Income limit for Personal Allowance **B2**

B1 minus B2

B3

Personal Allowance

B4

Copy to box C6

B3 x 50%

B5

Reduced Personal Allowance

B4 minus B5

B6

Copy to boxes A125 and C7

Calculate personal allowance due for your Top Slicing Relief calculation where your income is more than £100,000

(A86 + E21) minus E20

Only use boxes B7 to B12 if told to on pages TCSN 37 to TCSN 41

B7

Income limit for Personal Allowance

B8

B7 minus B8

B9

Personal Allowance

B10

B9 x 50%

B11

Personal Allowance for Top Slicing Relief only

B10 minus B11

B12

Copy to box E61

Section 14: Calculate age-related Married Couple's Allowance due

If any box on this page is a minus figure, substitute zero.

Work out Married Couple's Allowance if you, or your spouse, or your civil partner (or a former wife you were married to in 2023 to 2024) were born before 6 April 1935.

If you're the husband (and you married before 5 December 2005), or the spouse or civil partner with the higher income, use boxes C1 to C11 to work out Married Couple's Allowance.

If you're the wife (who married before 5 December 2005) and your husband has transferred Married Couple's Allowance to you, go to box C16.

If you're the spouse or civil partner with the lower income and your spouse or civil partner (with the higher income) has transferred Married Couple's Allowance to you, go to box C16.

Table 1

Date of birth of the elder of you, your spouse, your civil partner or former wife or former civil partner	Maximum Married Couple's Allowance
After 5 April 1935	0
Before 6 April 1935	£10,375

Enter the maximum Married Couple's Allowance from Table 1

C1

Adjusted net income

from B1
C2

Income limit for age-related allowances

C3 **£34,600**

C2 minus C3
C4

C4 x 50%
C5

from B4
C6

from B6
C6 minus C7
C7 C8

C5 minus C8
C9

C1 minus C9
C10

higher of C10 and £4,010
C11

Copy to box A256 on page TCSN 17 unless you were married or registered this year or unless your spouse or civil partner is getting half or all of the allowance

Calculate reduced Married Couple's Allowance due

If any box on this page is a minus figure, substitute zero.

If your marriage or civil partnership registration was after 5 May 2023, and either you or your spouse, or civil partner were born before 6 April 1935, work out reduced Married Couple's Allowance due.

Table 2

Date of marriage or civil partnership registration between:	Month
Before 6 May 2023	0
6 May 2023 to 5 June 2023	1
6 June 2023 to 5 July 2023	2
6 July 2023 to 5 August 2023	3
6 August 2023 to 5 September 2023	4
6 September 2023 to 5 October 2023	5
6 October 2023 to 5 November 2023	6
6 November 2023 to 5 December 2023	7
6 December 2023 to 5 January 2024	8
6 January 2024 to 5 February 2024	9
6 February 2024 to 5 March 2024	10
6 March 2024 to 5 April 2024	11
After 5 April 2024	12

Select month from Table 2

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

C15

Copy to box A256 on page TCSN 17
unless your spouse or
civil partner is getting half or all
of the allowance

If any box on this page is a minus figure, substitute zero.

If you're the wife, or spouse or civil partner with the lower income, use boxes C16 to C20 to work out the amount of Married Couple's Allowance that can be transferred to you.

If you're the husband, or spouse or civil partner with the higher income, use boxes C16 to C21 if you want your spouse or civil partner to receive half or all of the allowance.

Table 3: From the Married Couple's Allowance box on 'Additional information' pages, page Ai 3

If there is an 'X' in box 3 or box 6	£2,005
If there is an 'X' in box 4 or box 7	£4,010
None of the above	0

Only half or all of the minimum Married Couple's Allowance of £4,010 can be transferred.

Select amount from Table 3

C16

Select month from Table 2

C17

C16 x C17

C18

C18 divided by 12

C19

If you're the wife, or spouse or civil partner with the lower income, complete box C20

C16 minus C19

C20

Copy to box A256 on page TCSN 17

If you're the husband, or spouse or civil partner with the higher income, complete box C21

C15 minus C20

C21

Copy to box A256 on page TCSN 17

Section 15: Calculate Class 2 and Class 4 National Insurance contributions (NICs) due

Everyone over the age of 16, and under the State Pension age must, if they are self-employed (or in a partnership), and have profits above £12,570 for 2023 to 2024, pay Class 2 contributions each week. If their profits are below £6,725 they can elect to pay voluntarily.

Customers with profits between £6,725 and £12,570 will not need to pay anything and their Class 2 contributions will be treated as paid to protect their entitlement to contributory benefits.

You must be registered as self-employed to pay Class 2 NICs or pay voluntarily. These contributions count towards any contributory benefits you may want to claim. If you're registered for Self Assessment but not as self-employed, go to www.gov.uk/register-for-self-assessment/self-assessment/self-employed

Class 4 National Insurance contributions

Complete this section if you completed the 'Self-employment (short)' pages, 'Self-employment (full)' pages, 'Lloyd's underwriters' pages, 'Partnership (short)' pages or 'Partnership (full)' pages. If any box on this page is a minus figure, substitute zero.

'Self-employment (short)' pages	box 31	D1	<input type="text"/>	
'Self-employment (full)' pages	box 76	D2	<input type="text"/>	
'Self-employment (full)' pages	box 73.3 minus box 73.4	D2a	<input type="text"/>	
'Lloyd's underwriters' pages	box 52	D3	<input type="text"/>	
'Partnership (short)' pages	box 20	D4	<input type="text"/>	
'Partnership (full)' pages	box 20	D5	<input type="text"/>	
'Partnership (full)' pages	box 16.3 minus box 16.4	D5a	<input type="text"/>	
				total of D1 to D5a
Total profits for Class 4 NICs		D6	<input type="text"/>	

Adjustment to Class 4 NICs profits

'Self-employment (full)' pages	box 102	D7	<input type="text"/>	
'Lloyd's underwriters' pages	box 65	D8	<input type="text"/>	
'Partnership (short)' pages	box 27	D9	<input type="text"/>	
'Partnership (full)' pages	box 27	D10	<input type="text"/>	
				total of D7 to D10
Total Class 4 NICs adjustments		D11	<input type="text"/>	
				D6 minus D11
Total profit less adjustment		D12	<input type="text"/>	
				D12 minus £12,570
Profit on which Class 4 NICs is due		D13	<input type="text"/>	
				lower of box D13 and £37,700
		D14	<input type="text"/>	
				D14 x 9% (max £3,393.00)
		D15	<input type="text"/>	
				D13 minus D14
		D16	<input type="text"/>	
				D16 x 2%
		D17	<input type="text"/>	
				D15 + D17
Class 4 NICs due		D18	<input type="text"/>	

Copy to box A329 on page TCSN 23

If any box on this page is a minus figure, substitute zero, unless otherwise stated.

If you have paid Class 1 National Insurance complete the R100 calculation overleaf.
If the amount of Class 4 due in D32 is less than the amount in box D18 copy the figure to D18.

Class 2 NICs

You pay Class 2 contributions if you're self-employed. Class 2 contributions are £3.45 a week, or £4.10 for share fishermen, for 2023 to 2024. If your profits (D12) are below £6,725 for 2023 to 2024, you can elect to pay Class 2 NICs voluntarily.

If your profits are between £6,725 and £12,570 then D19 = 0

D19

Class 4 calculation following Regulation 100, SS(C)R 2001

So that a person with earnings from both an employment and self-employment does not pay considerably more National Insurance than a person who has a similar level of earnings but from only one employment, the Class 4 NICs payable is sometimes restricted.

NIM24175 sets out the calculation method for determining the maximum amount of Class 4 NICs.

Depending upon the level of a contributor's profits and the amount of Class 1 and 2 NICs paid, the maximum amount of Class 4 NICs due will vary. All contributors who are liable to pay both Class 1 and Class 4 NICs will be required to pay either:

- Class 4 NICs at the main Class 4 NICs percentage only
- a mixture of Class 4 NICs at the main Class 4 NICs percentage and the additional Class 4 NICs percentage
- Class 4 NICs at the additional Class 4 NICs percentage only

Profit on which Class 4 NICs is due

from D13
D20

Enter earnings subject to Class 1 NICs from all employments,
column 1c from P60 (earnings from PT to UAP) +
column 1d from P60 (earnings from UAP to UEL)

D21

Earnings from PT to UEL at primary percentage

D21 x 11.5%
D22

Step 1 and step 2

Subtract the Lower Profits Limit (£12,570) from
the Upper Profits Limit (£50,270) for the year.
Multiply the result by 9%. This is £3,393.00.

D23 **£3,393.00**

Step 3

Add to the result of step 2, 53 weeks Class 2 NICs at the rate in force for the year,
usually £182.85. For share fishermen it will be £217.30.

D24

D23 + D24
D25

Step 4

Subtract from the result of step 3 the total amount of any Class 2 NICs and any
Class 1 NICs at the main primary percentage that the contributor has paid.

D25 minus (D19 + D22)
D26

If the result of step 4 (D26) is equal to or greater than 0 (zero) and exceeds the aggregate of:

- primary Class 1 NICs payable at the main percentage (D22)
- Class 2 NICs (D19)
- Class 4 NICs payable at the main Class 4 NICs percentage that you would have paid if no maximum existed (D13 x 9%)

the result of this step is the maximum amount of Class 4 NICs that you're liable to pay. There's no need to proceed to any further steps.

If D26 is lower than D18 copy D26 to D18, if not, retain the lower figure in D18.

If the above does not apply complete steps 5 to 9.

Step 5

Multiply the result of step 4 by 9%

D26 x 9%

D27	<input type="text"/>
-----	----------------------

Step 6

Subtract the lower profits limit from the lesser of the upper profits limit and the contributor's actual amount of profits for the year

lower of (D12 or £50,270)
minus (£12,570)

D28	<input type="text"/>
-----	----------------------

This box can be negative

Step 7

Subtract the result of step 5 from the result of step 6.
If the result of this is a negative value it is treated as nil

D28 minus D27

D29	<input type="text"/>
-----	----------------------

Step 8

Multiply the result of step 7 by 2%

D29 x 2%

D30	<input type="text"/>
-----	----------------------

Step 9

Multiply the amount by which the profits and gains for the year exceed the upper profits limit by 2%

(D12 minus £50,270) x 2%

D31	<input type="text"/>
-----	----------------------

The maximum amount of Class 4 NICs payable is the aggregate of steps 4, 8 and 9.
If D32 is lower than D18 copy D32 to D18

D26 + D30 + D31

D32	<input type="text"/>
-----	----------------------

Section 16: Calculate Top Slicing Relief

Complete this section if you have gains from life policies.

If any box on this page is a minus figure, substitute zero.

Total income							from A81
				E1			
Lump sum payments							from A44
				E2			
'UK property' pages							E2 + E3
			box 22	E3		E4	
							E1 minus E4
				E5			
Total allowances and deductions							from A130
				E6			
Charitable giving							from A110
				E7		E8	E6 minus E7
Taxable income for top slicing							E5 minus E8
				E9			
Basic rate limit				E10	£37,700		
Paying personal pensions							from A118
				E11		E12	E10 + E11
Amount due at higher rates							E9 minus E12
				E13			

If box E13 is zero, no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 17.
If you have capital gains continue to box E21, otherwise ignore boxes E14 to E87.

						E14	£87,440	
Amount due at higher rate							lower of E13 and E14	E15 x 40%
				E15		E16		
Amount due at additional rate							E13 minus E15	E17 x 45%
				E17		E18		
							E16 + E18	
						E19		

If any box on this page is a minus figure, substitute zero.

Gains on life policies	Number of years	Gains on life policies divided by number of years
Column X: Copy from boxes 'Foreign' pages box 43, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 4, 6 and 8, or the 'Additional information' box, box 21 on page Ai4	Column Y: Copy from boxes 'Foreign' pages box 44, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 5, 7 and 9, or the Additional information' box, box 21 on page Ai4	X divided by Y
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
Total of column above E20 <input type="text"/>		total of column above E21 <input type="text"/>

Higher rates liability on full gains

Non-savings income	A124 minus E3 E22 <input type="text"/>	E22 minus E8 E23 <input type="text"/>
Savings (except gains on life policies without notional tax)	A64 minus (A50 + A63) E24 <input type="text"/>	E8 minus E22 E25 <input type="text"/>
Savings maximum SR band	lower of E26 and SR band (£5,000) E27 <input type="text"/>	E24 minus E25 E26 <input type="text"/>
Savings in SR band		lower of E27 and (SR band (£5,000) minus E23) E28 <input type="text"/>
Saving maximum nil band		lower of (E26 minus E28) and A138 E29 <input type="text"/>
Dividends	from A77 E30 <input type="text"/>	E25 minus E24 E31 <input type="text"/>
Taxable		E30 minus E31 E32 <input type="text"/>
Chargeable Event Gains	E31 minus E30 E34 <input type="text"/>	E23 + E26 + E32 E33 <input type="text"/>
Starting rate band	lower of E35 and SR band (£5,000) E36 <input type="text"/>	E20 minus E34 E35 <input type="text"/>

If any box on this page is a minus figure, substitute zero.

	lower of E36 and (SR band (£5,000) minus E33)	E37	<input type="text"/>	E37 x SR rate (0%)	E38	<input type="text"/>
Gains in SR band						
	SR band (£5,000) minus E23	E39	<input type="text"/>			
	E26 minus E39	E40	<input type="text"/>			
	lower of (E35 minus E37) and (A138 minus E40)	E41	<input type="text"/>	E41 x SNil rate (0%)	E42	<input type="text"/>
Gains in nil band						
	lower of E33 and E12	E43	<input type="text"/>			
BR band used by other income						
	lower of (E35 minus (E37 + E41)) and (E12 minus (E37 + E41 + E43))	E44	<input type="text"/>	E44 x BR rate (20%)	E45	<input type="text"/>
Gains in BR band						
	lower of E33 and E41	E46	<input type="text"/>			
HR band used by other income						
	lower of (E35 minus (E37 + E41 + E44)) and (HR band (£87,440) minus E46)	E47	<input type="text"/>	E47 x HR rate (40%)	E48	<input type="text"/>
Gains in HR band						
	E35 minus (E37 + E41 + E44 + E47)	E49	<input type="text"/>	E49 x AHR rate (45%)	E50	<input type="text"/>
Gains in additional rate band						
				E38 + E42 + E45 + E48 + E50	E51	<input type="text"/>
				E35 x BR rate (20%)	E52	<input type="text"/>
				E51 minus E52	E53	<input type="text"/>
Minus basic rate liability						
				E5 + E21	E54	<input type="text"/>
Higher rates due on sliced gains				E54 minus E20	E55	<input type="text"/>
				E55 minus E8	E56	<input type="text"/>
				E56 minus E12	E57	<input type="text"/>
Income in higher rate bands				lower of E21 and E57	E58	<input type="text"/>
Sliced gain in higher rate bands				E57 minus E58	E59	<input type="text"/>
Other income in higher rate bands				E15 minus E59	E60	<input type="text"/>
Unused higher rate bands						

If E60 is zero (0), no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 17 and ignore boxes to E96

If any box on this page is a minus figure, substitute zero.

If A125 is less than the Personal Allowance £12,570 then it may be more beneficial for you to recalculate it
 You can do this using boxes B7 to B12 on page TCSN 30.

		higher of E6 and (B12 + E6)	
	E61	<input type="text"/>	
Total deductions and allowances minus gift of investments	E62	E61 minus E7 <input type="text"/>	
Personal Allowance for Top Slicing Relief			E62 minus E8 E63 <input type="text"/>
Non-savings income			E23 minus E63 E64 <input type="text"/>
Savings (except gains on life policies without notional tax)	E65	E63 minus E23 <input type="text"/>	E26 minus E65 E66 <input type="text"/>
Savings maximum SR band	E67	lower of E66 and SR band (£5,000) <input type="text"/>	lower of E67 and (SR band (£5,000) minus E64) E68 <input type="text"/>
Saving in SR Band			lower of E28 and E68 E69 <input type="text"/>
			(A81 + E21) minus E20 E69.1 <input type="text"/>
			if E69.1 minus E61 > AHR band (£125,140) + E11, E69.2 = PSA (£0), else if E69.1 minus E61 > BR band (£37,700) + E11, E69.2 = PSA (£1000), else E69.2 = PSA (£500) E69.2 <input type="text"/>
Saving maximum nil band			lower of (E66 minus E68) and E69.2 E70 <input type="text"/>
Dividends	E71	E65 minus E26 <input type="text"/>	E32 minus E71 E72 <input type="text"/>
Taxable			E64 + E66 + E72 E73 <input type="text"/>
Allowance available	E74	E62 minus (E22 + E24 + E30) <input type="text"/>	
Chargeable Event Gains			E21 minus E74 E75 <input type="text"/>
	E76	lower of E75 and SR band (£5,000) <input type="text"/>	Box E77 is not in use
Gains in SR band	E78	lower of E76 and (SR band (£5,000) minus E73) <input type="text"/>	E78 x (0%) E79 <input type="text"/>
		Box E80 is not in use	
Gains in nil band	E81	lower of (E75 minus E78) and (E69.2 minus E70) <input type="text"/>	E81 x (0%) E82 <input type="text"/>

If any box on this page is a minus figure, substitute zero.

BR band used by other income lower of E73 and E12
E83

Gains in BR band lower of (E75 minus (E78 + E81)) and (E12 minus (E78 + E81 + E83))
E84

E85 E84 x (20%)

HR band used by other income E73 minus E83
E86

Gains in HR band lower of (E75 minus (E78 + E81 + E84)) and (HR band (£87,440) minus E86)
E87

E88 E87 x (40%)

Gains in additional rate band E75 minus (E78 + E81 + E84 + E87)
E89

E90 E89 x (45%)

If E89 is equal to E21, no Top Slicing Relief is due.
Copy '0' to box A243 on page TCSN 17
and ignore boxes E91 to E96

E91 E79 + E82 + E85 + E88 + E90

E92 E75 x 20%

Liability for one year

E93 E91 minus E92

E94 E20 divided by E21

Liability for all years

E95 E93 x E94

Top Slicing Relief due

E96 E53 minus E95

Copy to box A243 on page TCSN 17

Section 17: Calculate Deficiency Relief

Complete this section if you're claiming Deficiency Relief.
If any box on this page is a minus figure, substitute zero.

Allocate Deficiency Relief to dividends in the higher rate band

Deficiency Relief

'Additional information' pages,
page Ai 1 (Life insurance gains)

box 11

F1

from A194

F2

lower of F1 and F2

F3

F3 x 25%

F4

Dividends in higher rate band

Amount moved to lower rate band

Tax adjustment

Allocate Deficiency Relief to savings and non-savings in the higher rate band

F1 minus F3

F5

Remaining Deficiency Relief

If you're a Scottish customer, ignore boxes F6 to F8 otherwise, ignore boxes F9 to F15

A169 + A181 +
A201 + A213

F6

Income in higher rate band

lower of F5 and F6

F7

Amount moved to the basic rate band

F7 x 20%

F8

Tax adjustment

Allocate Deficiency Relief to income that is liable at the higher of the Scottish higher rate and the higher rate

A169 + A201

F9

Income in higher rate band

lower of F5 and F9

F10

Amount moved to lower rate band

F7 x 21%

F11

Tax adjustment

Allocate Deficiency Relief to income that is liable at the lower of the Scottish higher rate and the higher rate

F5 minus (F7 + F10)

F12

Remaining Deficiency Relief

A182 + A202

F13

Income in higher rate band

lower of F12 and F13

F14

Amount moved to lower rate band

F14 x 20%

F15

Tax adjustment

F4 + F8 + F11 + F15

F16

Tax Relief due

Copy to box A242 on
page TCSN 17

Section 18: Calculate Capital Gains Tax due

If any box on this page is a minus figure, substitute zero.

All the boxes on this page are from 'Capital Gains Tax summary' pages, with the exception of Foreign Tax Credit Relief at G53 which is from the 'Foreign' pages.

	Residential property and carried interest	Non-resident Capital Gains Tax UK residential properties	Non-resident Capital Gains Tax UK non-residential properties	Other gains	Business Asset Disposal gains
	box 6	box 52.1	box 52.2	boxes (17 minus 50) + 26 + (34 minus 49)	boxes 49 + 50
Total gains	G1 <input type="text"/>	G2 <input type="text"/>	G2a <input type="text"/>	G3 <input type="text"/>	G4 <input type="text"/>
Losses brought forward and used in-year	G5 <input type="text"/> box 45	Box G6 is not in use		G7 <input type="text"/> G5 minus G1	G8 <input type="text"/> G5 minus (G1 + G3)
Gains after losses brought forward	G9 <input type="text"/> G1 minus G5	Box G10 is not in use		G11 <input type="text"/> G3 minus G7	G12 <input type="text"/> G4 minus G8
Losses	G13 <input type="text"/> box 7				
Losses	G14 <input type="text"/> boxes 19 + 27 + (35 minus (41 + 43))				
Income losses of 2023 to 2024 set against gains	G15 <input type="text"/> box 46				
Total losses	G16 <input type="text"/> G13 + G14 + G15	G16a <input type="text"/> box 52.5	G16b <input type="text"/> G16a minus G2	G17 <input type="text"/> G16 minus G9	G18 <input type="text"/> G16 minus (G9 + G11)
Gains after losses	G19 <input type="text"/> G9 minus G16	G19a <input type="text"/> G2 minus G16a	G19b <input type="text"/> G2a minus G16b	G20 <input type="text"/> G11 minus G17	G21 <input type="text"/> G12 minus G18
Attributed gains				G22 <input type="text"/> box 18	
Total gains after losses				G23 <input type="text"/> G19b + G20 + G22	
Annual Exempt Amount	G24 <input type="text"/> £6,000			G25 <input type="text"/> G24 minus (G19 + G19a)	G26 <input type="text"/> G25 minus G28
Gains after Annual Exempt Amount and losses	G27 <input type="text"/> G19 + G19a minus G24			G28 <input type="text"/> G23 minus G25	G29 <input type="text"/> G21 minus G26
Gains chargeable at 10%					G30 <input type="text"/> G29 x 10%

If any box on this page is a minus figure substitute zero, unless otherwise stated.

				from A164	
Taxable income	G31	<input type="text"/>			
If you have gains from life policies then copy E21 to G32, otherwise enter zero (0) in G32.					
Annualised gains	G32	<input type="text"/>	G33	<input type="text"/>	G31 + G32
If you have gains from life policies then copy E20 to G34, otherwise enter zero (0) in G34.					
Total life policy gains	G34	<input type="text"/>	G35	<input type="text"/>	G33 minus G34
Deficiency Relief	G36	<input type="text"/>	G37	<input type="text"/>	G35 minus G36
					BR band (£37,700) + A119
Basic rate band	G38	<input type="text"/>			
Basic rate band available to capital gains	G39	<input type="text"/>			G38 minus G37
Available unused basic rate band	G40	<input type="text"/>			G39 minus G29
Gains chargeable at 18%	G41	<input type="text"/>	G42	<input type="text"/>	lower of G27 and G40 G41 x 18%
Gains chargeable at 28%	G43	<input type="text"/>	G44	<input type="text"/>	G27 minus G41 G43 x 28%
Available basic rate band after Non-resident Capital Gains Tax	G45	<input type="text"/>			G40 minus G27
Gains chargeable at 10%	G46	<input type="text"/>	G47	<input type="text"/>	lower of G28 and G45 G46 x 10%
Gains chargeable at 20%	G48	<input type="text"/>	G49	<input type="text"/>	G28 minus G46 G48 x 20%
Capital Gains Tax due on all gains			G50	<input type="text"/>	G30 + G42 + G44 + G47 + G49
Capital Gains Tax adjustments			G51	<input type="text"/>	
'Capital Gains Tax summary' pages					box 51 This box can be a negative figure
Additional liability from trusts			G51a	<input type="text"/>	box 52
Revised Capital Gains Tax charged			G52	<input type="text"/>	G50 + G51 + G51a Copy to box A272 on page TCSN 19
Foreign Tax Credit Relief			G53	<input type="text"/>	box 39
Total credit cannot be more than			G53a	<input type="text"/>	A295b minus A295c

If any box on this page is a minus figure substitute zero, unless otherwise stated.

Total Foreign Tax Credit Relief		lower of G53 and G53a G54	<input type="text"/>
Capital Gains Tax minus Foreign Tax Credit Relief		G52 minus G54 G55	<input type="text"/>
Tax on non-resident Capital Gains Tax already charged	box 52.4	G56	<input type="text"/>
Tax on Real Time Transaction Gains already charged	boxes 10 + 12 + 22 + 30 + 38	G57	<input type="text"/>
Capital Gains Tax due		G55 minus (G56 + G57) G58	<input type="text"/>
Capital Gains Tax overpaid		(G56 + G57) minus G55 G59	<input type="text"/>
Total Income Tax, Class 2 and Class 4 NICs due		(A331 + A332 + A333 + A334 + A335 + A336) minus (A337 + A338) G60	<input type="text"/>
Capital Gains Tax (repayable)		lower of G59 and G60 G61	<input type="text"/>
Capital Gains Tax (not repayable)		G59 minus G60 G62	<input type="text"/>

Section 19: Calculate tax due on State Pension paid as a lump sum

Complete this section if you completed box 9 on the tax return, page TR 3 (State Pension lump sum).

State Pension lump sum

Tax return, page TR 3

box 9

H1	<input type="text"/>
----	----------------------

If box A164 on page TCSN 12 is greater than $(S5 + A119)$ on pages TCSN 8 and TCSN 10 then enter 45% in box H1, or 47% if you're a Scottish customer.

If box A164 on page TCSN 12 is greater than $(S2 + S3 + S4 + A119)$ on pages TCSN 8 and TCSN 10 then enter 40% in box H2, or 42% if you're a Scottish customer.

If box A164 is zero, enter zero ('0') in box H2.
Otherwise, enter 20% in box H2.

H2	<input type="text"/>
----	----------------------

H1 x H2

H3	<input type="text"/>
----	----------------------

Copy to box A276
on page TCSN 19

Section 20: Calculate tax due on Child Benefit payments

Complete this section if you completed box 1 on the tax return, page TR 5 (the total amount of Child Benefit received) and your income (from box A81) is over £50,000.

If any box on this page is a minus figure, substitute zero.

If you were not resident in the UK for 2023 to 2024
J1 = A121 minus box 1 from Help Sheet 300 - 'Non-residents and Investment Income' else J1 = A121

Adjusted net income for Child Benefit tax charge

J1

Child Benefit income limit

J2 **£50,000**

J1 minus J2

Adjusted net income in excess of Child Benefit income limit

J3

J3 x 1%

J4

High Income Child Benefit Charge
Tax return, page TR 5

box 1

J5

J5 x 1%

J6

J4 x J6

J7

lower of J5 and J7

Tax charge on Child Benefit

J8

Copy box J8 to box A277 on page TCSN 19

Section 21: Calculate Student Loan and Postgraduate Loan repayments

Complete this section if you completed the Student Loan notification box (Student Loan repayments in box 1) on page TR 5 of your tax return.

If any box on this page is a minus figure, substitute zero.

When completing box K38, the amount for Student Loan plan 1 is £22,015, the amount for Student Loan plan 2 is £27,295 and the amount for Student Loan plan 4 is £27,660.

When completing box K42, the amount for Postgraduate plan is £21,000.

Add together income that is liable to the Student Loan repayment charge.

'Employment' pages	boxes 1 + 3 + 12 + 16	K1	<input type="text"/>
'Employment' pages	boxes 17 + 18 + 19 + 20	K2	<input type="text"/>
			K1 minus K2
		K3	<input type="text"/>
'Additional information' pages page Ai 2 (Share schemes and employment lump sums)	boxes 1 + 3 + 4 + 5	K4	<input type="text"/>
			K3 + K4
		K5	<input type="text"/>
'Additional information' pages page Ai 2 (Share schemes and employment lump sums)	boxes 11 + 12 + 13	K6	<input type="text"/>
			K5 minus K6
		K7	<input type="text"/>
		Boxes K8 and K9 are not in use	

If any box on this page is a minus figure, substitute zero.

Earned income for Student Loan and Postgraduate purposes

'Employment' pages		from box K7	K10 <input type="text"/>
			Box K10a is not in use
'Ministers of religion' pages	boxes 17 + 38 minus (6 + 19)		K11 <input type="text"/>
'Self-employment (short)' pages	box 31		K12 <input type="text"/>
'Self-employment (full)' pages	box 76		K13 <input type="text"/>
'Self-employment (full)' pages	box 73.3 minus box 73.4		K13a <input type="text"/>
'Lloyd's underwriters' pages	box 52		K14 <input type="text"/>
'Partnership (short)' pages	box 20		K15 <input type="text"/>
'Partnership (full)' pages	box 76		K16 <input type="text"/>
'Partnership (full)' pages	box 16.3 minus box 16.4		K16a <input type="text"/>
'UK property' pages	box 15		K17 <input type="text"/>
Tax return, page TR 3	boxes 8 + 11 + 16		K18 <input type="text"/>
			Box K19 is not in use
Total earned income for Student Loan and Postgraduate Loan		Total of boxes K10 to K18	K20 <input type="text"/>
			Box K20a is not in use

If any box on this page is a minus figure, substitute zero.

Unearned income for Student Loan and Postgraduate Loan purposes

'Partnership (short)' pages	box 28	K21	<input type="text"/>
'Partnership (full)' pages	boxes 35 + 70 + 73	K22	<input type="text"/>
'UK property' pages	box 40	K23	<input type="text"/>
			A34 + A54 + A69
'Foreign' pages		K24	<input type="text"/>
			A40 + A58 + A73
'Trusts etc' pages		K25	<input type="text"/>
			A62 + A76
Interest and dividends		K26	<input type="text"/>
Tax return, page TR 3	box 15	K27	<input type="text"/>
'Additional information', page Ai 1	boxes 4 + 6 + 8	K28	<input type="text"/>
			from A42
Other income		K29	<input type="text"/>
			total of boxes K21 to K29
Total unearned income		K30	<input type="text"/>
Unearned income threshold		K31	£2,000

If K30 is greater than K31 enter figure from K30 in box K32
If K30 is less than or equal to K31 leave K32 blank

Total income for Student Loan purposes and Postgraduate Loans purposes		K32	<input type="text"/>
			K20 + K32
		K33	<input type="text"/>
			Box K33a is not in use

Student and Postgraduate Loan deductions

Loss of year set against other income		K34	<input type="text"/>
			A95 + A96 + A97 + A98 + A99 + A100 + A101 + A104
Relief for pension contributions, tax return, page TR 4	boxes 1 + 2 + 3 + 4	K35	<input type="text"/>
Total deductions		K36	<input type="text"/>
			K34 + K35

If any box on this page is a minus figure, substitute zero.

**Total income on which
Student Loan and Postgraduate Loan
repayments are due**

K33 minus K36

K37	<input type="text"/>
-----	----------------------

**Box K37a
is not in use**

Student Loan

K37 minus your plan amount

K38	<input type="text"/>
-----	----------------------

Student Loan repayment due

K38 x 9%

K39	<input type="text"/>
-----	----------------------

Tax return, page TR 5

box 13

K40	<input type="text"/>
-----	----------------------

**Net Student Loan repayment due
through Self Assessment**

K39 minus K40

K41	<input type="text"/>
-----	----------------------

Copy to box A333
on page TCSN 23

Postgraduate Loan

K37 minus your plan amount

K42	<input type="text"/>
-----	----------------------

Postgraduate Loan repayment due

K42 x 6%

K43	<input type="text"/>
-----	----------------------

Tax return, page TR 5

box 3

K44	<input type="text"/>
-----	----------------------

**Net Postgraduate Loan repayment due
through Self Assessment**

K43 minus K44

K45	<input type="text"/>
-----	----------------------

Copy to box A334
on page TCSN 23

**Boxes L1 to
L199 are no
longer in use**

Calculate relief for finance costs

Property income

'UK property' pages lower of boxes (44 + 45) and 40 M1

Partnership property income

'Partnership (full)' pages sum of the lower of boxes 41 and (41.1 + 41.2) for each page M2

'Partnership (full)' pages sum of the lower of boxes 60 and (63.1 + 63.2) for each page M3

Income from land and property abroad

'Foreign' pages lower of boxes (24.1 + 24.2) and 27 M4

Income from land and property abroad chargeable as transfer of assets

'Foreign' pages boxes 13.1 + 13.2 M5

Trust and estate UK property and income from land and property abroad

'Trusts etc' pages boxes 25 + 25.1 M6

Net income M7

from A115

Savings income M8

from A64 + A80

from A77

Dividend income M9

from A128

Allowances M10

box M7 minus boxes (M8 + M9 + M10)

Adjusted total income M11

boxes M1 + M2 + M3 + M4 + M5 + M6

Allowable amount M12

lower of boxes M11 and M12

Relievable amount M13

Copy to box A260a on page TCSN 18

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

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HM Revenue
& Customs