Tax return readiness check

For your 2025/26 tax return (6 April 2025 to 5 April 2026) · Online return and payment due **31 January 2027**

How to use it: for each question, tick the *one* answer closest to you. It takes about two minutes. Then count your ticks and turn over for your action plan. **This is general information, not tax advice,** and not a check that your tax affairs are correct.

Question	Green	Amber	Red
1 Do you know whether you need to send a 2025/26 tax return? Self-employed income, rent, a side gig, or HMRC asked you to.	☐ Yes, I need to send one ☐ I've checked, and I don't need to		☐ I'm not sure
2 Are you registered, and can you sign in to your HMRC online account? You'll need your UTR and sign-in details.	☐ Yes, I have my UTR and can sign in	☐ Registered, but lost my UTR or can't sign in	☐ Not registered yet
3 Have you got a full list of your income for the year? Sales, fees, rent, tips, platform payouts, cash.	☐ Yes, complete	☐ Partly	☐ Not started
4 Have you gathered your expenses, with receipts or invoices?	☐ Yes, with evidence	☐ Some of them ☐ Not yet, or I don't claim any	
5 Have you checked your records against your bank and payment-app statements?	☐ Yes	☐ Partly ☐ No	
6 Are your business and personal money kept apart?	☐ Yes, separate account, or clearly marked	☐ Mixed, but I can pick out business items	☐ Mixed, and hard to separate
7 Any other income or events to report? Another job, pension, savings interest, selling property or shares, Child Benefit with income over £60,000.	☐ None, or I've got the details together	☐ Not sure what counts ☐ Yes, but not gathered yet	
8 Who will prepare and send your return?	☐ Me, and I'm confident ☐ A professional who already has my records	☐ Me, but I'll want help or a check ☐ A professional, records not sent yet	☐ I need to find someone
9 Do you know roughly what you'll owe, and have you set it aside? Including any first payment on account for 2026/27.	☐ Yes	☐ A rough idea ☐ No idea	
10 Was your self-employment plus property income over £30,000 in 2025/26, before expenses? Decides Making Tax Digital from April 2027.	☐ No, under £30,000 ☐ Yes, and I know what MTD means for me	☐ Yes or not sure, haven't looked into it	
11 When do you plan to have your return sent?	☐ Done, or by 14 December	☐ Some time in January	☐ Haven't thought about it

Any red ticks?

Urgent action needed. Start with your red answers this week.

No red, some amber?

Some work still to do. Turn each amber into an action overleaf.

All or nearly all green?

Ready to go. Check your figures, then file. Filing early doesn't mean paying early.

My action plan

Turn every red and amber answer into one small, specific action. Reds first.

My most important next action is:

_____

I'll do it by (date): _____ **The first step takes:** _____ minutes

My other actions

#	Action	Q no.	By when
1			
2			
3			
4			
5			

Common actions

☐ **Not sure if you need a return (Q1):** use HMRC's "Do I need a tax return?" checker.

☐ **Not registered (Q2):** register free on GOV.UK today. Your UTR comes by post.

☐ **Records gaps (Q3–6):** work through "Before You Pay an Accountant: 10 things".

☐ **Need help (Q8):** only if you really need it. If you do, ask now and use the "10 questions to ask". Already have someone? Send them your records this month.

☐ **Tax money (Q9):** file early to know the bill. Can't pay? Talk to HMRC before 31 January.

☐ **Over £30,000 (Q10):** check whether Making Tax Digital applies to you from April 2027.

Pass it on

Who do you know who might need this? A customer, a friend with a side gig, a relative who lets a room. Write down five names:

1	
2	
3	
4	
5	

Free help, links and the online version of this check: mrsbookkeeping.co.uk/taxready

HMRC checker: gov.uk/check-if-you-need-tax-return · Register: gov.uk/register-for-self-assessment · Deadlines: gov.uk/self-assessment-tax-returns/deadlines

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