

# Tax calculation summary notes

6 April 2009 to 5 April 2010

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 19 on page TR 3 of your Tax Return 2010
- 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 15 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 2010** or that you file online by **31 January 2011** (to file online, go to [www.hmrc.gov.uk](http://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 1945 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)

<b>Type of income</b>	<b>Tax band</b>		
	First £2,440	First £37,400 of taxable income next £34,960	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 £2,440, the balance can be set against savings.

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

This figure of £37,400 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 pages</i>	boxes 1 + 3	A1	<input type="text"/>	
<i>Ministers of religion pages</i>	box 38	A2	<input type="text"/>	
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 3 + 4	A3	<input type="text"/>	A1 + A2 + A3
<i>Benefits from your employment - Employment pages</i>	boxes 9 to 16		A5	<input type="text"/>
<i>Expenses from your employment - Employment pages</i>	boxes 17 to 20	A6	<input type="text"/>	
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 11 to 13	A7	<input type="text"/>	A6 + A7
			A8	<input type="text"/>
			A9	<input type="text"/>
<b>Total from all employments</b>				A4 + A5 minus A8

## Share schemes

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

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

## Lloyd's underwriter

<i>Lloyd's underwriters pages</i>	box 52	A14	<input type="text"/>	
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## Profit from partnerships

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

## Profit from UK property

<i>UK property pages</i>	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 + 15

A25

## Other income

Tax return, page TR 3

box 16 minus box 17

A26

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

A27

## Total non-savings income

### 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

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## 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

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## 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

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## 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

A43 + A47 + A50 + A53

**Total dividend income** A54

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## 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

A27 + A28 + A42 + A54 + A57

**Total income** 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 56	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 (Other tax reliefs)	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 1945 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

from B12 on page  
TCSN 26

Age-related Personal Allowance

A77

Blind Person's Allowance (£1,890)

A78

Blind person's surplus allowance from spouse

A79

total of boxes  
A76 to A79

A80

Copy box A79 to Tax calculation  
summary pages box 11

**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="2,440"/>	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"/>
	A110 minus A112	A117 minus A119	A124 minus A126	A131 minus A133	A138 minus A140
	A113 <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* box 1 A162  A163  A162 x 30%

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

Community Investment Tax Relief -  
*Additional information pages, page Ai 2* box 3 A166  A167  A166 x 5% A168  A161 + A163 + A165 + A167

Maintenance and alimony  
*Additional information pages, page Ai 2* box 7 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  A173  A172 x 10%

## 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"/>
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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	<input type="text"/>	A195 <input type="text"/>

*Lloyd's dividends*

*Lloyd's underwriters pages*

box 9 x 100/90

A196	<input type="text"/>	
	from A84	
A197	<input type="text"/>	
	smaller of A196 and A197	A198 x 10%
A198	<input type="text"/>	A199 <input type="text"/>
		A195 + A199
		A200 <input type="text"/>
		A193 minus A200
		A201 <input type="text"/>

**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 + 14	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 + 18	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 2009-10

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 2009-10 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2009-10 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 A228.

Underpaid tax for earlier years included in 2009-10 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 Helpsheet 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

## Total tax taken off at source

from A224  
A234

Box A235: if, because of a change in your circumstances, your 2009-10 tax code was reduced during the year to 5 April 2010, you may have paid too little tax for the time before your code was reduced. Look at your Coding Notice for 2009-10 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 2010-11 enter the amount in box A235.

2009-10 underpaid tax included in 2010-11 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 2011, or what we have to pay you.

# Section 12: Calculate the amount to pay by 31 January 2011

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 2009-10 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 2009-10 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 2009-10, 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 2009-10 a 2010-11 trading loss, or certain 2010-11 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 2009-10 liability taking into account the loss. The difference between that figure and boxes A237 or A238 is the amount of your 2009-10 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 2009-10 tax bill yet).

Payments or credits that have been made towards your 2009-10 payments on account

A245

Any other payments or credits, not already included in boxes A243, A244, or A245, that have been made towards your 2009-10 tax bill

A246

If you have a tax code and your tax return is received by 31 October 2010, you may be able to have the tax you owe collected through your tax code for 2011-12

A242 minus A245  
A247

If box A247 is positive and is less than £2,000 and you want this included in your 2011-12 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 2009-10

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 2010-11; 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 2009-10 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 2010-11. 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 2010-11 (including reducing to nil) if you expect:

- your 2010-11 income to be lower than 2009-10, or
- your allowances or reliefs to be higher, or
- more of your 2010-11 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 2010-11 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 2011 and 31 July 2011, will add up to your best estimate of your tax bill for 2010-11.

If your two payments on account turn out to be different from your 2009-10 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 2009-10 or 2010-11. 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 2011

	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 2009-10 tax bill between now and 31 January 2011, and that payment is not included in boxes A245 or A246, reduce the figure in box A257 by the amount of that payment. If 2010-11 payments on account were not paid by their due dates (31 January 2011 and 31 July 2011), 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 Helpsheet 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 2009-10**  
If you have to pay tax under PAYE, and your 2009-10 Coding Notice 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 2009-10 included in your tax code for 2010-11**  
If you pay tax under PAYE and we reduced your tax code in 2009-10 and you requested that any unpaid tax be collected through your tax code for 2010-11, copy the figure from box A235 to box 8 on the *Tax calculation summary* pages.
- 9 If you are claiming to reduce your 2010-11 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 2010-11**  
If you have to make payments on account for 2010-11, copy the figure from box 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 2010 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**

to

**15**

If the amount of tax due for 2009-10 is affected by adjustments to other tax years, read the notes on page TCSN 21.

- 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 1945.  
If any box on these pages is a minus figure, substitute zero

from A58 on page TCSN 7

## Income

**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**

B7 minus B8

**B9**

Age-related Personal Allowance depends on your date of birth. If you were born after 6 April 1945 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 1945	0
Between 6 April 1935 and 5 April 1945	3,015
Before 6 April 1935	3,165

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 2009–10) 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
Before 6 April 1935	6,965

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 1945 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 C3  
C4

C1 minus C4  
C5

Higher of C5 and 2,670  
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 2009, 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 2009	0
6 May 2009 to 5 June 2009	1
6 June 2009 to 5 July 2009	2
6 July 2009 to 5 August 2009	3
6 August 2009 to 5 September 2009	4
6 September 2009 to 5 October 2009	5
6 October 2009 to 5 November 2009	6
6 November 2009 to 5 December 2009	7
6 December 2009 to 5 January 2010	8
6 January 2010 to 5 February 2010	9
6 February 2010 to 5 March 2010	10
6 March 2010 to 5 April 2010	11
After 5 April 2010	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	£1,335
If there is an 'X' in box 4 or box 7	£2,670
None of the above	Zero

Only half or all of the minimum Married Couple's Allowance of £2,670 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 52	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 65	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 £5,715 D13 <input type="text"/>

## If you have been granted deferment of Class 4 National Insurance contributions for 2009-10

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 D13 and £38,160      D15 x 8% (max £3,052.80)

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

F2	<input type="text"/>
----	----------------------

F1 x 18%

*Capital gains summary* pages

box 9

F3	<input type="text"/>
----	----------------------

*Foreign* pages

box 39

F4	<input type="text"/>
----	----------------------

**Capital Gains Tax due**

F5	<input type="text"/>
----	----------------------

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 State 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 £37,400 then enter 40% in box G2  
If box A104 is zero enter 0 in box G2  
otherwise enter 20% in box G2

G2

G3

G1 x G2

*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 1 + 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 52	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"/>
<i>Tax return, page TR3</i>	boxes 7 + 10 + 15	H18	<input type="text"/>
Total earned income		Total of boxes H10 to H18	H19 <input type="text"/>

## Unearned income for Student Loan purposes

<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		A19 + A32 + A47 + A55	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, page TR 3</i>	box 14	H26	<input type="text"/>
<i>Additional information, page Ai 1</i>	boxes 4 + 6 + 8	H27	<input type="text"/>
Other income		from A26	H28 <input type="text"/>
Total unearned income		Total of boxes H20 to H28	H29 <input type="text"/>

Unearned Income Threshold

H30 2,000

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

H31

H19 + H31

**Total income for Student Loan purposes**

H32

## Student Loan deductions

Loss of year set against other income

A68 minus A66  
H33

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**

H32 minus H35  
H36

H36 minus £15,000

H37

H37 x 9%

Student Loan repayment due

H38

Tax return, page TR 2

box 2  
H39

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

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**