



HM Revenue
& Customs

Tax calculation summary notes

6 April 2017 to 5 April 2018

These notes contain a Working Sheet to help you complete the ‘Tax calculation summary’ pages. But you will not be able to use the Working Sheet if you have entries in:

- box 20 on page TR 3 of your 2017 to 2018 tax return
- box 13 on page Ai 1 of the ‘Additional information’ pages
- box 1 in the ‘Income Tax losses’ section on page Ai 3 of the ‘Additional information’ pages
- box 2, 19 or 23 of the ‘Trusts etc’ pages
- box 28 of the ‘Residence, remittance basis etc’ pages
- box 5, 6 or 40 of the ‘Foreign’ pages, if the figure in the relevant box relates to withholding tax deducted under the UK/Swiss Tax Cooperation Agreement that is deemed to clear your UK tax liability on the relevant income or gains

In these circumstances, either your tax adviser or we will do the calculation for you. If you want us to do the calculation, please make sure your paper tax return reaches us by **31 October 2018** or that you file online by **31 January 2019** (to file online, go to www.gov.uk/file-your-self-assessment-tax-return).

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Completing the tax calculation Working Sheet

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

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

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

Different types of income (and capital gains) are charged at different rates of tax. They're charged to tax in the order shown below (non-savings income first).

Type of income	Taxable income/Tax band			Remaining taxable income
	First £150,000 of taxable income			
For Scottish residents the Scottish rates and thresholds apply to non-savings and taxable lump sum income and the UK rates and thresholds apply to savings and dividends income	First £31,500		next	
	First £5,000	next £26,500	£118,500	
	First £33,500		next	
	First £5,000	next £28,500	£116,500	
Non-savings income, for example, income from employment or self-employment, or property income	20%	20%	40%	45%
Savings income includes bank and building society interest, and gains made on life insurance policies (without a 'notional' tax credit)	0%	20%	40%	45%
Savings income nil rate - first £1,000/£500/£0	0%	0%	0%	0%
Dividend Income - first £5,000	0%	0%	0%	0%
Dividends	7.5%	7.5%	32.5%	38.1%
Taxable lump sum payments	20%	20%	40%	45%
Gains on life insurance policies with a 'notional' tax credit	10%	20%	40%	45%

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

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

Where an individual receives dividend income that would otherwise be chargeable at the dividend ordinary, upper or additional rate, and the income is less than or equal to £5,000, the dividend nil rate will apply to all of the dividend income. Where the dividend income is above £5,000, the lowest part of the dividend income will be chargeable at 0%, and anything received above £5,000 is taxed at the rate that would apply to that amount if the dividend nil rate didn't exist.

The figure of £31,500, £33,500 and £150,000 can be increased if you pay tax at the higher rate 32.5%, 40% or more and make personal pension contributions and Gift Aid payments.

The rates of Capital Gains Tax are:	
gains that qualify for Entrepreneurs' Relief	10%
residential property and carried interest charged below the higher rate threshold*	18%
charged above the higher rate threshold*	28%
other gains charged below the higher rate threshold*	10%
charged above the higher rate threshold*	20%
*Any balance of the higher rate threshold (£33,500) that hasn't been used by income can be set against capital gains.	

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

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

Employment

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

Share schemes

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

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

Lloyd's underwriter

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

Profit from partnerships

Losses brought forward to be added back, 'Partnership (short)' pages	box 17	A21	<input type="text"/>		
				A21 + A22	
'Partnership (short)' pages	box 20	A22	<input type="text"/>	A23	<input type="text"/>
Losses brought forward to be added back, 'Partnership (full)' pages	boxes 17 + 38 + 47 + 58	A24	<input type="text"/>		
				A24 + A25	A23 + A26
'Partnership (full)' pages	box 76	A25	<input type="text"/>	A26	<input type="text"/>
					A27

Profit from UK property

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

Foreign income

Losses brought forward to be added back, 'Foreign' pages	box 26 minus (box 31 + box 32)	A33	<input type="text"/>		
					A33 + A34
'Foreign' pages	boxes 9 + 13 + 30 + 41 + 42	A34	<input type="text"/>		A35
					<input type="text"/>

Trusts and estates

'Trusts etc' pages	(boxes 3 + 7 + 16) x 100/80	A36	<input type="text"/>		
	(boxes 1 + 10) x 100/55	A37	<input type="text"/>		
	boxes 13 + 22	A38	<input type="text"/>		
	box 20 x 100/78	A39	<input type="text"/>		
				A36 + A37 + A38 + A39	A40
					<input type="text"/>

UK pensions and state benefits

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

Tax return, page TR 3	box 17 minus box 18	A42	<input type="text"/>
			A9 + A10 + A17 + A20 + A27 + A32 + A35 + A40 + A41 + A42

Total non-savings income

		A43	<input type="text"/>
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Lump sum payments

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

Partnerships

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

Foreign income

Tax return, page TR3	box 3			A48	<input type="text"/>
'Foreign' pages	box 4			A49	<input type="text"/>
'Foreign' pages	box 43	A50	<input type="text"/>		
'Foreign' pages	box 45 x 100/20	A51	<input type="text"/>		
		lower of A50 and A51		A50 minus A52	
		A52	<input type="text"/>	A53	<input type="text"/>
				A48 + A49 + A53	
				A54	<input type="text"/>

Trusts and estates

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

Interest received from UK banks and building societies

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

Gains on life insurance policies etc

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

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

Partnerships

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

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

Trusts and estates

'Trusts etc' pages	(boxes 5 + 9) x 100/92.5	A70	<input type="text"/>
	box 18 x 100/92.5	A71	<input type="text"/>
	box 12 x 100/61.9	A72	<input type="text"/>
		A73	<input type="text"/> A70 + A71 + A72

Dividends from UK companies

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

Total dividend income

A77 A65 + A69 + A73 + A76

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

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

Double taxation agreement income

'Residence, remittance basis, etc' pages

box 20

A82	<input type="text"/>
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Total income + double taxation agreement income

A83	<input type="text"/>
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Payroll Giving and pension payments

'Additional information' pages,
page Ai 3

box 6

A84	<input type="text"/>
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Tax return, page TR 4

boxes 1 + 2 + 3 + 4

A85	<input type="text"/>
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(A83 + A84)
minus A85

Adjusted total income

A86	<input type="text"/>
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Section 3a: Status

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

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

If you're a Scottish taxpayer enter:

- 'Scottish' in S1, otherwise leave blank
- £31,500 in S2, otherwise enter £33,500
- £118,500 in S3, otherwise enter £116,500

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

Rate bands

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

	Status		Basic rate band		Higher rate band
S1	<input type="text"/>	S2	<input type="text"/>	S3	<input type="text"/>

Section 4: Calculate total allowances and deductions

Loss brought forward

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

Loss of year set against other income

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

Post-cessation expenses and losses

'Additional information' pages, page Ai 3 (Income Tax losses)	box 6	A104	<input type="text"/>	A94 + A103 + A104 A105 <input type="text"/>
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Qualifying loan interest

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

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

box 8

A107

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

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

A108

Other deductions

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

Paying personal pensions

Tax return, page TR 4

boxes 2 + 3 + 4

A109

Charitable giving

Tax return, page TR 4

boxes 9 + 10

A110

Annuities and annual payments

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

box 4

A111

A111 x 100/80

A112

'Trusts etc' pages

box 24

A113

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

Total deductions

A114

Net income

A83 minus A114

A115

Deduct

Gift Aid and pension payments made net (grossed up)

Tax return, page TR 4

(box 5 minus box 7) + box 8

A116

A116 x 100/80

A117

Tax return, page TR 4

box 1

A118

A117 + A118

Amount for extending Basic Rate Band

A119

Add back

Trade Union etc, death benefit payments

from A107

A120

Adjusted net income

A115 minus
(A117 + A118 minus A120)

A121

Copy to B1 and
copy to J1

Loss bought forward

	from A43	from A94	A122 minus A123
A122		A123	

Personal allowances

Box A125: If box A121 is more than £100,000 go to Section 13 on page TCSN 29 to work out the figure for box A125.
If this doesn't apply, and you're a UK resident, enter £11,500 in box A125.

Personal Allowance (£11,500)		A125	
Blind Person's Allowance (£2,320) Tax return, page TR 4	box 13	A126	
Blind person's surplus allowance from spouse 'Tax calculation summary' pages, page TC 2	box 12	A127	
		A128	

Total of boxes A125 to A127

Copy box A127 to Tax calculation summary pages box 11

Election to reduce personal allowance (Marriage Allowance transfer)

Marriage Allowance transferred out (£1,150)	A129	
Total deductions and allowances	A130	
Total taxable income	A131	

(A114 + A128) minus A129

A81 minus A130

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

If box A134a or A134b is more than 0 you're not entitled to claim the Marriage Allowance transfer or receive a tax reduction. Boxes A129 and A260 shouldn't be completed.

	from A131	S2 + A119	A132a minus A133a
A132a		A133a	
A132b		A133b	

A131 minus (smaller of A64 and PSA HR (£500))

BR band (£33,500) + A119

A132b minus A133b

Personal savings allowance

	A131 minus A133b
A135	
A136	
A137	

AHR band (£150,000) + A119

A131 minus A136

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

Personal savings allowance	A138	
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Section 5: Calculate taxable income

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

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

If you think it may be more beneficial to order reliefs and allowances differently see Section 22: Calculate taxable income, pages TCSN 47 to TCSN 49.

Copy L67 to A140, L68 to A143, L69 to A146, L70 to A149, L71 to A152, L72 to A155, L73 to A158. Copy L76 to A141, L77 to A144, L78 to A147, L79 to A150, L80 to A153, L81 to A156, L82 to A159 and complete A160 to A162.

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

Section 6: Allocate income to tax bands

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

The first £5,000 of savings income is taxed at 0%; but only if non-savings and savings income is less than £16,500 (the personal allowance – £11,500 plus the savings starting rate band of £5,000). Savings income in excess of the savings starting rate band, up to the lower of the amount of the excess or the individual's savings allowance, is charged at the savings nil rate.

	Allocate taxable non-savings income to tax bands	Allocate taxable savings etc income to tax bands	Allocate taxable dividends income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies (with notional tax) etc
Income	from A141 A165 <input type="text"/>	from A162 A172 <input type="text"/>	A150 + A153 + A156 A184 <input type="text"/>	from A144 A197 <input type="text"/>	from A159 A204 <input type="text"/>
		SR band (£5,000) minus A165 A173 <input type="text"/>			SR band (£5,000) minus (A165 + A172 + A184 + A197) A205 <input type="text"/>
		Smaller of A172 and A173 A174 <input type="text"/>			Smaller of A204 and A205 A206 <input type="text"/>
Income in starting rate band		Smaller of SR band (£5,000) and A174 A175 <input type="text"/>			Smaller of SR band (£5,000) and A206 A207 <input type="text"/>
Personal Savings/ Dividend Allowance		PSA from A138 A176 <input type="text"/>	Dividend allowance A185 <input type="text" value="5,000"/>		A176 minus A177 A208 <input type="text"/>
Personal Savings/ Dividend Allowance used		Smaller of (A172 minus A175) and A176 A177 <input type="text"/>	Smaller of A184 and A185 A186 <input type="text"/>		Smaller of (A204 and A207) and A208 A209 <input type="text"/>
Income in basic rate band before Dividend Allowance			Smaller of (A184 and ((BR band (£33,500) + A119) minus (A166 + A169 + A175 + A177 + A178)) A187 <input type="text"/>		
Dividend Allowance set against dividend income in basic rate			Smaller of A186 and A187 A188 <input type="text"/>		Smaller of (A204 minus (A207 + A209)) and ((BR band (£33,500) + A119) minus (A166 + A167 + A174 + A177 + A178 + A187 + A198 + A199 + A207 + A209)) A210 <input type="text"/>
Income in basic rate band	Lower of A165 and (S2 + A119) A166 <input type="text"/>	Smaller of (A172 minus (A175 + A177)) and ((BR band (£33,500) + A119) minus (A166 + A167 + A175 + A177)) A178 <input type="text"/>	A187 minus A188 A189 <input type="text"/>	Smaller of (A197 and (S2 + A119) minus (A166 + A175 + A177 + A178 + A187)) A198 <input type="text"/>	A204 minus (A207 + A209 + A210) A211 <input type="text"/>
Income above basic rate band	A165 minus A166 A167 <input type="text"/>	A172 minus (A175 + A177 + A178) A179 <input type="text"/>	A184 minus A187 A190 <input type="text"/>	A197 minus A198 A199 <input type="text"/>	
Higher rate band available	from S3 A168 <input type="text"/>	HR band (£116,500) minus A169 A180 <input type="text"/>	HR band (£116,500) minus (A169 + A181) A191 <input type="text"/>	S3 minus (A169 + A181 + A194) A200 <input type="text"/>	HR band (£116,500) minus (A169 + A181 + A190 + A201) A212 <input type="text"/>
Income in higher rate band before Dividend Allowance			Smaller of A190 and A191 A192 <input type="text"/>		
Dividend allowance set against dividend income in higher rate			Smaller of (A186 minus A187) and A191 A193 <input type="text"/>		
Income in higher rate band	Smaller of A167 and A168 A169 <input type="text"/>	Smaller of A179 and A180 A181 <input type="text"/>	A192 minus A193 A194 <input type="text"/>	Smaller of A199 and A200 A201 <input type="text"/>	Smaller of A211 and A212 A213 <input type="text"/>
Income in additional rate band	A165 minus (A166 + A169) A170 <input type="text"/>	A172 minus (A175 + A177 + A178 + A181) A182 <input type="text"/>	A184 minus (A186 + A189 + A194) A195 <input type="text"/>	A197 minus (A198 + A201) A202 <input type="text"/>	A204 minus (A207 + A209 + A210 + A213) A214 <input type="text"/>
	A166 + A169 + A170 A171 <input type="text"/>	A175 + A177 + A178 + A181 + A182 A183 <input type="text"/>	A186 + A189 + A194 + A195 A196 <input type="text"/>	A198 + A201 + A202 A203 <input type="text"/>	A207 + A209 + A210 + A213 + A214 A215 <input type="text"/>

Section 7: Calculate Income Tax due

Non-savings income

		A166 + A198		A216 x 20%
Basic rate	A216	<input type="text"/>	A217	<input type="text"/>
		A169 + A201		A218 x 40%
Higher rate	A218	<input type="text"/>	A219	<input type="text"/>
		A170 + A202		A220 x 45%
Additional rate	A220	<input type="text"/>	A221	<input type="text"/>

Savings income

		A175 + A207		A222 x 0%
Savings rate	A222	<input type="text"/>	A223	<input type="text"/>
		A177 + A209		A224 x 0%
Nil rate	A224	<input type="text"/>	A225	<input type="text"/>
		A178 + A210		A226 x 20%
Basic rate	A226	<input type="text"/>	A227	<input type="text"/>
		A181 + A213		A228 x 40%
Higher rate	A228	<input type="text"/>	A229	<input type="text"/>
		A182 + A214		A230 x 45%
Additional rate	A230	<input type="text"/>	A231	<input type="text"/>

Dividend income

		From A186		A232 x 0%
Nil rate	A232	<input type="text"/>	A233	<input type="text"/>
		From A189		A234 x 7.5%
Basic rate	A234	<input type="text"/>	A235	<input type="text"/>
		from A194		A236 x 32.5%
Higher rate	A236	<input type="text"/>	A237	<input type="text"/>
		from A195		A238 x 38.1%
Additional rate	A238	<input type="text"/>	A239	<input type="text"/>

Income Tax due

A217 + A219 + A221 + A223 + A227
+ A229 + A231 + A235 + A237 + A239

A240

Copy to A241

Section 8: Calculate Income Tax due after allowances and reliefs

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

Income Tax due from A240
A241

Other tax reliefs

Deficiency Relief from F9 on page TCSN 39
A242

Top Slicing Relief can only apply to gains on life policies. If you've gains on life policies go to Section 16 on page TCSN 36 to calculate any Top Slicing Relief due.

Top Slicing Relief from E47 on page TCSN 38
A243

Venture Capital Trust shares
 'Additional information' pages, page Ai 2 A244 x 30%
A244 A245

box 1

Enterprise Investment Scheme
 'Additional information' pages, page Ai 2 A246 x 30%
A246 A247

box 2

Seed Enterprise Investment Scheme
 'Additional information' pages, page Ai 2 A248 x 50%
A248 A249

box 10

Community Investment Tax Relief
 'Additional information' pages, page Ai 2 A250 x 5%
A250 A251

box 3

Social Investment Tax Relief
 'Additional information' pages, page Ai 2 A252 x 30%
A252 A253 A254

box 11

A242 + A243 + A245
 + A247 + A249
 + A251 + A253

Maintenance and alimony
 'Additional information' pages, page Ai 2 Lower of box 7 and £3,260
A255

box 7

If you or your spouse or civil partner were born before 6 April 1935, go to Section 14 on page TCSN 30 to work out the figure for box A256.

Married Couple's Allowance A256

Married couple's surplus allowance A257

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

A255 + A256 + A257 A258 x 10%
A258 A259

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

Marriage Allowance transfer

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

Marriage Allowance transfer (£1,150) x 20%

A260

Relief for finance costs

A260a from M13 A260b A260a x 20%

Notional tax

On gains on life policies

A261 from A204 A262 A261 x 20%

To calculate notional tax on Lloyds dividends complete TCSN19

on Lloyds dividends

A263 from A292

Relief claimed on a qualifying distribution

A263a

A254 + A259 + A260
+ A260b + A262
+ A263 + A263a

A264

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

box 2

A265

A266 A264 + A265

Income Tax due after allowances and reliefs

A267 A241 minus A266

Copy to A268

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

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

Income Tax due after allowances and reliefs

from A267

A268

Gift Aid payments

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

Don't include pence in boxes A269 and A270. Round down the figure in each of these boxes to the nearest whole pound.

from A115 A269 x 20%

A269 A270

If you completed box 1 on the tax return, page TR 5 (the total amount of Child Benefit received), go to Section 20 on page TCSN 43 to work out the figure for box A271.

Tax charge on Child Benefit

from J8 on page
TCSN 43

A271

Capital Gains Tax

from G56 on page
TCSN 41

A272

A271 + A272

A273

A270 minus A273

A274

Income Tax due

Larger of boxes
A268 and A274

A275

Tax due on annuity payments and royalty payments

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

box 4 x 100/80

A276

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

box 15 x 100/80

A277

A276 + A277

A278

A278 x 20%

A279

A275 + A279

A280

Calculation notional tax and tax credits on Lloyds and Trusts dividends

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

Lloyd's dividends

'Lloyd's underwriters' pages boxes 9 + 10 **A281**

Notional tax and tax credits

'Lloyd's underwriters' pages boxes 6 + 7 + 8 **A282**

'Lloyd's underwriters' pages boxes 15 + 16 + 17 **A283**

'Lloyd's underwriters' pages box 19 **A284**

A283 minus A284

A285

A282 + A285

A286

'Lloyd's underwriters' pages box 52 **A287** **A288**

smaller of
A286 and A287

A289 **A290**

from A141 smaller of
A288 and A289

'Lloyd's underwriters' pages box 7 **A291** **A292**

smaller of
A291 and A290 x 10%

Copy to A263

A293 **A294**

smaller of
A287 and A289 A293 minus A290

A295 **A296**

smaller of
A281 and A294

A295 x 10%

Income Tax due after dividend tax credits

A297

A280 minus A296

Copy to A328

Section 10: Calculate tax taken off

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

'Employment' pages	box 2	A298	<input type="text"/>
'Ministers of religion' pages	box 39	A299	<input type="text"/>
Tax return, page TR 3	boxes 10 + 12 + 14	A300	<input type="text"/>
		This box can be negative	
		A298 + A299 + A300	
Total tax deducted under PAYE		A301	<input type="text"/>
Outstanding debt included in your tax code for the 2017 to 2018 tax year		A302	<input type="text"/>
Your 2017 to 2018 tax code may have been adjusted to collect money that you owe. Look at your 2017 to 2018 PAYE Coding Notice. If we have made such an adjustment, it will show as 'Outstanding debt'. Copy that figure into box A302.		Copy box A302 to 'Tax calculation summary' pages box 9	
		smaller of A301 and A302	
The amount of PAYE tax set against the outstanding debt		A303	<input type="text"/>
		A301 minus A303	
Remaining PAYE tax that can be used in this calculation		A304	<input type="text"/>
'Self-employment (short)' pages	box 38	A305	<input type="text"/>
'Self-employment (full)' pages	boxes 81 + 82	A306	<input type="text"/>
'Lloyd's underwriters' pages	boxes 4 + 14	A307	<input type="text"/>
'Partnership (short)' pages	boxes 30 + 31	A308	<input type="text"/>
'Partnership (full)' pages	boxes 77 + 78 + 79	A309	<input type="text"/>
'UK property' pages	box 21	A310	<input type="text"/>
'Foreign' pages	boxes 3 + 5 + 8 + 10 + 12 + 29 + 40	A311	<input type="text"/>
'Trusts etc' pages	box 15	A312	<input type="text"/>
'Residence, remittance basis etc' pages	boxes 21 + 22	A313	<input type="text"/>
Tax return, page TR 3	box 19	A314	<input type="text"/>
'Additional information' pages, Ai 1	boxes 2 + 10	A315	<input type="text"/>
'Additional information' pages, Ai 2 (Share schemes and employment lump sums)	boxes 6	A316	<input type="text"/>
		Total of boxes A304 to A316	
		A317	<input type="text"/>

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

Tax taken off from other sections of this Working Sheet.

A318 A36 x 20%

A319 A37 x 45%

A320 A39 x 22%

A321 A55 x 20%

A322 A56 x 45%

A323 A59 x 20%

A324 A71 x 7.5%

A325 A72 x 38.1%

total of boxes A318 to A325

A326

A317 + A326

A327

Copy to box A339

Total tax paid at source

Section 11: Calculate the amount of tax due for the 2017 to 2018 tax year

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

Income Tax due

If you're self-employed, in a business partnership or are a Lloyd's underwriter, complete Section 15 starting on page TCSN 33 to work out the figure for box A329.

Class 4 National Insurance contributions

from D18 on page TCSN 33

A329

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

Class 2 National Insurance contributions

from D19 on page TCSN 34

A330

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

from A297

A328

Income Tax, Class 2 and Class 4 National Insurance contributions

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 2017 to 2018 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2017 to 2018 PAYE Coding Notice. If we have made such an adjustment, it will include an 'amount of underpaid tax for earlier years'. Copy that figure into box A332.

Underpaid tax for earlier years included in your 2017 to 2018 tax code

A332

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

Tax charge on Child Benefit

from J8 on page TCSN 43

A333

If you put 'X' in box 1 of the Student Loan repayments boxes on page TR 5 of the tax return, go to Section 21 starting on page TCSN 44 to work out the figure for box A334.

Student Loan repayment due

from K40 on page TCSN 46

A334

Copy box A334 to 'Tax calculation summary' pages box 3

If you completed 'Additional information' pages, page Ai 4 (Pension savings tax charges boxes), use Helpsheet 345, 'Pensions - tax charges on any excess' or Helpsheet 346, 'Pension savings tax charges' to work out the figure for box A335.

Pension savings tax charges

A335

Copy box A335 to 'Tax calculation summary' pages box 6

If you completed box 8 on the tax return, page TR 3 (State Pension lump sum), go to Section 19 on page TCSN 42 to work out the figure for box A336.

State Pension lump sum

from H3 on page TCSN 42

A336

If you completed the 'Capital gains summary' pages go to Section 18 starting on page TCSN 40 to work out the figure for box A337.

Capital Gains Tax

from G46 on page TCSN 41

A337

Copy box A337 to 'Tax calculation summary' pages box 5

A331 + A332 + A333 + A334
+ A335 + A336 + A337

A338

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

Total tax taken off at source

from A327
A339

Box A340: If, because of a change in your circumstances, your 2017 to 2018 tax code was reduced during the year to 5 April 2018, you may have paid too little tax for the time before your code was reduced. Look at your 2017 to 2018 PAYE Coding Notice for the message: 'Our estimate of the underpayment for the earlier part of the year is £xxxxxx. We'll 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 asked for this tax to be collected through your 2018 to 2019 tax code, enter the amount in box A340.

2017 to 2018 underpaid tax included in 2018 to 2019 tax code

A340
Copy box A340 to 'Tax calculation summary' pages box 8

If A338 is larger than A341

Total Tax, Student Loan repayments and Class 4 NICs due

A339 + A340
A341

A338 minus A341
A342

Copy box A342 to 'Tax calculation summary' pages box 1

If A341 is larger than A338

Income Tax overpaid

A341 minus A338
A343

Copy box A343 to 'Tax calculation summary' pages box 2

You can now use Section 12 on page TCSN 24 if you want to work out what you have to pay us by 31 January 2019, or what we have to pay you.

Section 12: Calculate the amount to pay by 31 January 2019

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

A342 minus A343

A344	<input type="text"/>
------	----------------------

This box can be negative

Tax refunded or set off Tax return, page TR 5	box 1	A345	<input type="text"/>
--	-------	------	----------------------

There may be an adjustment needed to increase your tax for 2017 to 2018 because you're claiming averaging for farmers and creators of literary or artistic work, or you're claiming to pay tax on your post-cessation receipts by reference to the year your business ceased.

Calculate the difference between the actual liability for the earlier year and the liability that would have arisen for the earlier year if the averaged profit or post-cessation receipts had been included in the return for that year. The adjustment relates to 2017 to 2018 even though it is calculated by reference to the circumstances of the earlier year. If you need help, ask us or your tax adviser. Enter the amount in box A346.

Increase in tax from adjustment to earlier years	A346	<input type="text"/>
---	------	----------------------

Copy box A346 to 'Tax calculation summary' pages box 14

Total due	A344 + A345 + A346	A347	<input type="text"/>
------------------	--------------------	------	----------------------

This box can be negative

There may be an adjustment needed to decrease your tax for 2017 to 2018, calculated by reference to an earlier year, because you're claiming loss relief calculated by reference to your income or capital gains for an earlier year or years, or you're claiming averaging for farmers and creators of literary or artistic work.

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

Decrease in tax from adjustment to earlier years	A348	<input type="text"/>
---	------	----------------------

Copy box A348 to 'Tax calculation summary' pages box 15

If you wish to claim tax relief now for a 2018 to 2019 income loss, or certain 2018 to 2019 capital losses, by reference to an earlier year, for example, 2017 to 2018 (often called 'carrying back' a loss), you should have provided full details of your claim in the 'Additional information' box, box 21 on page Ai 4 of the 'Additional information' pages. If you've not given full details in that box, you must use the 'Any other information' box, box 19 on page TR 7 of your tax return.

Recalculate your 2017 to 2018 liability taking into account the loss. The difference between that figure and box A342 or A343 is the amount of your tax relief for the 2018 to 2019 loss. Enter it in box A349. A credit for this amount can be set against the total tax due for 2017 to 2018. In some cases where we enquire into your claim, any credit may not be available before the closure of the enquiry. If you need help, ask us or your tax adviser.

Next year's repayment claimed now

A349

Copy box A349 to 'Tax calculation summary' pages box 16

Look at your Statements of Account (if you've never had a Statement of Account it's unlikely you've paid anything towards your 2017 to 2018 tax bill yet).

Payments or credits that have been made towards your 2017 to 2018 payments on account

A350

Any other payments or credits not already included in boxes A348, A349, or A350 that have been made towards your 2017 to 2018 tax bill

A351

If you have a tax code and your tax return is received by 31 October 2018, you may be able to have the tax you owe collected through your tax code for 2019 to 2020.

A347 minus (A350 + A330)

A352

This box can be negative

Tax due minus payments or credits and Class 2

If box A352 is positive and is less than £3,000 and you want this included in your 2019 to 2020 tax code, copy the figure in box A352 to box A353; if not, leave box A353 blank.

Amount that can be coded out

A353

A348 + A349 + A350 + A351 + A353

Adjustments, payments and coded out

A354

This box can be negative

Tax due for 2017 to 2018

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

A347 minus A354

A355

This box can be negative

Payments on account

If box A356 is less than £1,000 you don't have to make payments on account for 2018 to 2019; don't complete boxes A357 to A359. Enter '0' in box A361 and complete box A362

A342 minus (A334 + A337 + A353)

A356

This box can be negative

If more than 80% of your tax bill for 2017 to 2018 is met from tax taken off at source (that is, if box A356 is less than box A358) you don't need to make payments on account for 2018 to 2019. Enter zero '0' in box A361 and complete box A362.

A262 + A296 + A328 + A329 + A333 + A335 + A336

A357

A357 x 20%

A358

A356 x 50%

A359

Amount of each payment on account

Claim to reduce payments on account

You may want to reduce your payments on account for 2018 to 2019 (including reducing to nil) if you expect:

- your 2018 to 2019 income to be lower than 2017 to 2018
- your allowances or reliefs to be higher
- more of your 2018 to 2019 income will be taxed at source, because
 - it will be taxed under PAYE
 - it will be covered by subcontractor deductions
 - 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 2018 to 2019 and your Income Tax on this return. You can reduce each of your payments by half this difference.

In box 11 of the 'Tax calculation summary' pages enter the amount of each reduced payment on account (including the pence), or nil, if appropriate, and put 'X' in box 10. Give your reason for reducing your payments in box 17. If you decide later that your reduced payments are still too high, write to us saying why you're claiming to reduce again. Make sure the payments you make by 31 January 2019 and 31 July 2019 will add up to your best estimate of your tax bill for 2018 to 2019.

If your 2 payments on account turn out to be different from your 2017 to 2018 tax bill and if you've paid:

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

Your 2 payments on account should be the smaller of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2017 to 2018 or 2018 to 2019. If you've been careless or fraudulent in claiming to reduce your payments on account, we may charge you a penalty. If you decide later that you have reduced too much, you can revise your claim upwards and/or pay more in line with your revised estimate. But if you don't make a claim, we may allocate additional amounts paid to other outstanding liabilities.

Amount of reduced payments on account

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

Smaller of
A359 and A360
A361

The amount due by 31 January 2019

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

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

A355 + A361
A362
This box can be negative

Please note that if you make any payment towards your 2017 to 2018 tax bill between now and 31 January 2019, and that payment isn't included in box A350 or A351, reduce the figure in box A362 by the amount of that payment. If 2017 to 2018 payments on account were not paid by their due dates (31 January 2018 and 31 July 2018), 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 A342), copy the figure from box A342 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 A343), copy the figure from box A343 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 on page TR 5 of your tax return), copy the figure from box A334 to box 3 on the 'Tax calculation summary' pages. Don't include pence in this box; round down the amount to the nearest whole pound.
- 4 **Class 4 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 4 NICs. Copy the figure from box A329 to box 4 on the 'Tax calculation summary' pages.
- 4.1 **Class 2 NICs due**
If you're self-employed, in a business partnership or are a Lloyd's underwriter you may have to pay Class 2 NICs. Copy the figure from box A330 to box 4.1 on the 'Tax calculation summary' pages.
- 5 **Capital Gains Tax due**
If you completed the 'Capital gains summary' pages, copy the figure from box A337 to box 5 on the 'Tax calculation summary' pages.
- 6 **Pension charges due**
If you completed the Working Sheet in Helpsheet 345, 'Pensions – tax charges on any excess' or Helpsheet 346, 'Pension savings tax charges', copy the figure from box A335 to box 6 on the 'Tax calculation summary' pages.
- 7 **Underpaid tax for earlier years included in your tax code for 2017 to 2018**
If you pay tax under PAYE and your 2017 to 2018 PAYE Coding Notice has an entry for 'amount of underpaid tax for earlier years', copy the figure from box A332 to box 7 on the 'Tax calculation summary' pages.
- 8 **Underpaid tax for 2017 to 2018 included in your tax code for 2018 to 2019**
If you pay tax under PAYE and we reduced your tax code in 2017 to 2018 and you asked for any unpaid tax to be collected through your tax code for 2018 to 2019, copy the figure from box A340 to box 8 on the 'Tax calculation summary' pages.
- 9 **If you're claiming to reduce your 2018 to 2019 payments on account**
Put 'X' in box 10 if you're making a claim to reduce payments on account and give the reason for the reduction in box 17. You can be charged interest and penalties if you reduce your payments on account by too much. Please read the notes on page TCSN 26.
- 10 **Your first payment on account for 2018 to 2019**
If you're claiming to reduce your 2018 to 2019 payments on account, copy the figure from box A360 to box 11 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**
- 12 If your spouse or civil partner did not have enough income in the year ended 5 April 2018 to use any or all of their Married Couple's Allowance or Blind Person's Allowance (if due), you can ask for the surplus to be transferred to you. If you're unsure whether you can get surplus allowances from your spouse or civil partner, ask us or your tax adviser.
- If you've agreed an amount that can be transferred enter any blind person's surplus allowance in box 12, and married couple's surplus allowance in box 13 on the 'Tax calculation summary' pages.
- 13 If the amount of tax due for 2017 to 2018 is affected by adjustments to other tax years, to read the notes on page TCSN 24.
- 15
- copy the figure from box A346 to box 14
 - copy the figure from box A348 to box 15
 - copy the figure from box A349 to box 16

If you need to fill in any of the boxes on pages TCSN 29 to TCSN 46, the Working Sheet on the preceding pages should already have directed you to them.

Briefly, the next few pages cover:

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

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

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

Income for allowances

Adjusted net income

from A121

B1

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

Income limit for Personal Allowance

B2

B1 minus B2

B3

Personal Allowance

B4

Copy to box C6

B3 x 50%

B5

Reduced Personal Allowance

B4 minus B5

B6

Copy to box A125
Copy to box C7

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

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

Work out Married Couple's Allowance if you, or your spouse, or your civil partner (or a former wife you were married to in 2017 to 2018) were born before 6 April 1935.

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

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

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

Table 1

Date of birth of the elder of you, your spouse, your civil partner or former wife or former civil partner	Maximum Married Couple's Allowance
After 5 April 1935	0
Before 6 April 1935	£8,445

Enter the maximum Married Couple's Allowance from Table 1 C1

Adjusted net income C2 from B1

Income limit for age-related allowances C3

C4 C2 minus C3

C5 C4 x 50%

C6 from B4

C7 from B6 C8 C6 minus C7

C9 C5 minus C8

C10 C1 minus C9

C11 higher of C10 and £3,260

Copy to A256 on page TCSN 16 unless you were married or registered this year or unless your spouse or civil partner is getting half or all of the allowance

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

Calculate reduced Married Couple's Allowance due

If your marriage or civil partnership registration was after 5 May 2017, and either you or your spouse, or civil partner were born before 6 April 1935, work out reduced Married Couple's Allowance due.

Table 2

Date of marriage or civil partnership registration between:	Month
Before 6 May 2017	0
6 May 2017 to 5 June 2017	1
6 June 2017 to 5 July 2017	2
6 July 2017 to 5 August 2017	3
6 August 2017 to 5 September 2017	4
6 September 2017 to 5 October 2017	5
6 October 2017 to 5 November 2017	6
6 November 2017 to 5 December 2017	7
6 December 2017 to 5 January 2018	8
6 January 2018 to 5 February 2018	9
6 February 2018 to 5 March 2018	10
6 March 2018 to 5 April 2018	11
After 5 April 2018	12

Select month from Table 2

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

C15

Copy to A256 on page TCSN 16
unless your spouse or civil
partner is getting half or all
of the allowance

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

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

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

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

If there is an 'X' in box 3 or box 6	£1,630
If there is an 'X' in box 4 or box 7	£3,260
None of the above	0

Only half or all of the minimum Married Couple's Allowance of £3,260 can be transferred.

Select amount from Table 3

C16

Select month from Table 2

C17

C16 x C17

C18

C18 divided by 12

C19

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

C16 minus C19
C20
Copy to A256 on TCSN 16

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

C15 minus C20
C21
Copy to A256 on TCSN 16

Section 15: Calculate Class 2 and Class 4 NICs due

Class 4 NICs

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

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

Adjustment to Class 4 NICs profits

'Self-employment (full)' pages	box 102	D7	<input type="text"/>	
'Lloyd's underwriters' pages	box 65	D8	<input type="text"/>	
'Partnership (short)' pages	box 27	D9	<input type="text"/>	
'Partnership (full)' pages	box 27	D10	<input type="text"/>	
Total Class 4 NICs adjustments		D11	<input type="text"/>	Total of D7 to D10
Total profit less adjustment		D12	<input type="text"/>	D6 minus D11
Profit on which Class 4 NICs is due		D13	<input type="text"/>	D12 minus £8,060

		D14	<input type="text"/>	smaller of box D13 and £36,836	D15	<input type="text"/>	D14 x 9% (max £3,315.24)
		D16	<input type="text"/>	D13 minus D14	D17	<input type="text"/>	D16 x 2%
Class 4 NICs due		D18	<input type="text"/>				D15 + D17

Copy to A329 on page TCSN 22

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

If you've paid Class 1 National Insurance complete the R100 calculation overleaf.

If the amount of Class 4 due in D32 is less than the amount in box D18 copy the figure to D18.

Class 2 NICs

You pay Class 2 contributions if you're self-employed. Class 2 contributions are £2.85 a week, or £3.50 for share fishermen, for 2017 to 2018. If your profits (D12) are below £6,025 for 2017 to 2018, you can elect to pay Class 2 NICs voluntarily.

D19

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

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

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

NIM24175 sets out the calculation method for determining the maximum amount of Class 4 NICs. Depending upon the level of a contributor's profits and the amount of Class 1 and 2 NICs paid, the maximum amount of Class 4 NICs due will vary. All contributors who are liable to pay both Class 1 and Class 4 NICs will be required to pay either:

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

Profit on which Class 4 NICs is due

from D13
D20

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

D21

Earnings from PT to UEL at primary percentage

D21 x 12%
D22

Step 1 and step 2

Subtract the lower profits limit (£8,164) from the upper profits limit (£45,000) for the year. Multiply the result by 9%. This is £3,315.24

D23 **£3,315.24**

Step 3

Add to the result of step 2, 53 weeks Class 2 NICs at the rate in force for the year, usually £151.05. For share fishermen it will be £185.50

D24

D23 + D24
D25

Step 4

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

D25 minus (D19 + D22)
D26

If the result of step 4 (D26) is a positive value and exceeds the aggregate of:

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

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

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

If the above doesn't apply complete steps 5 to 9.

Step 5

Multiply the result of step 4 by 100/9

D26 x 100/9

D27

Step 6

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

lower of (D12 or £45,000)
minus (£8,164)

D28

This box can be negative

Step 7

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

D28 minus D27

D29

Step 8

Multiply the result of step 7 by 2%

D29 x 2%

D30

Step 9

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

(D12 minus £45,000)
x 2%

D31

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

D26 + D30 + D31

D32

Section 16: Calculate Top Slicing Relief

Complete this section if you've gains from life policies.

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

Total income			E1	<input type="text"/>	from A81
Lump sum payments	E2	<input type="text"/>			from A44
'UK property' pages	E3	<input type="text"/>	E4	<input type="text"/>	E2 + E3
	box 22		E5	<input type="text"/>	E1 minus E4
Total allowances and deductions	E6	<input type="text"/>			from A130
Charitable giving	E7	<input type="text"/>	E8	<input type="text"/>	E6 minus E7
Taxable income for top slicing			E9	<input type="text"/>	E5 minus E8
Basic rate limit	E10	<input type="text" value="£33,500"/>			
Paying personal pensions	E11	<input type="text"/>	E12	<input type="text"/>	from A118
Amount due at higher rates			E13	<input type="text"/>	E10 + E11
					E9 minus E12

If box E13 is zero, no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 16.

If you've capital gains continue to box E21, otherwise ignore boxes E14 to E47.

			E14	<input type="text" value="£116,500"/>	
Amount due at higher rate	E15	<input type="text"/>	E16	<input type="text"/>	smaller of E13 and E14
Amount due at additional rate	E17	<input type="text"/>	E18	<input type="text"/>	E15 x 40%
			E19	<input type="text"/>	E13 minus E15
					E17 x 45%
					E16 + E18

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

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

Higher rates liability on full gain(s)

Lower of E17 and E20

E22

E22 x 45%

E23

Additional rate full gain

E20 minus E22

E24

Remaining gain

Lower of E15 and E24

E25

E25 x 40%

E26

Higher rate full gain

E23 + E26

E27

E22 + E25

E28

E28 x 20%

E29

E27 minus E29

E30

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

		E5 + E21
Higher rates due on sliced gain(s)	E31	<input type="text"/>
		E31 minus E20
	E32	<input type="text"/>
		E32 minus E8
	E33	<input type="text"/>
		E33 minus E12
Income in higher rate bands	E34	<input type="text"/>
		Lower of E21 and E34
Sliced gain in higher rate bands	E35	<input type="text"/>
		E34 minus E35
Other income in higher rate bands	E36	<input type="text"/>
		E15 minus E36
Unused higher rate bands	E37	<input type="text"/>

If box E37 is zero, no Top Slicing Relief is due.

Copy '0' to box A243 on page TCSN 16 and ignore boxes E38 to E47.

		Lower of E35 and E37			E38 x 40%
	E38	<input type="text"/>		E39	<input type="text"/>
		E35 minus E38		E41	E40 x 45%
	E40	<input type="text"/>		E42	E39 + E41
				E43	E35 x 20%
				E44	E42 minus E43
Liability for 1 year				E46	E44 x E45
		E20 divided by E21		E47	E30 minus E46
Liability for all years	E45	<input type="text"/>			
Top Slicing Relief due					

Copy to box A243 on page TCSN 16

Section 17: Calculate Deficiency Relief

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

Allocate Deficiency Relief to dividends in the higher rate band

Deficiency Relief

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

box 11

F1

from A194

Dividends in higher rate band

F2

Smaller of F1 and F2

Amount moved to lower rate band

F3

F3 x 25%

Tax adjustment

F4

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

Remaining Deficiency Relief

F5

F1 minus F3

Income in higher rate band

F6

A169 + A181 +
A201 + A213

Amount moved to the basic rate band

F7

Lower of F5 and F6

Tax adjustment

F8

F7 x 20%

Tax relief due

F9

F4 + F8

Copy to box A242 on
page TCSN 16

Section 18: Calculation Capital Gains Tax due

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

All the boxes on this page are from 'Capital gains summary' pages, with the exception of Foreign Tax Credit Relief at G53 which is from the 'Foreign' pages. If the amount in 'Capital gains summary' pages box 9 is more than 0 (zero) enter the amount in box G2, if less than 0 (zero) enter 0 in G2 and enter the amount from box 9 in box G13 (note this must be entered as a positive figure).

	Residential property and carried interest	Non-resident Capital Gains Tax	Other gains	Gains that qualify for Entrepreneurs Relief	
	box 6	box 9	boxes (17 minus 50) + 26 + 34	box 50	
Total gains	G1 <input type="text"/>	G2 <input type="text"/>	G3 <input type="text"/>	G4 <input type="text"/>	
Losses brought forward and used in-year	box 45	G5 minus G1	G5 minus (G1 + G2)	G5 minus (G1 + G2 + G3)	
	G5 <input type="text"/>	G6 <input type="text"/>	G7 <input type="text"/>	G8 <input type="text"/>	
Gains after losses brought forward	G1 minus G5	G2 minus G6	G3 minus G7	G4 minus G8	
	G9 <input type="text"/>	G10 <input type="text"/>	G11 <input type="text"/>	G12 <input type="text"/>	
Losses	box 9				
	G13 <input type="text"/>				
Losses	boxes 19 + 27 + (35 minus (41 + 43))				
	G14 <input type="text"/>				
Income losses of 2017 to 2018 set against gains	box 46				
	G15 <input type="text"/>				
Total losses	G13 + G14 + G15		G16 minus (G9 + G10)	G16 minus (G9 + G10 + G11)	
	G16 <input type="text"/>		G17 <input type="text"/>	G18 <input type="text"/>	
Gains after losses	G9 + G10 minus G16		G11 minus G17	G12 minus G18	
	G19 <input type="text"/>		G20 <input type="text"/>	G21 <input type="text"/>	
Attributed gains			box 18		
			G22 <input type="text"/>		
Total gains after losses			G20 + G22		
			G23 <input type="text"/>		
Annual Exempt Amount	G24 £11,300		G24 minus G19	G25 minus G28	
	G25 <input type="text"/>		G25 <input type="text"/>	G26 <input type="text"/>	
Gains after Annual Exempt Amount and losses	G19 minus G24		G28 minus G25	G21 minus G26	
	G27 <input type="text"/>		G28 <input type="text"/>	G29 <input type="text"/>	
Gains chargeable at 10%					G29 x 10%
					G30 <input type="text"/>

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

Complete this section if you completed box 8 on the tax return, page TR 3 (State Pension lump sum).

State Pension lump sum

Tax return, page TR 3

box 9

H1	<input type="text"/>
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If box A164 on page TCSN 13 is greater than £116,500 then enter 45% in box H2.

If box A164 on page TCSN 13 is greater than £33,500 then enter 40% in box H2.

If box A164 is zero, enter zero (0) in box H2.

Otherwise, enter 20% in box H2.

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

H1 x H2

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

Copy to box A336
on page TCSN 22

Section 20: Calculate tax due on Child Benefit payments

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

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

Adjusted net income for Child Benefit tax charge				from A121	J1	<input type="text"/>
Child Benefit income limit					J2	£50,000
Adjusted net income in excess of Child Benefit income limit				J1 minus J2	J3	<input type="text"/>
				J3 x 1%	J4	<input type="text"/>
High Income Child Benefit Charge				J5 x 1%	J6	<input type="text"/>
Tax return, page TR 5	box 1	J5	<input type="text"/>	J4 x J6	J7	<input type="text"/>
Tax charge on Child Benefit				smaller of J5 and J7	J8	<input type="text"/>

Copy box J8 to
box A271 on page TCSN 18
and box A333 on page TCSN 22

Section 21: Calculate Student Loan repayments

Complete this section if you completed the Income Contingent Student Loan notification box (Student Loan repayments in box 1) on page TR 5 of your tax return. If any box on this page is a minus figure, substitute zero.

When completing box K9, the amount for Plan 1 is £17,775 and the amount for Plan 2 is £21,000.

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

'Employment' pages	boxes 1 + 3 + 12 + 16	K1	<input type="text"/>
'Employment' pages	boxes 17 + 18 + 19 + 20	K2	<input type="text"/>
			K1 minus K2
		K3	<input type="text"/>
'Additional information' pages page Ai 2 (Share schemes and employment lump sums)	boxes 1 + 3 + 4 + 5	K4	<input type="text"/>
			K3 + K4
		K5	<input type="text"/>
'Additional information' pages page Ai 2 (Share schemes and employment lump sums)	boxes 11 + 12 + 13	K6	<input type="text"/>
			K5 minus K6
		K7	<input type="text"/>

Complete boxes K8 and K9 if you're 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're accepted on the Repayment of Teachers' Loan scheme. Otherwise, ignore box K8 and enter zero ('0') in box K9.

If your employer has not been notified that your part-time employment has been accepted on the Repayment of Teachers' Loan scheme, ignore box K8 and enter zero ('0') in box K9.

Enter in box K8, 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	K8	<input type="text"/>
If K8 is greater than your plan amount enter K8 minus your plan amount in box K9. Otherwise, enter zero ('0') in box K9	K9	<input type="text"/>

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

Earned income for Student Loan purposes

		K7 minus K9
'Employment' pages		K10 <input type="text"/>
'Ministers of religion' pages	boxes 17 + 38 minus (6 + 19)	K11 <input type="text"/>
'Self-employment (short)' pages	box 31	K12 <input type="text"/>
'Self-employment (full)' pages	box 76	K13 <input type="text"/>
'Lloyd's underwriters' pages	box 52	K14 <input type="text"/>
'Partnership (short)' pages	box 20	K15 <input type="text"/>
'Partnership (full)' pages	box 76	K16 <input type="text"/>
'UK property' pages	box 15	K17 <input type="text"/>
Tax return, page TR 3	boxes 8 + 11 + 16	K18 <input type="text"/>
Total earned income		Total of boxes K10 to K18 K19 <input type="text"/>

Unearned income for Student Loan purposes

'Partnership (short)' pages	box 28	K20 <input type="text"/>
'Partnership (full)' pages	boxes 35 + 70 + 73	K21 <input type="text"/>
'UK property' pages	box 40	K22 <input type="text"/>
'Foreign' pages		A34 + A54 + A69 K23 <input type="text"/>
'Trusts etc' pages		A40 + A58 + A73 K24 <input type="text"/>
Interest and dividends		A62 + A76 K25 <input type="text"/>
Tax return, page TR 3	box 15	K26 <input type="text"/>
'Additional information', page Ai 1	boxes 4 + 6 + 8	K27 <input type="text"/>
Other income		from A42 K28 <input type="text"/>
Total unearned income		Total of boxes K20 to K28 K29 <input type="text"/>

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

Unearned income threshold

K30 £2,000

If K29 is greater than K30, enter K29 in K31

If K29 is less than or equal to K30, leave K31 blank

K31

K19 + K31

Total income for Student Loan purposes

K32

Student Loan deductions

A95 + A96 + A97 +
A98 + A99 + A100 +
A101 + A104

Loss of year set against other income

K33

Relief for pension contribution,
tax return, page TR 4

boxes 1 + 2 + 3 + 4

K34

K33 + K34

Total deductions

K35

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

K32 minus K35

K36

K36 minus your plan amount

K37

Student Loan repayment due

K37 x 9%

K38

Tax return, page TR 5

box 2

K39

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

K38 minus K39

K40

Copy to box A334
on page TCSN 22

Section 22: Calculate taxable income - Step 1

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

Total allowances and deductions A130 minus A123 L1 <input type="text"/>		Extended basic rate band S2 + A119 L2 <input type="text"/>				BR band (£33,500) + A119 L2a <input type="text" value="£33,500"/>	
Non-savings income from A124 L3 <input type="text"/>		BR rate (20%) Lower of L3 and L2 L4 <input type="text"/>		HR rate (40%) Lower of (L3 minus L4) and HR band (£116,500) L5 <input type="text"/>		AHR rate (45%) L3 minus (L4 + L5) L6 <input type="text"/>	
Boxes L7, L8, L9 and L10 is not in use							
Savings income from A64 L11 <input type="text"/>		SR rate 0% Lower of L11 and SR band (£5,000) L11a <input type="text"/>		SNil rate 0% Lower of (L11 minus L12) and A138 L13 <input type="text"/>		BR rate (20%) Lower of (L11 minus L15) and (L2a minus (L4 + L15)) L15 <input type="text"/>	
		Lower of L11a and ((L1 + SR band (£5,000)) minus L3) L12 <input type="text"/>		Lower of L13 and (L2 minus L4) L14 <input type="text"/>		HR 0% HR band (£116,500) minus L5 L17 <input type="text"/>	
				Lower of L12 + L14 L16 <input type="text"/>		AR 0% HR band (£116,500) minus L6 L20a <input type="text"/>	
				Lower of (L17 and (A138 minus L15)) L18 <input type="text"/>		Lower of L11 minus (L15 + L16 + L19 + L20) and A138 minus (L15 + L19) L20b <input type="text"/>	
				Lower of L18 and (L11 minus (L15 + L16)) L19 <input type="text"/>		Lower of L20a and L20b L20c <input type="text"/>	
				HR (40%) Lower of (L11 minus (L15 + L16 + L19)) and L17 L20 <input type="text"/>		AR (45%) L11 minus (L15 + L16 + L19 + L20 + L20c) L21 <input type="text"/>	
Dividend income. Foreign dividends from A69 L21a <input type="text"/>		DivNil rate 0%		DivBR rate (7.5%)		HR 0% HR band (£116,500) minus (L5 + L20) L26 <input type="text"/>	
						AR rate 0% HR band (£116,500) minus (L6 + L21) L31 <input type="text"/>	
Stock dividends from A75 L21b <input type="text"/>		Lower of L22 and A185 L23 <input type="text"/>		Lower of (L22 minus L24) and (L2a minus (L4 + L15 + L16)) L24 <input type="text"/>		Lower of L27 and (A185 minus L24) L28 <input type="text"/>	
UK dividends A77 minus (L21a + L21b) L22 <input type="text"/>		Lower of L22 minus (L24 + L25 + L29) and (L26 minus L29)) L29 <input type="text"/>		Lower of L28 and (L22 minus (L24 + L25)) L25 <input type="text"/>		Lower of L22 minus (L24 + L25 + L29 + L30) and A185 minus (L24 + L29) L32 <input type="text"/>	
				DivHR rate (32.5%) Lower of (L22 minus (L24 + L25 + L29) and (L26 minus L29)) L30 <input type="text"/>		Lower of L31 and L32 L33 <input type="text"/>	
				DivAR rate (38.1%) L22 minus (L24 + L25 + L29 + L30 + L33) L34 <input type="text"/>			
Lump sum payments from A44 L34a <input type="text"/>		BR rate (20%) Lower of L34a and (L2 minus (L4 + L15 + L16 + L24 + L25)) L34b <input type="text"/>		HR rate (40%) Lower of (L34a minus L34b) and (S3 minus (L5 + L20 + L30)) L34c <input type="text"/>		AHR rate (45%) L34a minus (L34b + L34c) L34d <input type="text"/>	

Calculate taxable income - Step 2

	A130 minus A123					
Total allowances and deductions	L34e					
	Additional rate		Beneficial ordering		Higher rate	
Non-savings income etc.	From L3 L35	Lower of L1 and L6 L44	Lower of ((L34e minus (L47) and L5) L49	2 x L54b L55	L54a minus L56.5 L56d1	L2 minus L64 L71
Lump sum payments	From L34a L36	Lower of (L1 minus L44) and L34d L45	Lower of (L34e minus (L47 + L49) and L34c) L50	If L53 is larger than L55 and L54c is larger than L55 L56 = L53 else L56 = 0 (zero) L56	If L54a > L56.5 L56d2 = lower of (L35 minus L56d1) and (L54 + L56.5) else L56d2 = lower of (L35 minus (L49 + L51 + L56d1)) and ((L54 + L56.4) minus L56d1) L56d2	
		Lower of L21 and (L11 minus (A138 + SR band (£5,000))) L45a	Lower of L20 and (L11 minus (A138 + SR band (£5,000)) + L46) L50a	L34e minus (L47 + L48 + L50 + L54a) L56.1	L56d1 + L56d2 L56e	
		Lower of L45a and (L1 minus (L44 + L45 + L20c)) L45b	Lower of L50a and (L34e minus (L44 + L45 + L49 + L50)) L50b	L3 minus L56.1 L56.2		
		Lower of L21 and (L1 minus (L44 + L45 + L20c)) L45c	Lower of L20 and (L34e minus (L47 + L49 + L50)) L50c	Lower of L56.2 and ((L56.1 + SR band (£5,000)) minus L56.2) L56.3	If L49 > 0 (zero) L56e1 = lower of (L35 minus L56e) else L56e1 = L35 minus (L44 + L49 + L56e) L56e1	
Savings income etc.	From L11 L37	If L3 minus L1 < L2 L46 = 45b else L46 = 45c L46	Lower of L50c and (L11 minus A138) L50d	Lower of L54a and L56.3 L56.4		
		From L21a L47	If L3 minus L1 < SR band (£5,000) L51 = L50b else L51 = L50d L51	L54a minus L56.4 L56.5	If L12 = 0 (zero) and (L3 + L11) minus (L49 + L51) > Q8 L56f = L49 else L56f = lower of (L49 + L51) and L56e1 L56f	
Foreign dividends	From L21a L38	L44 + L45 + L46 L47	Lower of L50c and (L11 minus A138) L50d	L54a minus L56.4 L56.5		
Stock dividends	From L21b L39	Lower of (L1 minus (L4 + L5 + L6 + L16 + L20 + L21)) and (L34 minus ((L2a + HR band (£116,500)) minus A131)) L48	Lower of L50c and (L11 minus A138) L50d	L56.5 minus L54b L56.6		Lower of (L34e minus (L47 + L48 + L56i + L58)) and L34c L58b
			If L54a = 0 (zero) set L54c to 0 (zero) else calculate L54a1 to L56c3 L53	L56.5 x DivBR rate (7.5%) L56a	Lower of L50 and (L34a minus L45) L56g	
UK dividends	A77 minus (L38 + L39) L40		L34e minus (L47 + L48 + L52) L53	(L56.5 minus L56.6) x DivHR rate (32.5%) L56b	If L56c3 > L56c L56h = lower of (L37 minus L15) and ((L53 minus L56) else L56h = lower of (L52 minus (L56f + L56g)) and (L11 minus (L19 + L46)) L56h	Lower of L58b and (L36 minus (L45 + L56g)) L58c
Gain on life policies etc.	L41		L53 minus L30 L54	L56a + L56b L56c		
Non-savings income with notional tax	L42		L53 minus L54 L54a	Lower of (L56c1 and ((L56.5 + SR band (£5,000)) minus L3) x BR rate (20%) L56c2	L56e + L56f + L56g + L56h L56i	Lower of L58d and (L37 minus (L46 + L56h)) L58e
Settlor interested trust income	L43		((L3 + L11 + L24 + L25 + L29 + L30) minus L1) minus (BR band (£33,500) + A119) L54a1	Lower of (L12 and (L3 minus L56.1)) L56c1		
			Lower of L54a1 and L29 L54b	Lower of (L56c1 and ((L56.5 + SR band (£5,000)) minus L3) x BR rate (20%) L56c2	L34e minus L56i L56j	
			Lower of (L54a1 minus L54b) and L30 L54c	Lower of ((L3 + (L11 minus L15)) and L56.5) x BR rate (20%) L56c3	Lower of (L56 and (L4 + L16)) L57	L56i + L58c + L58e L58f
				L56c2 + L56c3 L56d	Lower of (L34e minus (L47 + L48 + L52 + L56e + L57) and L30) L57a	
					Lower of L56j and L57a L58	

Calculate taxable income - Step 2

	Basic rate	Allowances and deductions	Taxable income	
	L34e minus (L47 + L48 + L58 + L58f) L59 <input type="text"/>			
	Lower of ((L4 + L5) minus (L56e + L56f)) and L59 L60 <input type="text"/>			
	Larger of (L56 minus (L56e + L56f)) and L60 L61 <input type="text"/>			
Non-savings income etc.	Lower of ((L4 + L5) minus (L56e + L56f)) and L61 L62 <input type="text"/>		L44 + L56e + L56f + L62 L67 <input type="text"/>	L35 minus L67 L76 <input type="text"/>
Lump sum payments	Lower of (L34e minus (L47 + L48 + L58 + L58f + L62) and L34b) L63 <input type="text"/>		L45 + L56e + L56f + L63 L68 <input type="text"/>	L36 minus L68 L77 <input type="text"/>
Savings income etc.	Lower of (L34e minus (L47 + L48 + L58 + L58f + L62 + L63) and L16) L64 <input type="text"/>	Lower of L34e minus (L47 + L48 + L58 + L58f + L65 + L66) and (L11 minus (L46 + L58e + L64)) L68a <input type="text"/>	L46 + L56h + L58e + L64 + L68a L69 <input type="text"/>	L37 minus L69 L78 <input type="text"/>
	L62 + L63 + L64 L65 <input type="text"/>			
Foreign dividends	Lower of (L34e minus (L47 + L48 + L58 + L58f + L65) and L25) L66 <input type="text"/>			
			Larger of L34e minus (L67 + L68 + L69 + L41) and (L48 + L58 + L66) L70 <input type="text"/>	L38 minus L70 L79 <input type="text"/>
Stock dividends			L70 minus L38 L71 <input type="text"/>	L39 minus L71 L80 <input type="text"/>
UK dividends			L71 minus L21b L72 <input type="text"/>	L22 minus L72 L81 <input type="text"/>
Gain on life policies etc.			Larger of L34e minus (L67 + L68 + L69 + L70) and L72 minus L40 L73 <input type="text"/>	L41 minus L73 L82 <input type="text"/>
			L73 minus L41 L74 <input type="text"/>	L42 minus L74 L83 <input type="text"/>
			L74 minus L42 L75 <input type="text"/>	L43 minus L75 L84 <input type="text"/>
Total income	A81 minus A123 L85 <input type="text"/>		L1 minus L85 L86 <input type="text"/>	
		Total taxable income		

Calculate relief for finance costs

Property income

'UK property' pages

lower of boxes 44 + 40

M1

Partnership property income

'Partnership (full)' pages

sum of the lower of
boxes 41 + 41.1 for each page

M2

'Partnership (full)' pages

sum of the lower of
boxes 60 + 63.1 for each page

M3

Income from land and property abroad

'Foreign' pages

lower of boxes 24.1 + 24

M4

Income from land and property abroad chargeable as transfer of assets

'Foreign' pages

box 13.1

M5

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

'Trusts etc' pages

box 25

M6

from A115

Net income

M7

from A64

Savings income

M8

from A77

Dividend income

M9

from A128

Allowances

M10

M7 minus
(M8 + M9 + M10)

Adjusted total income

M11

M1 + M2 + M3 +
M4 + M5 + M6

Allowable amount

M12

lower of
M11 and M12

Relievable amount

M13

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

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