

Tax calculation summary notes

6 April 2008 to 5 April 2009

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 income in:

- box 18 on page TR 3 of your Tax Return
- boxes 11 or 13 on page Ai 1 of the *Additional information* pages
- box 10 in the 'Other tax reliefs' section on page Ai 2 of the *Additional information* pages
- box 1 in the 'Income Tax losses' section on page Ai 3 of the *Additional information* pages
- boxes 6, 8 or 16 of the *Lloyd's underwriters* pages
- boxes 7 or 45 of the *Foreign* pages
- boxes 2 or 19 of the *Trusts etc.* pages
- box 27 of the *Residence, remittance basis etc.* pages.

In these circumstances, either your tax adviser or we will do the calculation for you. If you want us to do it, please make sure your paper Tax Return reaches us by **31 October 2009** or that you file online by **31 January 2010** (to file online, go to www.hmrc.gov.uk and under *do it online* select Self Assessment).

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Completing the tax calculation Working Sheet

The Working Sheet is made up of twelve 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. For example, if you were born before 6 April 1944 you will be directed to Section 13.

You will have to copy figures from your Tax Return, including the *Additional information* pages and any other supplementary pages you have completed, on to the Working Sheet. And then you will have to copy 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 are charged to tax in the order shown below
(non-savings income first)

Type of income	Tax band		
	First £2,320	First £34,800 of taxable income next £32,480	All remaining taxable income
Non-savings income, for example, income from employment or self-employment, or property income	20%	20%	40%
Savings income includes bank and building society interest, and gains made on life insurance policies (without a 'notional' tax credit).	10%	20%	40%
Dividends and tax credits	10%	10%	32.5%
Taxable lump sum payments	20%	20%	40%
Gains on life insurance policies with a 'notional' tax credit	10%	20%	40%

If taxable non-savings income is less than £2,320, the balance can be set against savings.

Savings income, up to this balance, is charged at 10%.

This figure of £34,800 can be increased if you pay tax at 40% and make personal pension contributions and Gift Aid payments.

The rate of Capital Gains Tax is 18%.

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

If any box on these pages is a minus figure, substitute zero

Employment

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

Share schemes

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

<i>Self-employment (short)</i> pages	box 30	A11	<input type="text"/>	
<i>Self-employment (full)</i> pages	box 75	A12	<input type="text"/>	A11 + A12
		A13	<input type="text"/>	

Lloyd's underwriter

<i>Lloyd's underwriters</i> pages	box 54	A14	<input type="text"/>	
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Profit from partnerships

<i>Partnership (short)</i> pages	box 18	A15	<input type="text"/>	
<i>Partnership (full)</i> pages	box 75	A16	<input type="text"/>	A15 + A16
		A17	<input type="text"/>	

Profit from UK property

<i>UK property</i> pages	box 38	A18	<input type="text"/>	
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Foreign income

Foreign pages

boxes 9 + 13 + 30 + 41 + 42

A19

Trusts and estates

Trusts etc. pages

(boxes 3 + 7 + 16) x 100/80

A20

(boxes 1 + 10) x 100/60

A21

boxes 13 + 22

A22

box 20 x 100/78

A23

A20 + A21 + A22 + A23

A24

UK pensions and State benefits

Tax Return, page TR 3

boxes 7 + 10 + 12 + 14

A25

Other income

Tax Return, page TR 3

box 15 minus box 16

A26

A9 + A10 + A13 + A14 + A17
+ A18 + A19 + A24 + A25 + A26

Total non-savings income

A27

Lump sum payments

Additional information pages,
page Ai 2 (Share schemes and
employment lump sums)

box 5

A28

Section 2: Add together savings income (excluding dividends)

Partnerships

Partnership (short) pages	box 26	A29	<input type="text"/>	
Partnership (full) pages	boxes 33 + 72	A30	<input type="text"/>	A31 <input type="text"/>
				A29 + A30

Foreign income

Foreign pages	box 4	A32	<input type="text"/>	
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Trusts and estates

Trusts etc. pages	(boxes 4 + 8 + 17) x 100/80	A33	<input type="text"/>	
	box 11 X 100/60	A34	<input type="text"/>	
	box 14	A35	<input type="text"/>	A36 <input type="text"/>
				A33 + A34 + A35

Interest received from UK banks and building societies

Tax Return, page TR 3	(box 1 x 100/80)	A37	<input type="text"/>	
Tax Return, page TR 3	box 2	A38	<input type="text"/>	
Additional information pages, page Ai 1	box 3	A39	<input type="text"/>	A40 <input type="text"/>
				A37 + A38 + A39

Gains on life insurance policies etc.

Additional information pages, page Ai 1	boxes 6 + 8	A41	<input type="text"/>	
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Total savings income		A42	<input type="text"/>	A31 + A32 + A36 + A40 + A41
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Section 3: Add together dividends, and gains on life policies with tax treated as paid

Partnerships

Partnership (full) pages box 69 A43

Foreign income

Foreign pages box 11 A44

Foreign pages box 6 x 100/90 A45

Tax Return, page TR 3 box 5 x 100/90 A46 A47 A44 + A45 + A46

Trusts and estates

Trusts etc. pages (boxes 5 + 9 + 18 + 21) x 100/90 A48

box 12 x 100/67.5 A49 A50 A48 + A49

Dividends from UK companies

Tax Return, page TR 3 (boxes 3 + 4) x 100/90 A51

Additional information pages, page Ai 1 box 12 x 100/90 A52 A53 A51 + A52

Total dividend income

A43 + A47 + A50 + A53
A54

Add together gains on life policies with tax treated as paid

Foreign pages box 43 A55

Additional information pages, page Ai 1 box 4 A56 A57 A55 + A56

Total income A27 + A28 + A42 + A54 + A57
A58

Section 4: Calculate total allowances and deductions

Loss of year set against other income

<i>Self-employment (short)</i> pages	box 32	A59	<input type="text"/>
<i>Self-employment (full)</i> pages	box 77	A60	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 58	A61	<input type="text"/>
<i>Partnership (short)</i> pages	box 20	A62	<input type="text"/>
<i>Partnership (full)</i> pages	boxes 20 + 37 + 41	A63	<input type="text"/>
<i>UK property</i> pages	boxes 16 + 40	A64	<input type="text"/>
<i>Foreign</i> pages	box 31	A65	<input type="text"/>
<i>Capital gains summary</i> pages	box 12	A66	<input type="text"/>

Post cessation expenses and losses

<i>Additional information</i> pages, page Ai 2 (Income Tax losses)	box 6	A67	<input type="text"/>	A68	<input type="text"/>
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total of boxes A59 to A67

Other deductions

Box A69: 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	A69	<input type="text"/>
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Charitable giving

Tax Return, page TR 4	boxes 9 + 10	A70	<input type="text"/>
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Annuities and annual payments

<i>Additional information</i> pages, page Ai 2 (Other tax reliefs)	box 4	A71	<input type="text"/>	A72	<input type="text"/>
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A71 x 100/80

Qualifying loan interest and Trade Union etc. death benefit payments

<i>Additional information</i> pages, page Ai 2 (Other tax reliefs)	boxes 5 + 8	A73	<input type="text"/>
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Trusts etc. pages

box 24

A74

A68 + A69 + A70 + A72 + A73 + A74

Total deductions

A75

Personal allowances

Personal allowance

A76

Box A77: if you were born before 6 April 1944 you may be entitled to a higher age-related personal allowance, depending on your income. If you are, Section 13 on page TCSN 26 will work out the figure for box A77

Age-related personal allowance

A77

from B12 on page
TCSN 26

Blind person's allowance (£1,800)

A78

Blind person's surplus allowance from spouse

A79

Copy box A79 to Tax calculation
summary pages box 11

total of boxes
A76 to A79

A80

Total deductions and allowances

A75 + A80

A81

copy to A83

Section 5: Calculate taxable income

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

		from A27		from A81		A82 minus A83
Non-savings income etc.	A82	<input type="text"/>	A83	<input type="text"/>	A84	<input type="text"/> copy to A110
		from A28		A83 minus A82		A85 minus A86
Lump sum payments	A85	<input type="text"/>	A86	<input type="text"/>	A87	<input type="text"/> copy to A131
		from A42		A86 minus A85		A88 minus A89
Savings income etc.	A88	<input type="text"/>	A89	<input type="text"/>	A90	<input type="text"/> copy to A117
		from A47		A89 minus A88		A91 minus A92
Foreign dividends	A91	<input type="text"/>	A92	<input type="text"/>	A93	<input type="text"/> copy to A124
		from A52		A92 minus A91		A94 minus A95
Stock dividends	A94	<input type="text"/>	A95	<input type="text"/>	A96	<input type="text"/> copy to A124
		A54 minus (A91 + A94)		A95 minus A94		A97 minus A98
UK dividends	A97	<input type="text"/>	A98	<input type="text"/>	A99	<input type="text"/> copy to A124
		from A57		A98 minus A97		A100 minus A101
Gains on life policies etc.	A100	<input type="text"/>	A101	<input type="text"/>	A102	<input type="text"/> copy to A138
		from A58		A103 minus A83		
Total income	A103	<input type="text"/>	Total taxable income	A104	<input type="text"/>	

Section 6: Allocate income to tax bands

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

Basic rate band A105

Paying personal pensions
Tax Return, page TR4 box 1 A106

Gift Aid
Tax Return, page TR4 (box 5 minus box 7) + box 8 A107

A107 x 100/80
A108

A105 + A106 + A108
A109

	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 income to tax bands
	from A84	from A90	from A93 + A96 + A99	from A87	from A102
	A110 <input type="text"/>	A117 <input type="text"/>	A124 <input type="text"/>	A131 <input type="text"/>	A138 <input type="text"/>
	A111 <input type="text" value="2,320"/>	A111 minus A112	A118 minus A119	A125 minus A126	A132 minus A133
	A112 <input type="text"/>	A118 <input type="text"/>	A125 <input type="text"/>	A132 <input type="text"/>	A139 <input type="text"/>
Savings in starting rate band	Smaller of A110 and A111	Smaller of A117 and A118	Smaller of A124 and A125	Smaller of A131 and A132	Smaller of A138 and A139
	A112 <input type="text"/>	A119 <input type="text"/>	A126 <input type="text"/>	A133 <input type="text"/>	A140 <input type="text"/>
	A113 <input type="text"/>	A117 minus A119	A124 minus A126	A131 minus A133	A138 minus A140
	A114 <input type="text"/>	A120 <input type="text"/>	A127 <input type="text"/>	A134 <input type="text"/>	A141 <input type="text"/>
Basic rate band	from A109	A114 minus A115	A121 minus A122	A128 minus A129	A135 minus A136
	A114 <input type="text"/>	A121 <input type="text"/>	A128 <input type="text"/>	A135 <input type="text"/>	A142 <input type="text"/>
Income in basic rate band	Smaller of A113 and A114	Smaller of A120 and A121	Smaller of A127 and A128	Smaller of A134 and A135	Smaller of A141 and A142
	A115 <input type="text"/>	A122 <input type="text"/>	A129 <input type="text"/>	A136 <input type="text"/>	A143 <input type="text"/>
Income in higher rate band	A113 minus A115	A120 minus A122	A127 minus A129	A134 minus A136	A141 minus A143
	A116 <input type="text"/>	A123 <input type="text"/>	A130 <input type="text"/>	A137 <input type="text"/>	A144 <input type="text"/>

Section 7: Calculate Income Tax due

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

Non-savings income and lump sums

	$A112 + A115 + A133 + A136$	$A145 \times 20\%$
A145	<input type="text"/>	A146 <input type="text"/>

	$A116 + A137$	$A147 \times 40\%$
A147	<input type="text"/>	A148 <input type="text"/>

Savings income and gains on life policies

	$A119 + A140$	$A149 \times 10\%$
A149	<input type="text"/>	A150 <input type="text"/>

	$A122 + A143$	$A151 \times 20\%$
A151	<input type="text"/>	A152 <input type="text"/>

	$A123 + A144$	$A153 \times 40\%$
A153	<input type="text"/>	A154 <input type="text"/>

Dividend income

	$A126 + A129$	$A155 \times 10\%$
A155	<input type="text"/>	A156 <input type="text"/>

	from A130	$A157 \times 32.5\%$
A157	<input type="text"/>	A158 <input type="text"/>

Income Tax due

	total of column above
A159	<input type="text"/>
	copy to A160

Section 8: Calculate Income Tax due after allowances and reliefs

If any box on these pages is a minus figure, substitute zero

Income Tax due from A159
A160

Other tax reliefs

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 32 to calculate any Top Slicing Relief due.

Top Slicing Relief from E27 on page TCSN 33
A161

Venture Capital Trust shares
Additional information pages, page Ai 2 A162 x 30%
A162 A163

Enterprise Investment Scheme -
Additional information pages, page Ai 2 A164 x 20%
A164 A165

Community Investment Tax Relief -
Additional information pages, page Ai 2 A166 x 5% A161 + A163 + A165 + A167
A166 A167 A168

Maintenance and alimony
Additional information pages, page Ai 2 A169

If you, or your spouse or civil partner, were born before 6 April 1935, go to Section 14 on page TCSN 27 to work out the figure for box A170

Married couple's allowance from C15 or C16 on page TCSN 29
A170

Married couple's surplus allowance A171
Copy box A171 to Tax calculation summary pages box 12

A169 + A170 + A171 A172 x 10%
A172 A173

Notional Tax

On gains on life policies

A174 from A138 A175 A174 x 20%

On stock dividends

A176 from A96 A177 from A176 x 10%

Tax credits on foreign dividends

Foreign tax credit relief

A178 from A93 A179 A178 x 10% A180 A168 + A173 + A175 + A177 + A179

Foreign pages box 2

A181

Widows and Orphans pension relief
Additional information pages,
page Ai 2 (Other tax reliefs) box 9

A182 A183 A180 + A181 + A182

Income Tax due after allowances
and reliefs

A184 A160 minus A183

Section 9: Calculate tax due after Gift Aid payments and tax credits on dividends

If any box on these pages is a minus figure, substitute zero

from A184

A185	<input type="text"/>
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Gift Aid payments

If you have 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 have 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 A186 to A190 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Do not include pence in boxes A186 and A187. Round down the figure in each of these boxes to the nearest whole pound.

	A107 x 100/80		A186 x 20%
A186	<input type="text"/>	A187	<input type="text"/>

Capital Gains Tax

from F5 on TCSN 34

A188	<input type="text"/>
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A187 minus A188

A189	<input type="text"/>
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Income Tax due

Larger of boxes
A185 and A189

A190	<input type="text"/>
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Tax due on annuity payments

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

box 4 x 100/80

		A191 x 20%	
A191	<input type="text"/>	A192	<input type="text"/>

A190 + A192

A193	<input type="text"/>
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Calculate tax credits on dividends

If box A185 is smaller than box A190 and box A99 is smaller than box A97 this calculation may overcharge tax.

	from A99		A194 x 10%
A194		A195	

Lloyd's dividends

Lloyd's underwriters pages

box 10 x 100/90

A196			
		from A84	
A197			
		smaller of A196 and A197	
A198		A199	
		A198 x 10%	
		A195 + A199	
		A200	
		A193 minus A200	
		A201	

Income Tax due after dividend tax credits

Section 10: Calculate tax taken off

If any box on these pages is a minus figure, substitute zero, unless otherwise stated

<i>Employment pages</i>	box 2	A202 <input type="text"/>
<i>Ministers of religion pages</i>	box 39	A203 <input type="text"/>
<i>Self-employment (short) pages</i>	box 37	A204 <input type="text"/>
<i>Self-employment (full) pages</i>	boxes 80 + 81	A205 <input type="text"/>
<i>Lloyd's underwriters pages</i>	boxes 4 + 15	A206 <input type="text"/>
<i>Partnership (short) pages</i>	boxes 27 + 28 + 29	A207 <input type="text"/>
<i>Partnership (full) pages</i>	boxes 76 + 77 + 78	A208 <input type="text"/>
<i>UK property pages</i>	box 19	A209 <input type="text"/>
<i>Foreign pages</i>	boxes 3 + 5 + 8 + 10 + 12 + 29 + 40	A210 <input type="text"/>
<i>Trusts etc. pages</i>	boxes 15 + 23	A211 <input type="text"/>
<i>Residence, remittance basis etc. pages</i>	boxes 20 + 21	A212 <input type="text"/>
Tax Return, page TR 3	boxes 9 + 11 + 13 + 17	A213 <input type="text"/> <i>This box can be negative</i>
<i>Additional information pages Ai 1</i>	boxes 2 + 10	A214 <input type="text"/>
<i>Additional information pages Ai 2</i> (Share schemes and employment lump sums)	boxes 2 + 6	A215 <input type="text"/>

From other sections of this Working Sheet

	A20 x 20%
A216	<input type="text"/>
	A21 x 40%
A217	<input type="text"/>
	A23 x 22%
A218	<input type="text"/>
	A33 x 20%
A219	<input type="text"/>
	A34 x 40%
A220	<input type="text"/>

A37 x 20%

A221

A49 x 22.5%

A222

total of boxes A216 to A222

A223

total of boxes A202 to
A215 + A223

A224

copy to box A234

Total tax taken off at source

Section 11: Calculate the amount of tax due for 2008-09

If any box on these pages is a minus figure, substitute zero

Income Tax due

from A201
A225

If you are self-employed, in a business partnership or are a Lloyd's underwriter complete Section 15 on page TCSN 30 to work out the figure for box A226

Class 4 National
Insurance contributions

from D20 on page TCSN 31
A226
*Copy box A226 to Tax calculation
summary pages box 4*

Income Tax and Class 4 National Insurance contributions

A225 + A226
A227

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 2008-09 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2008-09 Notice of Coding. If we have made such an adjustment, it will include an 'amount of underpaid tax for earlier years'. Copy that figure into box A228.

Underpaid tax for earlier years included in 2008-09 tax code

A228
*Copy box A228 to Tax calculation
summary pages box 7*

If you ticked 'yes' to box 1 of the Student Loan repayments boxes (Income contingent student loan notification) go to Section 19 on page TCSN 36 to work out the figure for box A229

Repayment of student loans

from H40 on page TCSN 38
A229
*Copy box A229 to Tax calculation
summary pages box 3*

If you completed *Additional information* pages, page Ai 4 (Pension tax charges boxes) use Help Sheet 346 *Pension Savings tax charges* to work out the figure for box A230

Pension savings charges

A230
*Copy box A230 to Tax calculation
summary pages box 6*

If you completed box 8 on Tax Return, page TR 3 (State Pension lump sum) go to Section 18 on page TCSN 35 to work out the figure for box A231

State Pension lump sum

from G3 on page TCSN 35
A231

If you completed the *Capital gains summary* pages go to Section 17 on page TCSN 34 to work out the figure for box A232

Capital Gains Tax

from F5 on page TCSN 34
A232
*Copy box A232 to Tax calculation
summary pages box 5*

A227 + A228 + A229 +
A230 + A231 + A232
A233

from A224

A234

Total tax taken off at source

Box A235: if, because of a change in your circumstances, your 2008-09 tax code was reduced during the year to 5 April 2009, you may have paid too little tax for the time before your code was reduced. Look at your Notice of Coding for 2008-09 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 that this tax be collected through your tax code for 2009-10 enter the amount in box A235.

2008-09 underpaid tax included in 2009-10 tax code

A235

Copy box A235 to Tax calculation summary pages box 8

A234 + A235

A236

If A233 is larger than A236
Total tax and Class 4 NICs due

A233 minus A236

A237

Copy box A237 to Tax calculation summary pages box 1

If A236 is larger than A233
Income Tax overpaid

A236 minus A233

A238

Copy box A238 to Tax calculation summary pages box 2

You can now use Section 12 on page TCSN 21 if you want to work out what you have to pay us by 31 January 2010, or what we have to pay you.

Section 12: Calculate the amount to pay by 31 January 2010

If any box on these pages is a minus figure, substitute zero, unless otherwise stated

A237 minus A238

A239

This box can be negative

Tax refunded or set off
Tax Return, page TR 5

box 1

A240

There may be an adjustment required to increase your tax for 2008-09 because:

- you are claiming averaging for farmers and creators of literary or artistic work, or
- you are 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 2008-09 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 A241.

Increase in tax from adjustment
to earlier years

A241

*Copy box A241 to Tax calculation
summary pages box 13*

A239 + A240 + A241

A242

This box can be negative

Total due

There may be an adjustment required to decrease your tax for 2008-09, calculated by reference to an earlier year, because:

- you are claiming loss relief calculated by reference to your income or capital gains for an earlier year or years, or
- you are 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 A243. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment
to earlier years.

A243

*Copy box A243 to Tax calculation
summary pages box 14*

If you are claiming now to carry back to 2008-09 a 2009-10 trading loss, or certain 2009-10 capital losses (provide details of your claim in the 'Any other information' box, box 19, on page TR 6 of your Tax Return). Recalculate your 2008-09 liability taking into account the loss. The difference between that figure and boxes A237 or A238 is the amount of your 2008-09 repayment. Enter it in box A244. If you need help, ask us or your tax adviser.

Next year's repayment
claimed now

A244

*Copy box A244 to Tax calculation
summary pages box 15*

Look at your Statements of Account (if you have never had a Statement of Account, it is unlikely you have paid anything towards your 2008-09 tax bill yet).

Payments or credits that have been made towards your 2008-09 payments on account

A245

Any other payments or credits, not already included in boxes A243, A244, or A245, that have been made towards your 2008-09 tax bill

A246

If you have a tax code and your Tax Return is received by 31 October 2009, you may be able to have the tax you owe collected through your tax code for 2010-11

A242 minus A245
A247

If box A247 is positive and is less than £2,000 and you want this included in your 2009-10 tax code, copy the figure in box A247 to box A248; if not, leave box A248 blank

A248
A243 + A244 + A245 +
A246 + A248
A249

Tax due for 2008-09

If box A250 is positive, this is the tax you owe. If box A250 is negative, this is the tax we owe you

A242 minus A249
A250
This box can be negative

Payments on account

If box A251 is less than £1,000, you do not have to make payments on account for 2009-10; do not complete boxes A252 to A254. Enter '0' in box A256 and complete box A257

A237 minus (A229 + A232 + A248)
A251
This box can be negative

If more than 80% of your tax bill for 2008-09 is met from tax taken off at source (that is, if box A251 is less than box A253) you do not need to make payments on account for 2009-10. Enter '0' in box A256 and complete box A257

A175 + A177 + A179 + A200 + A227
A252

A252 x 20%
A253

Amount of each payment on account

A251 x 50%
A254

Claim to reduce payments on account

You may want to reduce your payments on account for 2009-10 (including reducing to nil) if you expect:

- your 2009-10 income to be lower than 2008-09, or
- your allowances or reliefs to be higher, or
- more of your 2009-10 income will be taxed at source, because
 - it will be taxed under PAYE, or
 - it will be covered by subcontractor deductions, or
 - you will 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 2009-10 and your Income Tax on this return. You can reduce each of your payments by half this difference.

In box 10 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 9. Give your reason for reducing your payments in box 16. If you decide later that your reduced payments are still too high, write to us saying why you are claiming to reduce again. Make sure the payments you make, by 31 January 2010 and 31 July 2010, will add up to your best estimate of your tax bill for 2009-10.

If your two payments on account turn out to be different from your 2008-09 tax bill and if you have paid:

- more than you needed to, we will credit you with interest
- less than you needed to, we will charge interest.

Your two payments on account should be the smaller of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2008-09 or 2009-10. If you have been careless or fraudulent in claiming to reduce your payments on account, we may charge a penalty. If you decide later that you have 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

A255	<input type="text"/>
------	----------------------

Copy box A255 to Tax calculation summary pages box 10, and complete Tax calculation summary pages box 9

	Smaller of A255 and A254
A256	<input type="text"/>

The amount due by 31 January 2010

	A250 + A256
A257	<input type="text"/>

This box can be negative

If box A257 is positive, this is the tax you owe. If box A257 is negative, this is the tax we owe you

Please note: if you make any payment towards your 2008-09 tax bill between now and 31 January 2010, and that payment is not included in boxes A245 or A246, reduce the figure in box A257 by the amount of that payment. If 2009-10 payments on account were not paid by their due dates (31 January 2010 and 31 July 2010), 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 A237) copy the figure from box A237 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 A238) copy the figure from box A238 to box 2 on the *Tax calculation summary* pages.
- 3 Student Loan repayment due**
If you completed the Income Contingent Student Loan notification box (Student Loan repayments box 1) copy the figure from box A229 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.
- 4 Class 4 NICs due**
If you are self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 4 National Insurance contributions. Copy the figure from box A226 to box 4 on the *Tax calculation summary* pages.
- 5 Capital Gains Tax due**
If you completed the *Capital gains summary* pages copy the figure from box A232 to box 5 on the *Tax calculation summary* pages.
- 6 Pension charges due**
If you completed the working sheet in Help Sheet 346 Pension Savings tax charges copy the figure from box A230 to box 6 on the *Tax calculation summary* pages.
- 7 Underpaid tax for earlier years included in your tax code for 2008-09**
If you have to pay tax under PAYE, and your 2008-09 Notice of Coding has an entry for 'amount of underpaid tax for earlier years' copy the figure from box A228 to box 7 on the *Tax calculation summary* pages.
- 8 Underpaid tax for 2008-09 included in your tax code for 2009-10**
If you pay tax under PAYE and we reduced your tax code in 2008-09 and you requested that any unpaid tax be collected through your tax code for 2009-10, copy the figure from box A235 to box 8 on the *Tax calculation summary* pages.
- 9 If you are claiming to reduce your 2009-10 payments on account**
Put 'X' in box 9 if you are making a claim to reduce payments on account, and give the reason for the reduction in box 16. You can be charged interest and penalties if you reduce your payments on account by too much. Please read the notes on page TCSN 23.
- 10 Your first payment on account for 2009-10**
If you have to make payments on account for 2009-10, copy the figure from A255 to box 10 on the *Tax calculation summary* pages.

11 **Blind person's surplus allowance you can have, and the amount of married couple's surplus allowance you can have**

and

12 If your spouse or civil partner did not have enough income in the year ended 5 April 2009 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 are unsure whether you can get surplus allowances from your spouse or civil partner, ask us or your tax adviser.

If you have agreed an amount that can be transferred enter:

- any blind person's surplus allowance in box 11, and
- married couple's surplus allowance in box 12

on the *Tax calculation summary* pages.

13 If the amount of tax due for 2008-09 is affected by adjustments to other tax years, read the notes on page TCSN 21.

to

- 15**
- Copy the figure from box A241 to box 13.
 - Copy the figure from box A243 to box 14.
 - Copy the figure from box A244 to box 15.

If you need to fill in any of the boxes on pages TCSN 26 to TCSN 38, 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 Student Loan repayments

Section 13: Calculate age-related personal allowance due

Complete this section if you were born before 6 April 1944.
If any box on these pages is a minus figure, substitute zero

Income

from A58 on page TCSN 7

B1

Deductions

Tax reliefs

Tax Return, page TR 4

box 1

A75 minus A74
B2

Tax reliefs

Tax Return, page TR 4

(box 5 minus box 7) + box 8

B3

B4

B4 x 100/80
B5

B2 + B3 + B5
B6

Net income for personal allowances

B1 minus B6
B7

Income limit for age allowance

B8 **21,800**

B7 minus B8
B9

Age-related personal allowance depends on your date of birth. If you were born after 6 April 1944 but your spouse or civil partner was born before 6 April 1935 you will need the figures from boxes B10 and B11 when you work out married couple's allowance. Box B12 will be zero because **you** do not qualify for age-related personal allowance.

Table 1

Your date of birth	Maximum age-related personal allowance
After 5 April 1944	0
Between 6 April 1934 and 5 April 1944	2,995
Before 6 April 1934	3,145

Enter the maximum age-related element of personal allowance from Table 1

B10

B9 x 50%
B11

B10 minus B11
B12

Copy to box A77 on page TCSN 9

Section 14: Calculate age-related married couple's allowance due

Work out married couple's allowance if you, or your spouse, or your civil partner (or a former wife you were married to in 2008-09) were born before 6 April 1935.

If you are the husband (and you married before 5 December 2005), or the spouse or civil partner with the higher income, use boxes C1 to C10 to work out married couple's allowance.

If you are the wife (who married before 5 December 2005) and your husband has transferred married couple's allowance to you, go to box C11.

If you are 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 C11.

Table 2

Date of birth of the elder of you, your spouse or former wife	Maximum married couple's allowance
After 5 April 1935	0
Between 6 April 1934 and 5 April 1935	6,535
Before 6 April 1934	6,625

Enter the maximum married couple's allowance from Table 2

C1

If you are the husband (and you married before 5 December 2005), or you are the spouse or civil partner with the higher income, and you were born after 6 April 1944 but your wife, or spouse or civil partner was born before 6 April 1935, go back to Section 13 on page TCSN 26 and complete up to box B11. This will give you the figures for boxes C2 and C3.

from B11
C2

from B10
C3

C2 minus box C3
C4

C1 minus C4
C5

Higher of C5 and 2,540
C6

Copy to A170 on page TCSN 13 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 your marriage or civil partnership registration was after 5 May 2008, and either you or your spouse, or civil partner were born before 6 April 1935, work out reduced married couple's allowance due.

Table 3

Date of marriage between:	Month
Before 6 May 2008	0
6 May 2008 to 5 June 2008	1
6 June 2008 to 5 July 2008	2
6 July 2008 to 5 August 2008	3
6 August 2008 to 5 September 2008	4
6 September 2008 to 5 October 2008	5
6 October 2008 to 5 November 2008	6
6 November 2008 to 5 December 2008	7
6 December 2008 to 5 January 2009	8
6 January 2009 to 5 February 2009	9
6 February 2009 to 5 March 2009	10
6 March 2009 to 5 April 2009	11
After 5 April 2009	12

Select month from Table 3

C7

C6 x C7

C8

C8 divided by 12

C9

C6 minus C9

C10

*Copy to A170 on TCSN 13
unless your spouse or civil
partner is getting half or all of
the allowance*

If you are the wife, or spouse or civil partner with the lower income use boxes C11 to C15 to work out the amount of married couple's allowance that can be transferred to you.

If you are the husband, or spouse or civil partner with the higher income use boxes C11 to C16 if you want your spouse or civil partner to receive half or all of the allowance.

Table 4 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	£1,270
If there is an 'X' in box 4 or box 7	£2,540
None of the above	Zero

Only half or all of the minimum married couple's allowance of £2,540 can be transferred.

Select amount from Table 4

C11

Select month from Table 3

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

If you are the wife, or spouse or civil partner with the lower income complete box C15

C15
Copy to A170 on TCSN 13

If you are the husband, or spouse or civil partner with the higher income complete box C16

C16
Copy to A170 on TCSN 13

Section 15: Calculate Class 4 NICs due

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 these pages is a minus figure, substitute zero

<i>Self-employment (short)</i> pages	box 30	D1	<input type="text"/>
<i>Self-employment (full)</i> pages	box 75	D2	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 54	D3	<input type="text"/>
<i>Partnership (short)</i> pages	box 18	D4	<input type="text"/>
<i>Partnership (full)</i> pages	box 18	D5	<input type="text"/>
Total profits for Class 4 NICs			Total of column aside D6 <input type="text"/>

Adjustment to Class 4 NICs profits

<i>Self-employment (full)</i> pages	box 101	D7	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 67	D8	<input type="text"/>
<i>Partnership (short)</i> pages	box 25	D9	<input type="text"/>
<i>Partnership (full)</i> pages	box 25	D10	<input type="text"/>
Total Class 4 NICs adjustments			Total of column aside D11 <input type="text"/>
			D6 minus D11 D12 <input type="text"/>
Profit on which Class 4 NICs is due			D12 minus £5,435 D13 <input type="text"/>

If you have been granted deferment of Class 4 National Insurance contributions for 2008–09

Complete box D14, and ignore boxes D15 to D19

Class 4 National Insurance contributions due

	D13 x 1%
D14	<input type="text"/>

Otherwise, ignore box D14 and complete boxes D15 to D19

Smaller of box D13 and £34,605 D15 x 8% (max £2,768.40)

D15	<input type="text"/>	D16	<input type="text"/>
-----	----------------------	-----	----------------------

D13 minus D15

D17 x 1%

D17	<input type="text"/>	D18	<input type="text"/>
-----	----------------------	-----	----------------------

Class 4 National Insurance contributions due

Class 4 National Insurance contributions due

D16 + D18

D19	<input type="text"/>
-----	----------------------

D14 + D19

D20	<input type="text"/>
-----	----------------------

Copy to box A226 on page TCSN 19

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 17 on page Ai 4

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 17 on page Ai 4

X divided by Y

X

Y

Z

X

Y

Z

X

Y

Z

X

Y

Z

X

Y

Z

X

Y

Z

Total of column above
E15

Total of column above
E16

E5 + E16
E17

E17 minus E15
E18

E18 minus E8
E19

E19 minus E12
E20

Higher rate due on slice

E15 divided by E16
E21

E20 x E21
E22

E22 x 40%
E23

If box E22 is greater than box E13 no Top Slicing Relief is due. Copy '0' to box A161 on page TCSN 13 and ignore boxes E23 to E27

E13 minus E22
E25

E14 minus E23
E24

E25 x 20%
E26

E24 minus E26
E27

Top Slicing Relief Due

Copy to box A161
on page TCSN 13

Section 17: Calculate Capital Gains Tax due

Complete this section if you completed the *Capital gains summary* pages.

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

Net chargeable gains

Capital gains summary pages

box 8

F1

F2

F1 x 18%

Capital gains summary pages

box 9

F3

Foreign pages

box 39

F4

Capital Gains Tax due

F5

F2 + F3 minus F4

*Copy to A188 on page TCSN 15
and copy to box A232 on
page TCSN 19*

Section 18: Calculate tax due on National Insurance Retirement Pension paid as a lump sum

Complete this section if you completed box 8 on your Tax Return, page TR 3 (State Pension lump sum)

State Pension lump sum

Tax Return, page TR 3

box 8

G1

If box A104 is greater than £34,800 then enter 40% in box G2

If box A104 is zero enter 0 in box G2

otherwise enter 20% in box G2

G2

G1 x G2

G3

*Copy to box A231
on page TCSN 19*

Section 19: Calculate Student Loan repayments

Complete this section if you completed the Income Contingent Student Loan notification box (Student Loan repayments box 1) on your Tax Return, page TR 2 of the Tax Return. If any box on these pages is a minus figure, substitute zero

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

<i>Employment pages</i>	boxes 1 + 3 + 12 + 16	H1	<input type="text"/>
<i>Employment pages</i>	boxes 17 + 18 + 19 + 20	H2	<input type="text"/>
			H1 minus H2
		H3	<input type="text"/>
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 3 + 4 + 5	H4	<input type="text"/>
			H3 + H4
		H5	<input type="text"/>
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 11 + 12 + 13	H6	<input type="text"/>
			H5 minus H6
		H7	<input type="text"/>

Complete boxes H8 and H9 if you are a part-time teacher in England and Wales and the Student Loan Company has notified your employer not to deduct Student Loan repayments while you are accepted on the Repayment of Teachers' Loan scheme. Otherwise, ignore box H8 and enter zero ('0') in box H9.

If your employer has not been notified that your part-time employment has been accepted on the Repayment of Teachers' Loan scheme, ignore box H8 and enter zero ('0') in box H9.

Enter in box H8, the total of *Employment* pages boxes 1, 3, 12, and 16 minus the total of *Employment* pages boxes 17 to 20 for the employment to which the Repayment of Teachers' Loan scheme notification applies.

Part-time teacher's excluded income	H8	<input type="text"/>
If H8 is greater than £15,000 enter H8 minus £15,000 in box H9. Otherwise enter zero ('0') in box H9	H9	<input type="text"/>

Earned income for Student Loan purposes

H7 minus H9

<i>Employment</i>		H10	<input type="text"/>
<i>Ministers of religion</i> pages	boxes (17 + 38) minus (6 + 19)	H11	<input type="text"/>
<i>Self-employment (short)</i> pages	box 30	H12	<input type="text"/>
<i>Self-employment (full)</i> pages	box 75	H13	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 54	H14	<input type="text"/>
<i>Partnership (short)</i> pages	box 18	H15	<input type="text"/>
<i>Partnership (full)</i> pages	box 75	H16	<input type="text"/>
<i>UK property</i> pages	box 13	H17	<input type="text"/>
Total earned income		Total of boxes H10 to H17	
		H18	<input type="text"/>

Unearned income for Student Loan purposes

<i>Additional information</i> , page Ai 2 (Share schemes and employment lump sums)	box 1	H19	<input type="text"/>
<i>Partnership (short)</i> pages	box 26	H20	<input type="text"/>
<i>Partnership (full)</i> pages	boxes 33 + 69 + 72	H21	<input type="text"/>
<i>UK property</i> pages	box 38 minus box 13	H22	<input type="text"/>
<i>Foreign</i> pages	boxes 4 + 6 + 9 + 11 + 13 + 30 + 41 + 42 + 43	H23	<input type="text"/>
<i>Trusts etc.</i> pages		A24 + A36 + A50	
		H24	<input type="text"/>
Interest and dividends		A40 + A53	
		H25	<input type="text"/>
<i>Tax Return</i> , page TR 3	boxes 7 + 10 + 14	H26	<input type="text"/>
<i>Additional information</i> , page Ai 1	boxes 4 + 6 + 8	H27	<input type="text"/>
Other income		from A26	
		H28	<input type="text"/>
Total unearned income		Total of boxes H19 to H28	
		H29	<input type="text"/>

Unearned Income Threshold

H30

If H29 is greater than H30, enter H29 in H31
If H29 is less than or equal to H30, leave H31 blank

H31

H18 + H31

Total income for Student Loan purposes

H32

Student Loan deductions

Loss of year set against other income

H33 from A68

Relief for pension contributions
Tax Return, page TR 4

boxes 1 + 2 + 3 + 4 H34

H33 + H34

Total deductions

H35

**Total income on which Student
Loan repayments due**

H36 H32 minus H35

H36

H37 H36 minus £15,000

H37

Student Loan repayment due

H38 H37 x 9%

Tax Return, page TR 2

box 2

H39

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

H40 H38 minus H39

H40

Copy to box A229
on page TCSN 19

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

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**HM Revenue
& Customs**