



HM Revenue  
& Customs

# Tax calculation summary notes

## 6 April 2019 to 5 April 2020

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 2019 to 2020 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 we or your tax adviser may 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 2020** or that you file online by **31 January 2021**. For more help, go to [www.gov.uk/file-your-self-assessment-tax-return](http://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 have 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. The UK rates and thresholds apply to savings and dividends income.	First £2,049	next £10,396	next £18,486	next £119,070	46%
	19%	20%	21%	41%	
For the rest of the UK residents the UK rates and thresholds apply to all income.	First £37,500			next £112,500	Remaining taxable income
	First £5,000	next £32,500			
Non-savings income, for example, 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.	0%	20%	40%		45%
Savings income nil rate – first £1,000 or £500 or £0	0%	0%	0%		0%
Dividend Income – first £2,000	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 £2,000, the dividend nil rate will apply to all of the dividend income. Where the dividend income is above £2,000, the lowest part of the dividend income will be chargeable at 0%, and anything received above £2,000 is taxed at the rate that would apply to that amount if the dividend nil rate did not exist.

The figure of £10,396 or £37,500 and £150,000 can be increased if you pay tax at the higher rate of 32.5%, 40% or more and make personal pension contributions and/or Gift Aid payments.

The rates of Capital Gains Tax are:	
• gains that qualify for Entrepreneurs' and Investors' Reliefs	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 (£37,500) that has not 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"/>
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"/>
					A9
<b>Total from all employments</b>					<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"/>
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"/>

## 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"/>

## 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	<input type="text"/>

## 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	<input type="text"/>

## 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"/>
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## Disguised remuneration

'Additional information' pages page Ai 4 (disguised remuneration)	boxes 21 + 22			A42a	<input type="text"/>
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A9 + A10 + A17 + A20 + A27 +  
A32 + A35 + A40 + A41 + A42 + A42a

## 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 TR 3	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

'Trust 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
<b>Total savings income</b>				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	boxes 12 + 13 + 13.1	A75	<input type="text"/>
		A76	<input type="text"/>

A74 + A75

## Total dividend income

A65 + A69 + A73 + A76

A77

## 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"/>
		A79	<input type="text"/>
Foreign income		A80	<input type="text"/>
<b>Total income</b>		A81	<input type="text"/>

from A52

A78 + A79

A43 + A44 + A64 + A77 + A80

## Double taxation agreement income

'Residence, remittance basis, etc' pages

box 20

A82

A81 + A82

**Total income + double taxation agreement income**

A83

## Payroll Giving and pension payments

'Additional information' pages,  
page Ai 3

box 6

A84

Tax return, page TR 4

boxes 1 + 2 + 3 + 4

A85

(A83 + A84) minus A85

**Adjusted total income**

A86

## 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 customer:

- enter 'Scottish' in S1, otherwise leave blank
- enter £2,049 in S2, otherwise enter zero
- enter £10,396 in S3, otherwise enter £37,500
- enter £18,486 in S4, otherwise enter zero
- enter £119,070 in S5, otherwise enter £112,500

If you're a non-UK resident you're not a Scottish customer. To be a Scottish customer 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	starter rate	basic rate band	intermediate rate
<b>S1</b>	<input type="text"/>	<b>S2</b>	<input type="text"/>	<b>S3</b>
		<b>S4</b>	<input type="text"/>	<b>S5</b>
			higher rate band	additional rate band
		<b>S3a</b>	<input type="text"/>	<b>S6</b>
				<b>£150,000</b>

## 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	box 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"/>	A105 <input type="text"/>
				A94 + A103 + A104

### 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](http://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 box B1 and  
copy to box J1

## Loss bought forward

	from A43		from A94		A122 minus A123
A122	<input type="text"/>	A123	<input type="text"/>	A124	<input type="text"/>

## 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 does not apply, and you're a UK resident, enter £12,500 in box A125.

Personal Allowance (£12,500)		A125	<input type="text"/>	
Blind Person's Allowance (£2,450)		A126	<input type="text"/>	
Tax return, page TR 4	box 13			total of boxes A125 to A127
Blind person's surplus allowance from spouse		A127	<input type="text"/>	
'Tax calculation summary' pages, page TC 2	box 12			A128 <input type="text"/>

Copy box A127 to Tax calculation summary pages box 11

## Election to reduce personal allowance (Marriage Allowance transfer)

Marriage Allowance transferred out (£1,250)		A129	<input type="text"/>	
				(A114 + A128) minus A129
<b>Total deductions and allowances</b>		A130	<input type="text"/>	
				A81 minus A130
<b>Total taxable income</b>		A131	<input type="text"/>	

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

Calculate if, after the personal allowance is reduced or tax reduction received, you're liable to tax at a rate other than the basic rate, the Scottish basic rate, the dividend nil rate, the savings nil rate, the dividend ordinary rate or the starting rate for savings. Where you are liable to tax at the dividend rate, and if the dividend rate were omitted would you be liable to tax at the dividend upper rate or additional rate? If 'Yes', the transfer is invalid. Where you are liable to tax at the savings nil rate, the savings nil rate applies.

(A43 + A44) minus A130	A130 minus (A43 + A44)	lower of A64 and PSA HR (£500)	A64 minus PSA HR (£500)	A131d minus A131b	A131b minus (A131c + A131d)
A131a <input type="text"/>	A131b <input type="text"/>	A131c <input type="text"/>	A131d <input type="text"/>	A131e <input type="text"/>	A131f <input type="text"/>
A77 minus A131f	(BR band (£37,500) + A119) minus (A131a + A131g)	lower of A131c and (A131h minus A131e)	A131c minus A131l	lower of (A131h minus PSA HR (£500)) and A131j	(BR band (£34,500) + A119) minus (A131a + A131c + A131e)
A131g <input type="text"/>	A131h <input type="text"/>	A131i <input type="text"/>	A131j <input type="text"/>	A131k <input type="text"/>	A131l <input type="text"/>
	lower of A131g and A131l	A131g minus A131m	A131f minus A131g	A80 minus A131o	
	A131m <input type="text"/>	A131n <input type="text"/>	A131o <input type="text"/>	A131p <input type="text"/>	

If A134a or A131b or A132c is more than 0 you are not entitled to claim the Marriage Allowance Transfer or receive a tax reduction. Boxes A129 and A260 should not be completed.

	from A131a	S2 + S3 + S4 + A119	A132a minus A133a
Above BR for non-savings	A132a <input type="text"/>	A133a <input type="text"/>	A134a <input type="text"/>
	A131a + A131e + A131g + A131l + A131k + A131p	BR band (£37,500) + A119	A132b minus A133b
<b>Above BR for all income</b>	A132b <input type="text"/>	A133b <input type="text"/>	A134b <input type="text"/>
	A131n minus A131j		
Above BR for savings and dividends	A132c <input type="text"/>		

## Personal savings allowance

	AHR band (£150,000) + A119	A131 minus A136
A131 minus A133b	A135 <input type="text"/>	A136 <input type="text"/>
		A137 <input type="text"/>

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 <input type="text"/>
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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 etc 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, on pages TCSN 50 to TCSN 57.

Copy L68 to A140; L70 to A143; L72 to A146; L74 to A149; L62 to A152; L63 to A155; L64 to A158.

Copy L69 to A141; L71 to A144; L73 to A147; L75 to A150; L76 to A153; L77 to A156; L78 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 box 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 box A197
Savings income etc	A145 <input type="text"/>	from A64	A146 <input type="text"/>	lower 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 boxes 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 box 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 box A172
<b>Total income</b>	A163 <input type="text"/>	from A81	<b>Total taxable income</b>	A163 minus A130	A164 <input type="text"/>	

# 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 £17,500 (the personal allowance – £12,500 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	
	from A141	from A162	A150 + A153 + A156	from A144	from A159	
Income	A165 <input type="text"/>	A172 <input type="text"/>	A184 <input type="text"/>	A197 <input type="text"/>	A204 <input type="text"/>	
	lower of A165 and S2	SR band (£5,000) minus A165		lower of A197 and (S2 minus (A165 + A172 + A184))	SR band (£5,000) minus (A165 + A172 + A184 + A197)	
	A165a <input type="text"/>	A173 <input type="text"/>		A197a <input type="text"/>	A205 <input type="text"/>	
		lower of A172 and A173		(A165 + A172 + A184) minus S2	lower of A204 and A205	
		A174 <input type="text"/>		A197b <input type="text"/>	A206 <input type="text"/>	
Income in starting rate band		lower of SR band (£5,000) and A174		(A165a + A166 + A167 + A172 + A184) minus (S2 + S3 + A119)	lower of (SR band (£5,000) minus A175) and A206	
		A175 <input type="text"/>		A197c <input type="text"/>	A207 <input type="text"/>	
Personal Savings/Dividend Allowance		PSA from A138	dividend allowance		A176 minus A177	
		A176 <input type="text"/>	A185 <b>£2,000</b>		A208 <input type="text"/>	
Personal Savings/Dividend Allowance used		lower of (A172 minus A175) and A176	lower of A184 and A185		lower of (A204 and A207) and A208	
		A177 <input type="text"/>	A186 <input type="text"/>		A209 <input type="text"/>	
		<b>Box A177a is not in use</b>			<b>Box A209a is not in use</b>	
Income in basic rate band before Dividend Allowance		lower of (A172 minus A175) and ((BR band (£37,500) + A119) minus A165 + A175)	lower of (A184 and ((BR band (£37,500) + A119) minus (A165 + A172)))		lower of (A204 minus A207) and ((S3 + A119) minus A197b) minus (A165 + A172 + A184 + A197 + A207))	
		A177b <input type="text"/>	A187 <input type="text"/>		A209b <input type="text"/>	
Dividend allowance set against dividend income in basic rate		lower of A177 and A177b	lower of A186 and A187		lower of A209 and A209b	
		A177c <input type="text"/>	A188 <input type="text"/>		A209c <input type="text"/>	
Income in basic rate band	lower of (A165 minus A165a) and (S3 + A119)	A177b minus A177c	A187 minus A188	lower of (A197 minus A197a) and ((BR band (£37,500) + A119) minus A197b)	A209b minus A209c	
	A166 <input type="text"/>	A178 <input type="text"/>	A189 <input type="text"/>	A198 <input type="text"/>	A210 <input type="text"/>	
Income above basic rate band	A165 minus (A165a + A166)	A172 minus (A175 + A177b)	A184 minus A187	(A197 minus A197a) minus A198	A204 minus (A207 + A209b)	
	A167 <input type="text"/>	A179 <input type="text"/>	A190 <input type="text"/>	A199 <input type="text"/>	A211 <input type="text"/>	
Intermediate rate band available	larger of S4 and A119			S4 minus A197c		
	A167a <input type="text"/>			A199a <input type="text"/>		
Income in intermediate rate band	lower of A167 and S4			lower of A199 and A199a		
	A167b <input type="text"/>			A199b <input type="text"/>		

	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
	Box A167c is not in use			Box A199c is not in use	
Higher rate band available	A168 <input type="text"/>	(S6 + A119) minus (A165 + A175 + A177c + A178) from S5 A180 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A188 + A189) A191 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197a + A198 + A199b) A200 <input type="text"/>	(S6 + A119) minus (A165 + A172 + A184 + A197 + A207 + A209 + A210) A212 <input type="text"/>
Income in higher rate band before Dividend Allowance		lower of A179 and A180 A180a <input type="text"/>	lower of A190 and A191 A192 <input type="text"/>		lower of A211 and A212 A212a <input type="text"/>
Dividend Allowance set against dividend income in higher rate		lower of (A177 minus A177b) and A180 A180b <input type="text"/>	lower of (A186 minus A187) and A191 A193 <input type="text"/>		lower of (A209 minus A209b) and A212 A212b <input type="text"/>
Income in higher rate band	lower of (A167 minus A167b) and A168 A169 <input type="text"/>	A180a minus A180b A181 <input type="text"/>	A192 minus A193 A194 <input type="text"/>	lower of A200 and (A199 minus A199b) A201 <input type="text"/>	A212a minus A212b A213 <input type="text"/>
Income in additional rate band	A165 minus (A165a + A166 + A167b + 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 (A197a + A198 + A199b + A201) A202 <input type="text"/>	A204 minus (A207 + A209 + A210 + A213) A214 <input type="text"/>
	A165a + A166 + A167b + A169 + A170 A171 <input type="text"/>	A175 + A177 + A178 + A181 + A182 A183 <input type="text"/>	A186 + A189 + A194 + A195 A196 <input type="text"/>	A197a + A198 + A199b + A201 + A202 A203 <input type="text"/>	A207 + A209 + A210 + A213 + A214 A215 <input type="text"/>

# Section 7: Calculate Income Tax due

## Non-savings income

		A165a + A197a		A216 x 19%
Starter rate	A216	<input type="text"/>	A216a	<input type="text"/>
		A166 + A198		A216b x 20%
Basic rate	A216b	<input type="text"/>	A217	<input type="text"/>
		A167b + A199b		A217a x 21%
Intermediate rate	A217a	<input type="text"/>	A217b	<input type="text"/>
		A169 + A201		A218 40%/41%
Higher rate	A218	<input type="text"/>	A219	<input type="text"/>
		A170 + A202		A220 x 45%/46%
Additional/top 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"/>

A216a + A217 + A217b + A219 + A221 + A223  
+ A227 + A229 + A231 + A235 + A237 + A239

## Income Tax due

A240   
Copy to box 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	<input type="text"/>
------	----------------------

## Other tax reliefs

from F16 on page  
TCSN 41

A242	<input type="text"/>
------	----------------------

Deficiency Relief

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 36 to calculate any Top Slicing Relief due.

from E68 on  
page TCSN 39

A243	<input type="text"/>
------	----------------------

Top Slicing Relief

A244	<input type="text"/>	A245	<input type="text"/>	A244 x 30%
------	----------------------	------	----------------------	------------

box 1

Venture Capital Trust shares  
'Additional information' pages,  
page Ai 2

A246	<input type="text"/>	A247	<input type="text"/>	A246 x 30%
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box 2

Enterprise Investment Scheme  
'Additional information' pages,  
page Ai 2

A248	<input type="text"/>	A249	<input type="text"/>	A248 x 50%
------	----------------------	------	----------------------	------------

box 10

Seed Enterprise Investment Scheme  
'Additional information' pages,  
page Ai 2

A250	<input type="text"/>	A251	<input type="text"/>	A250 x 5%
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box 3

Community Investment Tax Relief  
'Additional information' pages,  
page Ai 2

A252	<input type="text"/>	A253	<input type="text"/>	A254	<input type="text"/>	A252 x 30% A242 + A243 + A245 + A247 + A249 + A251 + A253
------	----------------------	------	----------------------	------	----------------------	--

box 11

Social Investment Tax Relief  
'Additional information' pages,  
page Ai 2

A255	<input type="text"/>	A255a	<input type="text"/>	lower of box 7 and £3,450 A255 x 10%
------	----------------------	-------	----------------------	--

box 7

Maintenance and alimony  
'Additional information' pages,  
page Ai 2

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.

A256	<input type="text"/>
------	----------------------

Married Couple's Allowance

A257	<input type="text"/>
------	----------------------

Married couple's surplus allowance

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

A258	<input type="text"/>	A259	<input type="text"/>	A256 + A257 A258 x 10%
------	----------------------	------	----------------------	---------------------------

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

### Marriage Allowance transfer

The Marriage Allowance transfer for the recipient is not 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 (£1,250) x 20%

A260

Relief for finance costs

from M13 A260a x 20%

A260a  A260b

Non-deductible loan interest from investments into property partnerships not included in box 5 page Ai 2

box 12

A261  A261a  A261 x 20%

### Notional tax

On gains on life policies

from A204 A261 x 20%

A262  A263

Relief claimed on a qualifying distribution

A263a

A254 + A255a + A259 +  
A260 + A260b + A261a  
+ A263 + A263a

A264

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

box 2

A264 + A265

A265  A266

### Income Tax due after allowances and reliefs

A241 minus A266

A267

Copy to box 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.

Do not include pence in boxes A269 and A270. Round down the figure in each of these boxes to the nearest whole pound.

from A117 A269 x 20%

A269  A270

A241 minus (A254 + A225a +  
A259 + A260 + A260b +  
A261a + A263 + A263a + A296)

A271

## Income Tax

from G59 on page  
TCSN 44

A272

## Capital Gains Tax

from A335

A273

## Pension charge

A270 minus (A271 + A272 + A273)

A274

## Gift Aid tax charge

**Income Tax due** 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

Boxes A281 to A295  
are not in use

### Calculate tax credits on dividends

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

### Income Tax due after dividend tax credits

If you were not resident in the UK for 2019 to 2020  
box A296 is box 4 on the tax return, page TR 3 x 7.5%,  
otherwise box A296 is zero

A296

A280 minus A296

A297

Copy to box 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 2019 to 2020		A302	<input type="text"/>
Your 2019 to 2020 tax code may have been adjusted to collect money that you owe. Look at your 2019 to 2020 PAYE Coding Notice. If we've 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	
		lower 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)	box 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.

A36 x 20%  
A318

A37 x 45%  
A319

A39 x 22%  
A320

A55 x 20%  
A321

A56 x 45%  
A322

A59 x 20%  
A323

A71 x 7.5%  
A324

A72 x 38.1%  
A325

total of boxes A318 to A325

A326

**Total tax paid at source**

A317 + A326  
A327

Copy to box A339

# Section 11: Calculate the amount of tax due for the 2019 to 2020 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.

from A297

A328

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

A328 + A329 + A330

## Income Tax, Class 2 and Class 4 National Insurance contributions

A331

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 2019 to 2020 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2019 to 2020 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 2019 to 2020 tax code

A332

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

Tax charge on Child Benefit

from J8 on page TCSN 45

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 on page TCSN 46 to work out the figure for box A334.

Student Loan repayment due

from K41 on page TCSN 49

A334

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

Postgraduate Loan repayment due

from K45 on page TCSN 49

A334a

Copy box A334a to 'Tax calculation summary' pages box 3.1

If you completed 'Additional information' pages, page Ai 4 (Pension savings tax charges boxes), use Helpsheet 345, 'Pensions savings – tax charges on any excess' or Helpsheet 345 working sheet 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 44 to work out the figure for box A336.

State Pension lump sum

from H3 on page TCSN 44

A336

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

If you completed the 'Capital gains summary' pages go to Section 18 starting on page TCSN 42 to work out the figure for box A337.

## Capital Gains Tax

from G59 on page TCSN 44

A337

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

A331 + A332 + A333 + A334  
A334a + A335 + A336 + A337

A338

from A327

A339

## Total tax taken off at source

Box A340: If, because of a change in your circumstances, your 2019 to 2020 tax code was reduced during the year to 5 April 2020, you may have paid too little tax for the time before your code was reduced. Look at your PAYE Coding Notice for 2019 to 2020 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 tax code for 2020 to 2021, enter the amount in box A340.

2019 to 2020 underpaid tax included in 2020 to 2021 tax code

A340

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

A339 + A340

A341

### If A338 is larger than A341

Total Tax, Student Loan repayments, Postgraduate Loan and NIC due

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 2021, or what we have to pay you.

# Section 12: Calculate the amount to pay by 31 January 2021

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

A342 minus A343  
A344   
This box can be negative

Tax refunded or set off  
Tax return, page TR 5

box 1  
A345

There may be an adjustment needed to increase your tax for 2019 to 2020 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 2019 to 2020 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   
Copy box A346 to 'Tax calculation  
summary' pages box 14

**Total due**

A344 + A345 + A346  
A347   
This box can be negative

There may be an adjustment needed to decrease your tax for 2019 to 2020, 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.

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 A348. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment  
to earlier years

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

If you wish to claim tax relief now for a 2020 to 2021 income loss, or certain 2020 to 2021 capital losses, by reference to an earlier year, for example, 2019 to 2020 (often called 'carrying back' a loss), you should have provided full details of your claim in the 'Any other information' box, box 19 on page TR 7 of your tax return.

Recalculate your 2019 to 2020 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 2020 to 2021 loss. Enter it in box A349. A credit for this amount can be set against the total tax due for 2019 to 2020. 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 2019 to 2020 tax bill yet).

Payments or credits that have been made towards your 2019 to 2020 payments on account

A350

Any other payments or credits, not already included in boxes A348, A349, or A350, that have been made towards your 2019 to 2020 tax bill

A351

If you have a tax code and your tax return is received by 31 October 2020, you may be able to have the tax you owe collected through your tax code for 2021 to 2022.

A347 minus  
(A350 + A330)

Tax due minus payments or credits and Class 2

A352   
This box can be negative

If box A352 is positive and is less than £3,000 and you want this included in your 2021 to 2022 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 2019 to 2020

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 do not have to make payments on account for 2020 to 2021; do not complete boxes A357 to A359. Enter '0' in box A361 and complete box A362.

A342 minus  
(A334 + A334a + A337 + A353)

A356

This box can be negative

If more than 80% of your tax bill for 2019 to 2020 is met from tax taken off at source (that is, if box A356 is less than box A358) you do not need to make payments on account for 2020 to 2021. 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%

Amount of each payment on account

A359

### Claim to reduce payments on account

You may want to reduce your payments on account for 2020 to 2021 (including reducing to nil) if you expect:

- your 2020 to 2021 income to be lower than 2019 to 2020
- your allowances or reliefs to be higher
- more of your 2020 to 2021 income will be taxed at source, because
  - it will be taxed under PAYE
  - it will be covered by subcontractor deductions
  - you'll 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 2020 to 2021 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 2021 and 31 July 2021 will add up to your best estimate of your tax bill for 2020 to 2021.

If your 2 payments on account turn out to be different from your 2019 to 2020 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 lower of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2019 to 2020 or 2020 to 2021. 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've 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	<input type="text" value="A360"/>	lower of A359 and A360	<input type="text" value="A361"/>
	Copy box A360 to 'Tax calculation summary' pages box 11, and complete 'Tax calculation summary' pages box 10		

### The amount due by 31 January 2021

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
<input type="text" value="A362"/>	
This box can be negative	

Please note that if you make any payment towards your 2019 to 2020 tax bill between now and 31 January 2021, and that payment is not included in box A350 or A351, reduce the figure in box A362 by the amount of that payment. If 2019 to 2020 payments on account were not paid by their due dates (31 January 2020 and 31 July 2020), 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 Loan notification box (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. Do not include pence in this box; round down the amount to the nearest whole pound.
- 3.1 **Postgraduate Loan repayment due**  
If you completed the Income Contingent Loan notification box (Loan repayments box 1 on page TR 5 of your tax return), copy the figure from box A334a to box 3.1 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'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 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 2019 to 2020**  
If you pay tax under PAYE and your 2019 to 2020 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 2019 to 2020 included in your tax code for 2020 to 2021**  
If you pay tax under PAYE and we reduced your tax code in 2019 to 2020 and you asked for any unpaid tax to be collected through your tax code for 2020 to 2021, copy the figure from box A340 to box 8 on the 'Tax calculation summary' pages.
- 10 **If you're claiming to reduce your 2020 to 2021 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.

**11 Your first payment on account for 2020 to 2021**

If you're claiming to reduce your 2020 to 2021 payments on account, copy the figure from box A360 to box 11 on the 'Tax calculation summary' pages.

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

13 If your spouse or civil partner did not have enough income in the year ended 5 April 2020 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.

14 If the amount of tax due for 2019 to 2020 is affected by adjustments to other tax years, read the notes on page TCSN 24.

- 16
- 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 49, 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 and Postgraduate 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'll need the figures from boxes B4 and B6 when you work out Married Couple's Allowance.

Income limit for Personal Allowance

B2 **£100,000**  
B1 minus B2  
B3

Personal Allowance

B4 **£12,500**  
Copy to box C6

B3 x 50%  
B5

Reduced Personal Allowance

B4 minus B5  
B6   
Copy to boxes A125 and 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 2019 to 2020) 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	£8,915

Enter the maximum Married Couple's Allowance from Table 1

**C1**

Adjusted net income

**C2**  from B1

Income limit for age-related allowances

**C3** **£29,600**

**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 £3,450

Copy to box 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

## Calculate reduced Married Couple's Allowance due

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

If your marriage or civil partnership registration was after 5 May 2019, 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 2019	0
6 May 2019 to 5 June 2019	1
6 June 2019 to 5 July 2019	2
6 July 2019 to 5 August 2019	3
6 August 2019 to 5 September 2019	4
6 September 2019 to 5 October 2019	5
6 October 2019 to 5 November 2019	6
6 November 2019 to 5 December 2019	7
6 December 2019 to 5 January 2020	8
6 January 2020 to 5 February 2020	9
6 February 2020 to 5 March 2020	10
6 March 2020 to 5 April 2020	11
After 5 April 2020	12

Select month from Table 2

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

C15

Copy to box 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	£1,725
If there is an 'X' in box 4 or box 7	£3,450
None of the above	0

Only half or all of the minimum Married Couple's Allowance of £3,450 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 box A256 on page 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 box A256 on page TCSN 16



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

If you have 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 £3.00 a week, or £3.65 for share fishermen, for 2019 to 2020. If your profits (D12) are below £6,365 for 2019 to 2020, you can elect to pay Class 2 NICs voluntarily.

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

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

So that a person with earnings from both an employment and self-employment does not 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

D20	<input type="text"/>	from D13
-----	----------------------	----------

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

Earnings from PT to UEL at primary percentage

D22	<input type="text"/>	D21 x 12%
-----	----------------------	-----------

#### Step 1 and step 2

Subtract the Lower Profits Limit (£8,632) from the Upper Profits Limit (£50,000) for the year. Multiply the result by 9%. This is £3,723.12

D23	<b>£3,723.12</b>
-----	------------------

#### Step 3

Add to the result of step 2, 53 weeks Class 2 NICs at the rate in force for the year, usually £159.00. For share fishermen it will be £193.45

D24	<input type="text"/>
-----	----------------------

D25	<input type="text"/>	D23 + D24
-----	----------------------	-----------

#### 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

D26	<input type="text"/>	D25 minus (D19 + D22)
-----	----------------------	-----------------------

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 does not apply complete steps 5 to 9.

**Step 5**

D26 x 100/9

Multiply the result of step 4 by 100/9

D27

**Step 6**

lower of (D12 or £50,000)  
minus £8,632

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

D28

This box can be negative

**Step 7**

D28 minus D27

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

D29

**Step 8**

D29 x 2%

Multiply the result of step 7 by 2%

D30

**Step 9**

(D12 minus £50,000)  
x 2%

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

D31

The maximum amount of Class 4 NICs payable is the aggregate of steps 4, 8 and 9.

D26 + D30 + D31

If D32 is lower than D18 copy D32 to D18

D32

# Section 16: Calculate Top Slicing Relief

Complete this section if you have 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	box 22	E3	<input type="text"/>	E4	<input type="text"/>
					E2 + E3
			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"/>	from A110
					E6 minus E7
Taxable income for top slicing			E9	<input type="text"/>	E5 minus E8
Basic rate limit	E10	<b>£37,500</b>			
Paying personal pensions	E11	<input type="text"/>	E12	<input type="text"/>	from A118
					E10 + E11
Amount due at higher rates			E13	<input type="text"/>	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 have capital gains continue to box E21, otherwise ignore boxes E14 to E68.

			E14	<b>£112,500</b>	
Amount due at higher rate	E15	<input type="text"/>			lower of E13 and E14
			E16	<input type="text"/>	E15 x 40%
Amount due at additional rate	E17	<input type="text"/>	E18	<input type="text"/>	E13 minus E15
					E17 x 45%
			E19	<input type="text"/>	E16 + E18

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

<b>Gains on life policies</b>  <b>Column X: Copy from boxes</b> 'Foreign' pages box 43, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 4, 6 and 8, or box 19 on page TR 7 of your tax return	<b>Number of years</b>  <b>Column Y: Copy from boxes</b> 'Foreign' pages box 44, 'Additional information' pages, page Ai 1 (Life insurance gains) boxes 5, 7 and 9, or box 19 on page TR 7 of your tax return	<b>Gains on life policies divided by number of years</b>  <b>X divided by Y</b>
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)

	A124 minus E3		E22 minus E8	
Non-savings income	E22 <input type="text"/>		E23 <input type="text"/>	
	A64 minus (A50 + A63)		E8 minus E22	
Savings (except gains on life policies without notional tax)	E24 <input type="text"/>	E25 <input type="text"/>	E26 <input type="text"/>	
	from A77		E24 minus E25	
Dividends	E27 <input type="text"/>	E28 <input type="text"/>	E27 minus E28	
			E23 + E26 + E29	
Taxable			E30 <input type="text"/>	
		E28 minus E27		E20 minus E31
Chargeable Event Gains		E31 <input type="text"/>	E32 <input type="text"/>	
	lower of E32 and SR band (£5,000)			
Starting rate band	E33 <input type="text"/>			

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

Gains in SR band	lower of E33 and (SR band (£5,000) minus E30)	E34	<input type="text"/>	E34 x SR rate (0%)	E35	<input type="text"/>
	SR band (£5,000) minus E23	E36	<input type="text"/>			
	E26 minus E36	E37	<input type="text"/>			
Gains in Nil band	lower of (E32 minus E34) and (A138 minus E37)	E38	<input type="text"/>	E38 x SNil rate (0%)	E39	<input type="text"/>
	BR band used by other income	E40	<input type="text"/>			
Gains in BR band	lower of (E32 minus (E34 + E38)) and (E12 minus (E34 + E38 + E40))	E41	<input type="text"/>	E41 x BR rate (20%)	E42	<input type="text"/>
	HR band used by other income	E43	<input type="text"/>			
Gains in HR band	lower of (E32 minus (E34 + E38 + E41)) and (HR band (£112,500) minus E43)	E44	<input type="text"/>	E44 x HR rate (40%)	E45	<input type="text"/>
					E48 minus E49	E50

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

		E5 + E21
Higher rates due on sliced gain(s)	<b>E51</b>	<input type="text"/>
		E51 minus E20
	<b>E52</b>	<input type="text"/>
		E52 minus E8
	<b>E53</b>	<input type="text"/>
		E53 minus E12
Income in higher rate bands	<b>E54</b>	<input type="text"/>
		lower of E21 and E54
Sliced gain in higher rate bands	<b>E55</b>	<input type="text"/>
		E54 minus E55
Other income in higher rate bands	<b>E56</b>	<input type="text"/>
		E15 minus E56
Unused higher rate bands	<b>E57</b>	<input type="text"/>

If E57 is 0, no Top Slicing Relief is due.

Copy '0' to box A243 on page TCSN 16 and ignore boxes to E77

			E21 minus E31
Chargeable Event Gains		<b>E58</b>	<input type="text"/>
		lower of E58 and SR band (£5,000)	
SR band	<b>E59</b>	<input type="text"/>	
		lower of E59 and (SR band (£5,000) minus E30)	
Gains in SR band	<b>E60</b>	<input type="text"/>	E60 x 0%
		lower of (E58 minus E60) and (A138 minus E37)	
Gains in Nil band	<b>E62</b>	<input type="text"/>	E62 x 0%
		From E40	
BR band used by other income	<b>E64</b>	<input type="text"/>	
		lower of (E58 minus (E60 + E62)) and (E12 minus (E60 + E62 + E64))	
Gains in BR band	<b>E65</b>	<input type="text"/>	E62 x 20%
		from E43	
HR band used by other income	<b>E67</b>	<input type="text"/>	
		lower of (E58 minus (E60 + E62 + E65)) and (HR band (£112,500) minus E67)	
Gains in HR band	<b>E68</b>	<input type="text"/>	E68 x HR rate (40%)
		E58 minus (E60 + E62 + E65 + E68)	
Gains in additional rate band	<b>E70</b>	<input type="text"/>	E70 x AHR rate (45%)
			<b>E71</b> <input type="text"/>

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

If E70 is zero, no Top Slicing Relief is due. Copy '0' to box A243 on page TCSN 16 and ignore boxes E72 to E77

$$E61 + E63 + E66 + E69 + E71$$

**E72**

$$E58 \times 20\%$$

**E73**

$$E72 \text{ minus } E73$$

Liability for 1 year

**E74**

$$E20 \text{ divided by } E21$$

**E75**

Liability for all years

$$E74 \times E75$$

**E76**

$$E50 \text{ minus } E76$$

Top Slicing Relief due

**E77**

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
F2	
	lower of F1 and F2
F3	
	F3 x 25%
F4	

Dividends in higher rate band

Amount moved to lower rate band

Tax adjustment

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

Remaining Deficiency Relief

If you're a Scottish customer, ignore boxes F6 to F8 otherwise, ignore boxes F9 to F15

	F1 minus F3
F5	
	A169 + A181 + A201 + A213
F6	
	lower of F5 and F6
F7	
	F7 x 20%
F8	

Income in higher rate band

Amount moved to the basic rate band

Tax adjustment

## Allocate Deficiency Relief to income that is liable at the higher of the Scottish higher rate and the higher rate

Income in higher rate band

Amount moved to lower rate band

Tax adjustment

	A169 + A201
F9	
	lower of F5 and F9
F10	
	F7 x 21%
F11	

## Allocate Deficiency Relief to income that is liable at the lower of the Scottish higher rate and the higher rate

Remaining Deficiency Relief

Income in higher rate band

Amount moved to lower rate band

Tax adjustment

Tax Relief due

	F5 minus (F7 + F10)
F12	
	A182 + A202
F13	
	lower of F12 and F13
F14	
	F14 x 20%
F15	
	F4 + F8 + F11 + F15
F16	

Copy to box A242 on  
page TCSN 16

# Section 18: Calculate 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.

	Residential property and carried interest	Non-resident Capital Gains Tax UK residential properties	Non-resident Capital Gains Tax UK non-residential properties	Other gains	Entrepreneurs Relief gains
	box 6	box 52.1	box 52.2	boxes (17 minus 50) + 26 + (34 minus 49)	boxes 49 + 50
Total gains	G1 <input type="text"/>	G2 <input type="text"/>	G2a <input type="text"/>	G3 <input type="text"/>	G4 <input type="text"/>
Losses brought forward and used in-year	box 45 G5 <input type="text"/>	Box G6 is not in use		G5 minus G1 G7 <input type="text"/>	G5 minus (G1 + G3) G8 <input type="text"/>
Gains after losses brought forward	G1 minus G5 G9 <input type="text"/>	Box G10 is not in use		G3 minus G7 G11 <input type="text"/>	G4 minus G8 G12 <input type="text"/>
Losses	box 7 G13 <input type="text"/>				
Losses	boxes 19 + 27 + (35 minus (41 + 43)) G14 <input type="text"/>				
Income losses of 2019 to 2020 set against gains	box 46 G15 <input type="text"/>				
Total losses	G13 + G14 + G15 G16 <input type="text"/>	box 52.5 G16a <input type="text"/>	G16a minus G2 G16b <input type="text"/>	G16 minus G9 G17 <input type="text"/>	G16 minus (G9 + G11) G18 <input type="text"/>
Gains after losses	G9 minus G16 G19 <input type="text"/>	G2 minus G16a G19a <input type="text"/>	G2a minus G16b G19b <input type="text"/>	G11 minus G17 G20 <input type="text"/>	G12 minus G18 G21 <input type="text"/>
Attributed gains				box 18 G22 <input type="text"/>	
Total gains after losses				G19b + G20 + G22 G23 <input type="text"/>	
Annual Exempt Amount	G24 <b>£12,000</b>			G24 minus (G19 + G19a) G25 <input type="text"/>	G25 minus G28 G26 <input type="text"/>
Gains after Annual Exempt Amount and losses	G19 + G19a minus G24 G27 <input type="text"/>			G23 minus G25 G28 <input type="text"/>	G21 minus G26 G29 <input type="text"/>
Gains chargeable at 10%					G29 x 10% G30 <input type="text"/>

# Section 18: Calculate Capital Gains Tax due continued

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

<b>Taxable income</b>			
If you have gains from life policies then copy E21 to G32, otherwise enter zero (0) in G32.			
Annualised gains			
If you have gains from life policies then copy E20 to G34, otherwise enter zero (0) in G34.			
Total life policy gains			
<b>Deficiency Relief</b>			
Basic rate band			
Basic rate band available to capital gains			
Available unused basic rate band			
Gains chargeable at 18%			
Gains chargeable at 28%			
Available Basic Rate Band after Non-resident Capital Gains Tax			
Gains chargeable at 10%			
Gains chargeable at 20%			
Capital Gains Tax due on all gains			
<b>Capital Gains Tax adjustments</b>			
'Capital gains summary' pages			
Revised Capital Gains Tax charged			
<b>Foreign Tax Credit Relief</b>			
'Foreign' pages			
Capital Gains Tax minus Foreign Tax Credit Relief			
<b>Additional liability from trusts</b>			
'Capital gains summary' pages			

from A164

G31

G31 + G32

G32

G33

G33 minus G34

G34

G35

from F1

G36

G37

£34,500 + A119

G38

G38 minus G37

G39

G39 minus G35

G40

lower of G27 and G40

G41

G41 x 18%

G42

G27 minus G41

G43

G43 x 28%

G44

G40 minus G27

G45

lower of G28 and G45

G46

G46 x 10%

G47

G28 minus G46

G48

G48 x 20%

G49

G30 + G42 + G44 +  
G47 + G49

G50

This box can be a negative

box 51

G51

G50 + G51

G52

box 39

G53

G52 minus G53

G54

box 52

G55

# Section 18: Calculate Capital Gains Tax due continued

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

Total Capital Gains Tax charged		<b>G56</b> <input type="text"/>	G54 + G55 Copy to box A272 on page TCSN 18
Tax on Non-resident Capital Gains Tax already paid	box 52.4	<b>G57</b> <input type="text"/>	
Tax on Real Time Transaction Gains already paid	boxes 12 + 22 + 30 + 38	<b>G58</b> <input type="text"/>	
Capital Gains Tax due		<b>G59</b> <input type="text"/>	G56 minus (G57 + G58) Copy to box A337 on page TCSN 23

# 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	<b>H1</b> <input type="text"/>	
If box A164 on page TCSN 12 is greater than (S5 + A119) on pages TCSN 8 and TCSN 10 then enter 45% in box H2, or 46% if you're a Scottish customer.			
If box A164 on page TCSN 12 is greater than (S2 + S3 + S4 + A119) on pages TCSN 8 and TCSN 10 then enter 40% in box H2, or 41% if you're a Scottish customer.			
If box A164 is zero, enter zero ('0') in box H2. Otherwise, enter 20% in box H2.			
		<b>H2</b> <input type="text"/>	
		<b>H3</b> <input type="text"/>	H1 x H2 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						
Child Benefit income limit	J2						<b>£50,000</b>
Adjusted net income in excess of Child Benefit income limit	J3						J1 minus J2
	J4						J3 x 1%
High Income Child Benefit Charge Tax return, page TR 5	J5						J5 x 1%
	J6						
	J7						J4 x J6
Tax charge on Child Benefit	J8						lower of J5 and J7

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

# Section 21: Calculate Student Loan and Postgraduate Loan repayments

Complete this section if you completed the 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 K38, the amount for Student Loan Plan 1 is £18,935 and the amount for Plan 2 is £25,725. When completing box K42, the amount for Postgraduate Plan 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"/>
			Copy to boxes K10 and K10a
			<b>Boxes K8 and K9 are not in use</b>

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

### Earned income for Student Loan purposes

from box K7

'Employment' pages

<b>K10</b>	<input type="text"/>
------------	----------------------

### Earned income for Postgraduate Loan purposes

from box K7

'Employment' pages

<b>K10a</b>	<input type="text"/>
-------------	----------------------

'Ministers of religion' pages

boxes 17 + 38 minus (6 + 19)

<b>K11</b>	<input type="text"/>
------------	----------------------

'Self-employment (short)' pages

box 31

<b>K12</b>	<input type="text"/>
------------	----------------------

'Self-employment (full)' pages

box 76

<b>K13</b>	<input type="text"/>
------------	----------------------

'Lloyd's underwriters' pages

box 52

<b>K14</b>	<input type="text"/>
------------	----------------------

'Partnership (short)' pages

box 20

<b>K15</b>	<input type="text"/>
------------	----------------------

'Partnership (full)' pages

box 76

<b>K16</b>	<input type="text"/>
------------	----------------------

'UK property' pages

box 15

<b>K17</b>	<input type="text"/>
------------	----------------------

Tax return, page TR 3

boxes 8 + 11 + 16

<b>K18</b>	<input type="text"/>
------------	----------------------

'Additional information' pages  
page Ai4 (disguised remuneration)

boxes 21 + 22

<b>K19</b>	<input type="text"/>
------------	----------------------

K10 + (total of  
boxes K11 to K19)

Total earned income for Student Loan

<b>K20</b>	<input type="text"/>
------------	----------------------

total of boxes K10a to  
K19

Total earned income for Postgraduate Loan

<b>K20a</b>	<input type="text"/>
-------------	----------------------

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

### Unearned income for Student Loan and Postgraduate Loan purposes

'Partnership (short)' pages	box 28	K21	<input type="text"/>
'Partnership (full)' pages	boxes 35 + 70 + 73	K22	<input type="text"/>
'UK property' pages	box 40	K23	<input type="text"/>
			A34 + A54 + A69
'Foreign' pages		K24	<input type="text"/>
			A40 + A58 + A73
'Trusts etc' pages		K25	<input type="text"/>
			A62 + A76
<b>Interest and dividends</b>		K26	<input type="text"/>
Tax return, page TR 3	box 15	K27	<input type="text"/>
'Additional information', page Ai 1	boxes 4 + 6 + 8	K28	<input type="text"/>
			from A42
<b>Other income</b>		K29	<input type="text"/>
			total of boxes K21 to K29
<b>Total unearned income</b>		K30	<input type="text"/>
<b>Unearned income threshold</b>		K31	<b>£2,000</b>

If K30 is greater than K31 enter in box K32  
If K30 is less than or equal to K31 leave K32 blank

		K32	<input type="text"/>
			K20 + K32
<b>Total income for Student Loan purposes</b>		K33	<input type="text"/>
			K20a + K32
<b>Total income for Postgraduate Loan purposes</b>		K33a	<input type="text"/>

### Student and Postgraduate Loan deductions

Loss of year set against other income		K34	<input type="text"/>
			A95 + A96 + A97 + A98 + A99 + A100 + A101 + A104
Relief for pension contributions, tax return, page TR 4	boxes 1 + 2 + 3 + 4	K35	<input type="text"/>
			K34 + K35
<b>Total deductions</b>		K36	<input type="text"/>

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

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

K33 minus K36  
K37

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

K33a minus K36  
K37a

**Student Loan**

K37 minus your plan amount  
K38

**Student Loan repayment due**

K38 x 9%  
K39

Tax return, page TR 5

box 13

K40

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

K39 minus K40  
K41   
Copy to box A330  
on page TCSN 22

**Postgraduate Loan**

K37a minus your plan amount  
K42

**Postgraduate Loan repayment due**

K42 x 6%  
K43

Tax return, page TR 5

box 3

K42 minus 6%  
K44

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

K43 minus K44  
K45   
Copy to box A334a  
on page TCSN 22

# Section 22: Calculate taxable income - Step 1

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

<b>Total allowances and deductions</b> A130 minus A123 <b>L1</b> <input type="text"/>		<b>Extended basic rate band</b> S4 + A119 <b>L2</b> <input type="text"/>					BR band £37,500 + A119 <b>L3</b> <input type="text"/>				
<b>Non-savings income</b> from A124 <b>L4</b> <input type="text"/>		SSR rate (19%) lower of L4 and S2 <b>L5</b> <input type="text"/>		BR rate (20%)/ SBR rate (20%) lower of (L4 minus L7 and L3) <b>L6</b> <input type="text"/>		SIR rate (21%) lower of (L4 minus (L7 + L8)) and S4 <b>L7</b> <input type="text"/>		<b>Box L8 is not in use</b>		HR rate (40%)/ SHR rate (41%) lower of (L4 minus (L7 + L8 + L9)) and S5 <b>L9</b> <input type="text" value="0"/>	
<b>Savings income</b> from A64 <b>L10</b> <input type="text"/>		SR rate 0% lower of L10 and SR band (£5,000) <b>L11</b> <input type="text"/>		SNil rate 0% lower of (L10 minus L12) and A138 <b>L13</b> <input type="text"/>		BR rate (20%) lower of (L10 minus L15) and (L3 minus (L4 + L15)) <b>L16</b> <input type="text"/>		HR 0% (S6 + A119) minus (L4 + L15 + L19) <b>L17</b> <input type="text"/>		HR (40%) lower of (L10 minus (L15 + L16 + L19)) and (L17 minus L19) <b>L20</b> <input type="text"/>	
		lower of L11 and ((L1 + SR band (£5,000)) minus L4) <b>L12</b> <input type="text"/>		lower of L13 and (L3 minus L4) <b>L14</b> <input type="text"/>		lower of (L10 minus L15) and (L3 minus (L4 + L15)) <b>L16</b> <input type="text"/>		lower of (L17 and (A138 minus L14)) <b>L18</b> <input type="text"/>		lower of L18 and (L3 minus (L4 + L15)) <b>L19</b> <input type="text"/>	
<b>Dividends income</b> from A77 <b>L21</b> <input type="text"/>				DivNil rate 0% lower of L21 and A185 <b>L22</b> <input type="text"/>		DivBR rate (7.5%) lower of (L21 minus L23) and (L3 minus (L4 + L10 + L23)) <b>L24</b> <input type="text"/>		HR 0% (S6 + A119) minus (L4 + L10 + L23 + L28) <b>L25</b> <input type="text"/>		DivHR rate (32.5%) lower of (L3 minus (L4 + L10)) and (L25 minus L28) <b>L29</b> <input type="text"/>	
		lower of L22 and (L3 minus (L4 + L10)) <b>L23</b> <input type="text"/>		lower of L26 and (A185 minus L23) <b>L27</b> <input type="text"/>		lower of L27 and (L21 minus (L23 + L28)) <b>L28</b> <input type="text"/>		lower of A185 and L25 <b>L26</b> <input type="text"/>			
<b>Lump sum payments</b> from A44 <b>L30</b> <input type="text"/>		SSR rate (19%) lower of L30 and (S2 minus (L4 + L10 + L21)) <b>L31</b> <input type="text"/>		BR rate (20%)/ SBR rate (20%) lower of (L30 minus L31) and (L2 minus (L6 + L15 + L16 + L23 + L24)) <b>L32</b> <input type="text"/>		SIR rate (21%) lower of (L30 minus (L32 + L33)) and (S4 minus (L6 + L7 + L15 + L16 + L23 + L24)) <b>L33</b> <input type="text"/>		HR rate (40%)/ SHR rate (41%) lower of (L30 minus (L32 + L33 + L34)) and ((S5 + A119) minus (L4 + L10 + L21 + L32 + L33 + L34)) <b>L34</b> <input type="text"/>			

# Section 22: Calculate taxable income - Step 1 continued

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

Non-savings income	<p style="text-align: right;">AHR rate (45%)/ SAHR rate (46%)</p> <p style="text-align: right;">L4 minus (L5 + L6 + L7 + L9)</p> <p><b>L35</b> <input type="text"/></p>
Savings income	<p style="text-align: center;">AR 0% <span style="float: right;">AR 45%</span></p> <p style="text-align: center;">from A138</p> <p><b>L36</b> <input type="text"/></p> <p>lower of (L10 minus (L15 + L16 + L19 + L20)) and (A138 minus L29)</p> <p><b>L37</b> <input type="text"/></p> <p>lower of L36 and L37</p> <p><b>L38</b> <input type="text"/></p> <p style="text-align: right;">L10 minus (L15 + L16 + L19 + L20 + L38)</p> <p><b>L39</b> <input type="text"/></p>
Dividends income	<p style="text-align: center;">AR 0% <span style="float: right;">DivAR rate (38.1%)</span></p> <p>HR band (£112,500) minus (L35 + L39)</p> <p><b>L40</b> <input type="text"/></p> <p>lower of L21 minus (L23 + L24 + L28 + L29) and A185 minus (L23 + L28)</p> <p><b>L41</b> <input type="text"/></p> <p>lower of L40 and L41</p> <p><b>L42</b> <input type="text"/></p> <p style="text-align: right;">L21 minus (L23 + L24 + L28 + L29 + L42)</p> <p><b>L43</b> <input type="text"/></p>
Lump sum payments	<p style="text-align: right;">AHR rate (45%)/ SAHR rate (46%)</p> <p style="text-align: right;">L30 minus (L31 + L32 + L33 + L34)</p> <p><b>L44</b> <input type="text"/></p>

# Calculate taxable income - Step 2

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

	Additional rate	Higher rate	Intermediate rate	Basic rate	Starter rate	Allowances and deductions
	if L4 = 0 L45 to L69 = 0 otherwise if L35 is greater than 0 calculate from L79 and enter the figure from L85 in the box below	if L9 = 0 L45 = 0 otherwise calculate from L93 and enter the figures from L113 and L161 in the boxes below	if L9 = 0 L56 = 0 otherwise calculate from L169 and enter the figure from L175 in the box below	if L6 = 0 L56 = 0 otherwise calculate from L178 and enter the figure from L183 in the box below	if L5 = 0 L56 = 0 otherwise calculate from L190 and enter the figure from L196 in the box below	L45 + L50 + L51 + L56 + L58 + L65
Non-savings income etc.	L45 <input type="text"/>	L50 <input type="text"/>	L56 <input type="text"/>	L58 <input type="text"/>	L65 <input type="text"/>	L68 <input type="text"/>
		L51 <input type="text"/>				Taxable non-savings income etc L4 minus L68
						L69 <input type="text"/>
	if L30 = 0 L46 to L71 = 0 otherwise if L44 is greater than 0 calculate from L86 and enter the figure in the box below	if L34 = 0 L52 = 0 otherwise calculate from L97 and enter the figure from L122 in the box below	if L33 = 0 L57 = 0 otherwise calculate from L176 and enter the figure from L177 in the box below	if L32 = 0 L59 = 0 otherwise calculate from L185 and enter the figure from L186 in the box below	if L31 = 0 L66 = 0 otherwise calculate from L197 and enter the figure from L198 in the box below	Allowances and deductions L46 + L52 + L57 + L59 + L66
Lump sum payments	L46 <input type="text"/>	L52 <input type="text"/>	L57 <input type="text"/>	L59 <input type="text"/>	L66 <input type="text"/>	L70 <input type="text"/>
						Taxable lump sum payments L30 minus L70
						L71 <input type="text"/>
	if L10 = 0 L47 to L73 = 0 otherwise if L39 is greater than 0 calculate from L87 and enter the figure from L90 in the box below	if L20 = 0 L53 = 0 otherwise calculate from L98 and enter the figure from L165 in the box below		if L16 = 0 L60 = 0 otherwise calculate from L187 and enter the figure in the box below	calculate L199 and enter the figure in the box below	Allowances and deductions L47 + L53 + L60 + L72
Savings income etc	L47 <input type="text"/>	L53 <input type="text"/>		L60 <input type="text"/>	L67 <input type="text"/>	L72 <input type="text"/>
						Taxable savings income etc L10 minus L72
						L73 <input type="text"/>
	if L21 = 0 L48 to L75 = 0 otherwise if L43 is greater than 0 calculate from L91 and enter the figure from L92 in the box below	if L29 = 0 L54 and L55 = 0 otherwise calculate from L123 and enter the figures from L156 and L168 in the boxes below		if L24 = 0 L61 = 0 otherwise calculate from L188 and enter the figure from L189 in the box below		Allowances and deductions larger of (L1 minus (L68 + L70 + L72 + A80)) and (L48 + L54 + L55 + L61)
Dividends	L48 <input type="text"/>	L54 <input type="text"/>		L61 <input type="text"/>		L74 <input type="text"/>
		L55 <input type="text"/>				Taxable foreign dividends A69 minus L74
						L75 <input type="text"/>
				L74 minus A69		Taxable stock dividends A75 minus L62
				L62 <input type="text"/>		L76 <input type="text"/>
				L62 minus A75		Taxable UK dividends L49 minus L63
				L63 <input type="text"/>		L77 <input type="text"/>
				larger of (L1 minus (L68 + L70 + L72 + L74)) and (L63 minus L49)		Taxable gains on life policies etc A80 minus L64
	A77 minus (A69 + A75)			L64 <input type="text"/>		L78 <input type="text"/>
	L49 <input type="text"/>					

# Calculate taxable income - Step 3

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

Non-savings  
income etc

Additional rate

Beneficial ordering - higher rate

lower of L1 and L4

L79

lower of L12 and L1

L80

if L80 > 0 (zero) and  
(L35 + L39) > 0 (zero)  
L81 = L79 else L81 = lower  
of L1 and L35

L81

L35 + L39 + L44

L82

(L35 + L39 + L44)  
minus L1

L83

lower of L1 and L4

L84

For Scottish customers L44 is the lower  
of L84 and (L82 minus L83) otherwise,  
L85 = L84

L85

lower of (L4 minus L85)  
and L5

L93

(A43 + A64 + A77)  
minus L1

L94

lower of (L1 minus (L91  
+ L92)) and L93

L95

lower of (L30 minus  
L46) and L34

L96

If L94 <= BR band (£37,500) +  
A119 L105 = 0 (zero) else L105 =  
L1 minus (L91 + L48 + L104)

L105

L105 minus L29

L106

lower of ((L4 + (L10 minus L15))  
minus L106) and  
(L105 minus L106)

L107

if A260 > 0 (zero) and A132c  
= 0 (zero) and A121 > (BR band  
(£37,500) + A119) L108 = A131m  
+ A131n else L108 = 0 (zero)

L108

lower of (L4 minus L85) and L7

L109

if L95 > 0 (zero) L110 = lower of  
(L4 minus L85) and (L95 + L109)  
else L110 = lower of (L4 minus  
L45) and (L1 minus (L91 + L92))

L110

if L80 > 0 (zero) and  
(L9 + L20) > 0 (zero) L111 =  
L79 minus L85 else  
L111 = L110

L111

lower of (L1 minus (L91 + L92  
+ L97 + L107)) and L111

L112

if L12 = 0 (zero) and L19 +  
L20 > 0 (zero) and (L4 + L10)  
minus (L1 minus (L91 + L48 +  
L97 + L107 + L108)) > L3 then  
L113 = lower of (L95 + L109)  
and L112 else L113 = lower of  
(L4 minus L85) and (L1 minus  
(L91 + L48 + L107 + L108))

L113

# Calculate taxable income - Step 3 continued

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

	<b>Additional rate</b>	
	lower of (L1 minus L45) and L44	lower of (L1 minus (L91 + L94)) and L96
Lump sum payments	L86 <input type="text"/>	L97 <input type="text"/>
Savings income etc		S3a minus (L15 + L19)
		L98 <input type="text"/>
	lower of (L82 minus L45) and (L10 minus (A138 + SR band (£5,000)))	lower of ((L19 + L20) minus L98) and (L10 minus (A138 + SR band (£5,000) + L90))
	L87 <input type="text"/>	L99 <input type="text"/>
	lower of L87 and (L1 minus (L38 + L45 + L46))	lower of L99 and (L1 minus (L45 + L46 + L96 + L97))
	L88 <input type="text"/>	L100 <input type="text"/>
	lower of L39 and (L1 minus (L38 + L45 + L46))	lower of ((L19 + L20) minus L98) and (L1 minus (L91 + L96 + L97))
	L89 <input type="text"/>	L101 <input type="text"/>
		lower of L101 and (L10 minus A138)
		L102 <input type="text"/>
	if (L4 minus L1) < L3 L90 = L88 else L90 = L89	if L4 minus L1 < SR band (£5,000) L103 = L100 else L103 = L102
	L90 <input type="text"/>	L103 <input type="text"/>
Total	L86 + L90 + L91	L96 + L97 + L103
	L91 <input type="text"/>	L104 <input type="text"/>
Foreign dividends	lower of (L1 minus (L5 + L6 + L7 + L9 + L35 + L16 + L20 + L39)) and (L43 minus ((L3 + HR band (£112,500)) minus A131))	
	L92 <input type="text"/>	
Non-savings income etc		lower of (L4 minus (L45 + L113)) and L9
		L157 <input type="text"/>
		if L95 > 0 (zero) L158 = lower of (L4 minus (L113 + L9)) and (L96 + L157) else L158 = L4 minus (L45 + L113)
		L158 <input type="text"/>
		if L80 > 0 (zero) and (L9 + L20) > 0 (zero) L159 = (L79 minus (L45 + L113)) else L159 = L158
		L159 <input type="text"/>
		lower of (L1 minus (L91 + L92 + L113 + L122 + L156)) and L159
		L160 <input type="text"/>
		L160 minus L158
		L161 <input type="text"/>

# Calculate taxable income - Step 3 continued

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

Lump sum payments

L1 minus (L91 + L92 + L107 + L113)  
**L114**

larger of ((L95 + L103) and L113) minus L113  
**L115**

lower of L114 and L115  
**L116**

lower of L116 and (L10 minus L47)  
**L117**

L28 minus L117  
**L118**

L28 minus L118  
**L119**

L119 x (DivHR rate minus DivBR rate) (32.5% minus 7.5%)  
**L120**

lower of (L12 and (L15 minus A138)) x BR rate (20%)  
**L121**

if L121 > L120  
 L122 = 0 (zero)  
 else L122 = L115  
**L130**

Savings income etc

L1 minus (L91 + L92 + L113 + L122 + L156 + L161)  
**L162**

larger of ((L96 + L103) and L161) minus L161  
**L163**

lower of L162 and L163  
**L164**

lower of L164 and (L10 minus L90)  
**L165**

Dividends

lower of SR band (£5,000) and ((L1 + SR band (£5,000)) minus L4)  
**L136**

lower of SR band (£5,000) and (((L1 minus L125) + SR band (£5,000)) minus L4)  
**L137**

L1 minus (L91 + L92 + L97 + L125)  
**L138**

lower of (L12 and (L4 minus L138))  
**L139**

# Calculate taxable income - Step 3 continued

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

		lower of (L139 and ((L96 + L139 + L123 + SR band (£5,000)) minus L4)) x BR rate (20%)	
		<b>L140</b> <input type="text"/>	
		lower of L125 and S4	
		<b>L141</b> <input type="text"/>	
		lower of (L4 minus (S2 + S3)) and (L125 minus (S2 + S3))	
		<b>L142</b> <input type="text"/>	
		L142 x SIR rate (21%)	
		<b>L143</b> <input type="text"/>	
		lower of (L4 minus L142) and (L125 minus L142)	
		<b>L144</b> <input type="text"/>	
		lower of L144 and S3	
		<b>L145</b> <input type="text"/>	
		L145 x 20%	
		<b>L146</b> <input type="text"/>	
		lower of (L10 minus (L15 + L19 + L38)) and (L125 minus (L142 + L145))	
		<b>L147</b> <input type="text"/>	
		L147 x BR rate (20%)	
		<b>L148</b> <input type="text"/>	
		L4 minus (L142 + L145 + L147)	
		<b>L149</b> <input type="text"/>	
		L125 minus (L142 + L145 + L147)	
		<b>L150</b> <input type="text"/>	
		lower of L149 and L150	
		<b>L151</b> <input type="text"/>	
		(lower of L151 and S2) x SSR rate (19%)	
		<b>L152</b> <input type="text"/>	
		L140 + L143 + L146 + L148 + L152	
		<b>L153</b> <input type="text"/>	
		if L153 > than L135 L154 = L123 else L154 = 0 (zero)	
		<b>L154</b> <input type="text"/>	
		lower of (L154 and (L5 + L6 + L7 + L16))	
		<b>L155</b> <input type="text"/>	
		lower of (L1 minus (L91 + L92 + L97 + L122 + L155)) and (L29 minus (L97 minus L122))	
		<b>L156</b> <input type="text"/>	
		L113 + L122 + L156 + L161 + L165	
		<b>L166</b> <input type="text"/>	
		<b>Box L167 is not in use</b>	
		lower of (L1 minus (L91 + L92 + L166)) and L167	
		<b>L168</b> <input type="text"/>	
L1 minus (L91 + L92 + L104 + L113)			
<b>L123</b> <input type="text"/>			
L123 minus L28			
<b>L124</b> <input type="text"/>			
lower of ((L4 + (L10 minus L15)) minus L124) and (L123 minus L124)			
<b>L125</b> <input type="text"/>			
L4 + L10 + L23 + L24 + L28 + L29			
<b>L126</b> <input type="text"/>			
(L126 minus (L1 minus (L91 + L92 + L104))) minus (BR band (£37,500) + A119)			
<b>L127</b> <input type="text"/>			
(L23 + L24 + L28 + L29) minus (L127 minus (L96 + L103))			
<b>L128</b> <input type="text"/>			
lower of L22 and L128			
<b>L129</b> <input type="text"/>			
L128 minus L129			
<b>L130</b> <input type="text"/>			
lower of L127 and (L28 minus L128)			
<b>L131</b> <input type="text"/>			
lower of (L127 minus L131) and L29			
<b>L132</b> <input type="text"/>			
lower of (L125 and L130) x DivBR rate (7.5%)			
<b>L133</b> <input type="text"/>			
(L125 minus (lower of L125 and L130)) x DivHR rate (32.5%)			
<b>L134</b> <input type="text"/>			
L133 + L134			
<b>L135</b> <input type="text"/>			

# Calculate taxable income - Step 3 continued

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

Non-savings income etc	L4 minus (L45 + L113)	L4 minus (L85 + L113 + L175)	L4 minus (L85 + L113 + L175 + L183)
	L169 <input type="text"/>	L178 <input type="text"/>	L190 <input type="text"/>
	lower of L1 minus (L91 + L92 + L166 + L168) and L169	lower of L1 minus (L91 + L92 + L166 + L168 + L175 + L177) and L178	lower of L1 minus (L91 + L92 + L166 + L168 + L188 + L189) and L190
	L170 <input type="text"/>	L179 <input type="text"/>	L191 <input type="text"/>
	lower of ((L7 + L9 + L35) minus (L45 + L50)) and L170	lower of ((L6 + L7 + L9 + L35) minus (L45 + L113 + L175)) and L179	lower of ((L5 + L6 + L7 + L9 + L35) minus (L85 + L113 + L175 + L183)) and L191
	L171 <input type="text"/>	L180 <input type="text"/>	L192 <input type="text"/>
	larger of L154 and L171	larger of (L154 minus (L161 + L175)) and L180	larger of (L154 minus (L175 + L183)) and L192
	L172 <input type="text"/>	L181 <input type="text"/>	L193 <input type="text"/>
	lower of ((L7 + L9 + L35) minus (L45 + L50)) and L172	lower of ((L6 + L7 + L9 + L35) minus (L85 + L113 + L175)) and L181	lower of ((L5 + L6 + L7 + L9 + L35) minus (L85 + L113 + L175 + L183)) and L193
	L173 <input type="text"/>	L182 <input type="text"/>	L194 <input type="text"/>
lower of L170 and L173		lower of L191 and L194	
L174 <input type="text"/>		L195 <input type="text"/>	
lower of L174 and S4	lower of L179 and L182	lower of L195 and S2	
L175 <input type="text"/>	L183 <input type="text"/>	L196 <input type="text"/>	

**Box L184  
is not in use**

Lump sum payments	lower of (L1 minus (L91 + L92 + L166 + L168 + L175)) and (L33 + (L34 minus L122) + (L44 minus L46))	lower of (L1 minus (L91 + L92 + L166 + L168 + L175 + L177 + L183)) and ((L32 + L33 + L34 + L44) minus (L46 + L165 + L177))	lower of (L1 minus (L91 + L92 + L166 + L168 + L188 + L189 + L196)) and (L31 + (L32 minus L186) + (L33 minus L177)) + (L34 minus L122) + (L44 minus L46))
	L176 <input type="text"/>	L185 <input type="text"/>	L197 <input type="text"/>
	lower of L176 and S4	L154 minus (L175 + L183)	lower of L197 and S2
L177 <input type="text"/>	L186 <input type="text"/>	L198 <input type="text"/>	

Savings income etc	lower of (L1 minus (L91 + L92 + L166 + L168 + L183 + L185 + L186)) and (L16 + (L20 minus L166) + (L39 minus L90))	lower of (L1 minus (L91 + L92 + L156 + L166 + L168 + L188 + L189 + L196 + L198 + L186)) and (L10 minus (L47 + L165 + L187))
	L187 <input type="text"/>	L199 <input type="text"/>

Dividends	L175 + L177 + L183 + L185 + L186 + L187
	L188 <input type="text"/>
	lower of (L1 minus (L91 + L92 + L166 + L168 + L188)) and (L24 + (L29 minus (L156 + L168)) + (L43 minus L48))
	L189 <input type="text"/>

# Calculate relief for finance costs

## Property income

'UK property' pages

lower of boxes (44 + 45) and 40

M1

## Partnership property income

'Partnership (full)' pages

sum of the lower of boxes 41 and (41.1 + 41.2) for each page

M2

'Partnership (full)' pages

sum of the lower of boxes 60 and (63.1 + 63.2) for each page

M3

## Income from land and property abroad

'Foreign' pages

lower of boxes (24.1 + 24.2) and 27

M4

## Income from land and property abroad chargeable as transfer of assets

'Foreign' pages

boxes 13.1 + 13.2

M5

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

'Trusts etc' pages

boxes 25 + 25.1

M6

from A115

Net income

M7

from A64

Savings income

M8

from A77

Dividend income

M9

from A128

Allowances

M10

Adjusted total income

box M7 minus boxes (M8 + M9 + M10)

M11

**Allowable amount**

boxes M1 + M2 + M3 + M4 + M5 + M6

M12

**Relievable amount**

lower of boxes M11 and M12

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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