Sheet A: Do I need to tell HMRC?

Start here. For the 2025/26 tax year (6 April 2025 to 5 April 2026). Checked October 2026.

Please note: this is general information, not tax advice.
Everyone's situation is different. If you're not sure what applies to you, check GOV.UK or talk to a qualified professional.

1. Answer these questions

Each "yes" tells you which sheet to read next. If you answer yes more than once, read each of those sheets. Tax words are explained in the "Words explained" box at the end.

Question	If yes
1. Did you earn money on the side? For example: selling things you made, buying things to sell again, any odd jobs, freelance or gig work, or selling on Etsy, eBay or Vinted.	Read **Sheet B**: side gigs and selling online.
2. Did you get rent? For example: from a lodger, a holiday let, Airbnb, or a house or flat you let out.	Read **Sheet C**: money from property.
3. Is working for yourself your main job? For example: a trade, a shop, a service or a small business.	Read **Sheet D**: sole traders and small businesses.
4. Are you already registered with **HMRC**, and have you done at least one **tax return** that included your business?	Read **Sheet E**: as your business grows, and **Sheet F**: getting the right help.
5. Do you or your partner earn over £60,000, **and** does someone in your home get Child Benefit?	You may have to pay some Child Benefit back. If you're employed, you can usually pay it through your **tax code**, with no tax return *(see links 4 & 5 at the end of this document)*.
6. Did you get other money that wasn't taxed? For example: tips, commission, money from abroad, or a lot of savings interest or **dividends**.	Use HMRC's free online checker *(see link 1 at the end of this document)*.
7. Has HMRC sent you a letter asking for a tax return?	You **must** send one by the date on the letter, even if you think you don't need to.

Not sure if it's a side gig or your main job? Read both Sheet B and Sheet D.

2. The money limits

- **Earning from selling or work (trading income):** £1,000 or less in the tax year is usually tax-free, and you don't need to tell anyone. Over £1,000, you must register for **Self Assessment**. Section 3 explains how. This £1,000 is what you take in **before** taking off any costs.
- **Rent:** £1,000 or less is tax-free. From £1,000 to £2,500, contact HMRC. Over £2,500 profit, or £10,000 or more in rent, register for Self Assessment.
- **A lodger in your own home:** up to £7,500 a year is tax-free under the Rent a Room scheme. Sheet C has the details.
- The £1,000 limits for trading and for rent are separate, so you can have up to £1,000 of each *(link 3)*.

3. How to register for Self Assessment

Who with?	HMRC (HM Revenue and Customs), the government department that collects tax.
Where?	Online at GOV.UK. Search for "Register for Self Assessment" *(link 2)*. It's free, so never pay a website to do it. Can't go online? The same page explains how to register by post or phone.
What you'll need	Your **National Insurance number** and your contact details. If you work for yourself, also the date you started and what your business does. You'll set up a **Government Gateway** account as you go.
What happens next?	HMRC posts you your **UTR**, usually within 2 to 3 weeks, and a code to switch on your online account. Then you can send your tax return.

4. Self-employed or employed?

Calling yourself "freelance" doesn't make you **self-employed** for tax. What counts is how you really work.

Points towards self-employed	Points towards employed
You have several clients, or you're free to take on more	You have one client who is really your boss
You decide how, when and where you work	They set your hours and tell you how to do the work
You can send someone else to do the job	You have to do the work yourself
You use your own tools and could lose money	They give you the equipment, and you get paid no matter what

Not sure? HMRC's free Check Employment Status for Tax tool gives HMRC's view on a particular job *(link 6)*.

Working through your own limited company? Different rules (**IR35**) apply, so talk to an accountant.

5. Key dates

Date	What's due
5 Oct 2026	Last day to register if this is your first tax return. **Now passed.**
31 Oct 2026	Last day for paper tax returns.
31 Jan 2027	Last day to send your tax return online **and** pay any tax you owe *(link 7)*.

Missed 5 October? Don't give up. Register now. If you then send your return and pay by 31 January, you usually won't be fined.

Never told HMRC about money from earlier years? Owning up first usually means much smaller fines than waiting to be found. Talk to a tax adviser or accountant.

6. Getting help and staying safe

- **Can't afford to pay for help?** TaxAid is a charity that gives free, private tax help to people on low incomes *(link 8)*.
- **Beware of scams.** HMRC never texts or emails you about a refund or asks for your bank details. Never share your HMRC login with anyone.

Words explained

HMRC: HM Revenue and Customs, the government department that collects tax.

Tax return: The form you send HMRC each year, usually online, showing what you earned.

UTR: Unique Taxpayer Reference: your 10-digit Self Assessment number from HMRC.

National Insurance number: Your personal number for tax and benefits. It's on payslips and HMRC letters.

Self-employed / sole trader: Working for yourself, not for an employer, without a limited company.

Dividends: Money paid out to people who own shares in a company.

Self Assessment: HMRC's system for people to report income that isn't already taxed, such as money from working for yourself.

Tax year: Runs from 6 April to 5 April the next year. The 2025/26 tax year ended on 5 April 2026.

Government Gateway: The username and password you use to sign in to HMRC online.

Trading income: Money you take in from selling things or doing work for yourself, before taking off costs.

Tax code: The code your employer uses to work out how much tax to take from your pay.

IR35: Rules on whether someone working through their own company is taxed like an employee.

Useful links

1. Check if you need a tax return: https://www.gov.uk/check-if-you-need-tax-return
2. Register for Self Assessment: https://www.gov.uk/register-for-self-assessment
3. Tax-free allowances: https://www.gov.uk/guidance/tax-free-allowances-on-property-and-trading-income
4. High Income Child Benefit Charge: https://www.gov.uk/child-benefit-tax-charge
5. Paying it via your tax code: https://www.litrg.org.uk/announcements/new-way-pay-high-income-child-benefit-charge
6. Check Employment Status for Tax: https://www.gov.uk/guidance/check-employment-status-for-tax
7. Self Assessment deadlines: https://www.gov.uk/self-assessment-tax-returns/deadlines
8. TaxAid: https://taxaid.org.uk/about-us

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