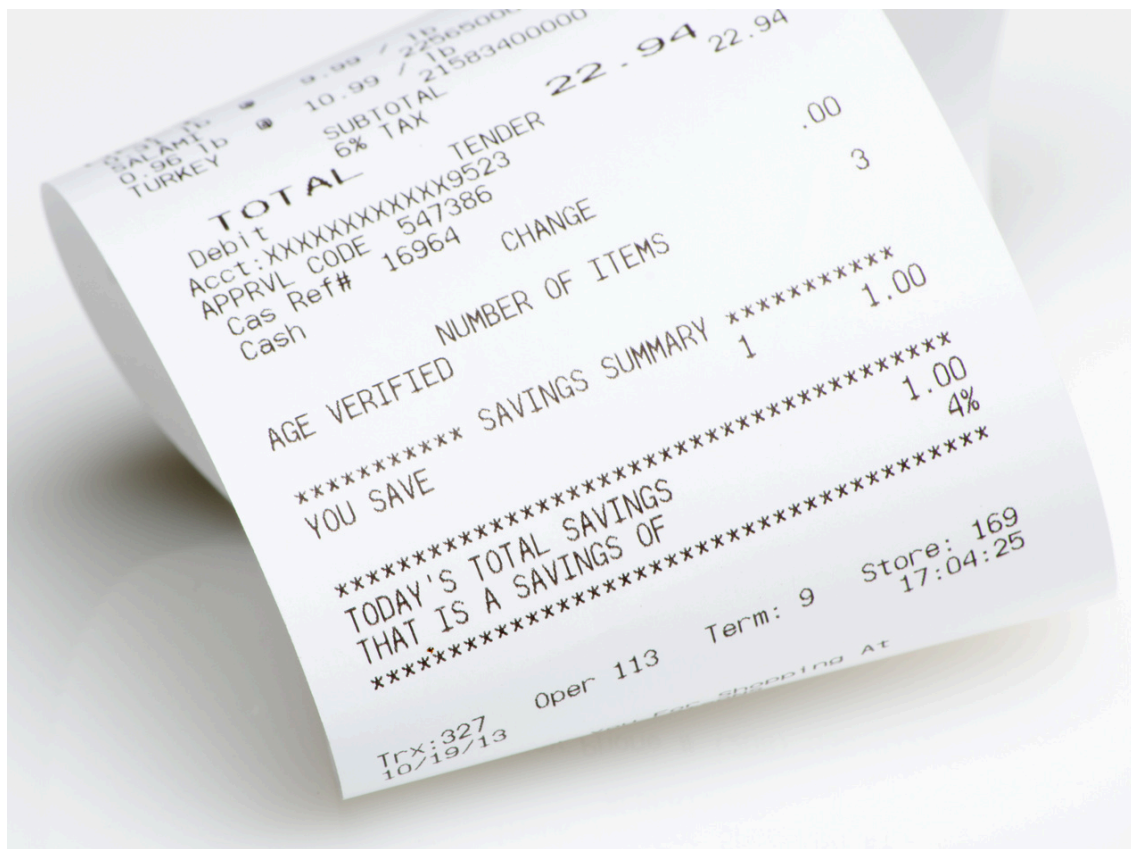


THE ULTIMATE UK SELF-EMPLOYED EXPENSES CHECKLIST (2025 EDITION)



Everything you can (and can't) claim —
explained clearly.





1. Working From Home Expenses



Portion of rent/mortgage interest



Utilities (electricity, heating, water)



Internet & phone (percentage)



Cleaning for workspace



Mortgage Repayments



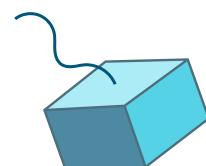
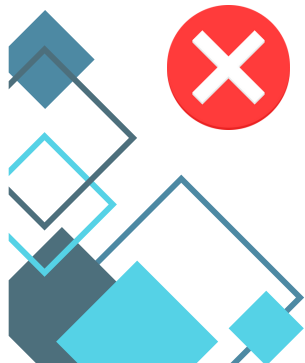
Full rent

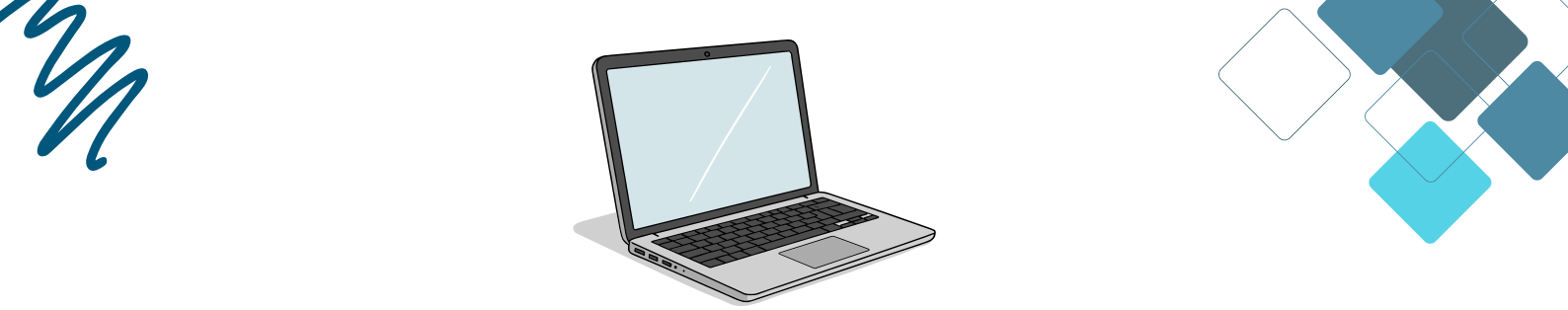


Full utilities

Flat Rate Method

- 25–50 hours → £10
- 51–100 hours → £18
- 101+ hours → £26





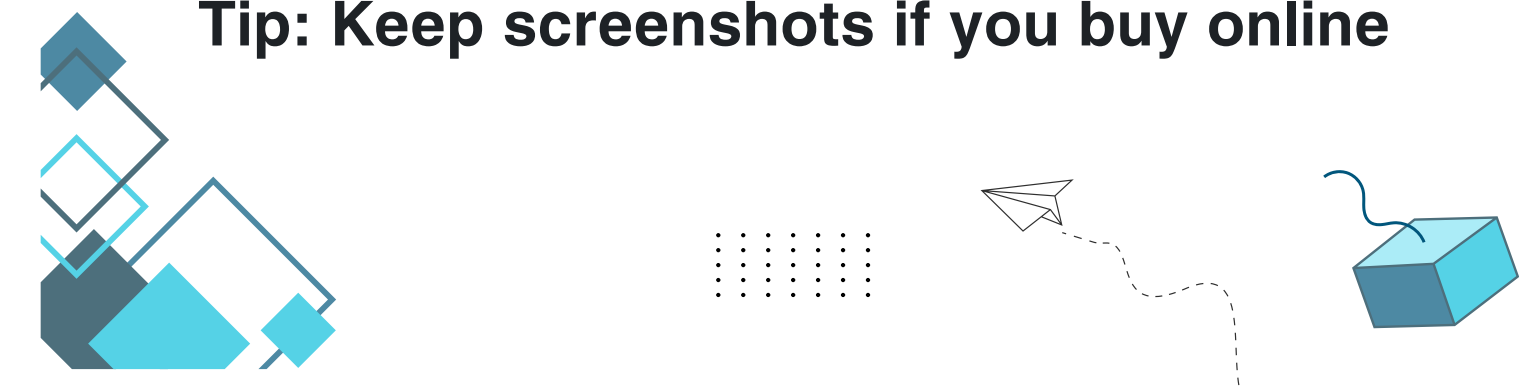
2. Office, Tools & Equipment

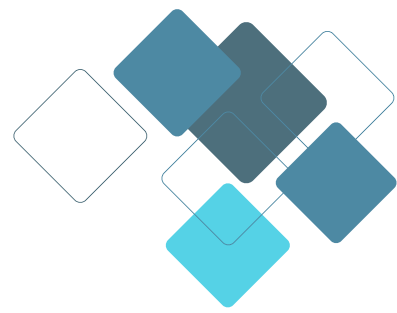
- ✓ Laptops/phones
- ✓ Desks & chairs
- ✓ Printers
- ✓ Stationery
- ✓ Postage

3. Software & Digital Tools

- ✓ Canva
- ✓ Adobe
- ✓ Accounting tools
- ✓ Cloud storage
- ✓ Website hosting

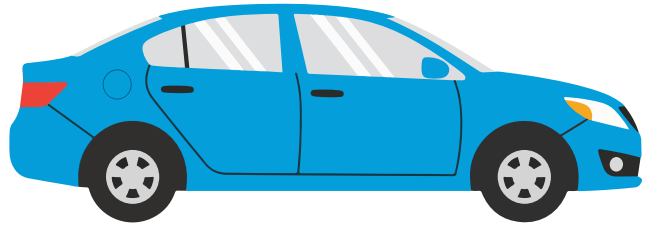
Tip: Keep screenshots if you buy online





4. Travel & Mileage

- ✓ Mileage (45p then 25p)
- ✓ Parking
- ✓ Public transport
- ✓ Taxis for work
- ✓ Taxis for work
- ✗ Not claimable: Commuting, fines

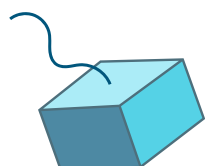
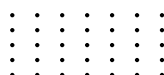


6. Professional Services

- ✓ Accountant
- ✓ Legal fees
- ✓ Bank fees
- ✓ Professional subscriptions

5. Marketing

- ✓ Social ads
- ✓ Website design
- ✓ Branding
- ✓ Photo/video
- ✓ Promo materials





6. Training & Education



HMRC allows training costs only if they relate directly to your current business and help you improve or maintain skills you already use.



Examples of claimable courses

- Editing/photography classes for a photographer
- AI tools or Canva training for content creators
- Advanced bookkeeping/accounting training
- Marketing, SEO, ads management
- Industry-specific refresh courses



Not Claimable

- A PT taking a coding course to become a web developer
- A hairdresser taking a real estate investing course
- A videographer learning to become an electrician
- Any course taken for personal interest (mindset, personal development, etc.)

7. Phone & Internet



Business phone



% of personal phone



Internet use %

8. Stock & materials



Raw materials



Packaging



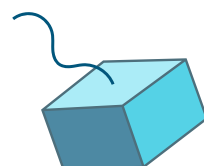
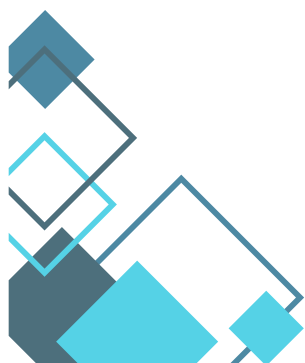
Wholesale goods



Tools



Repairs





9. Insurance

- ✓ Public liability
- ✓ Professional indemnity
- ✓ Business contents

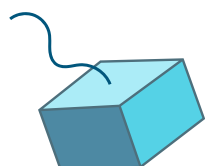
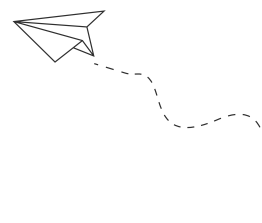
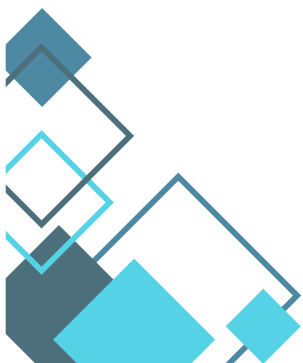


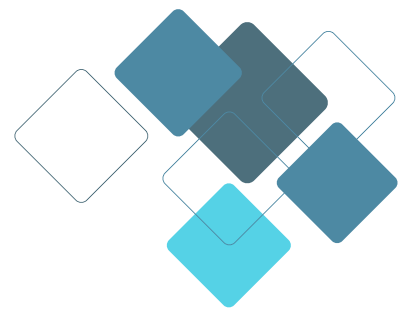
10. Premises Costs

- ✓ Rent
- ✓ Business rates
- ✓ Cleaning
- ✓ Heating
- ✓ Security

11. Meals & Travel Food

- ✓ Claimable: meals on trips / overnight
- ✗ Not allowed: Entertainment





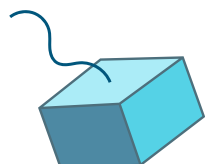
12. Insurance

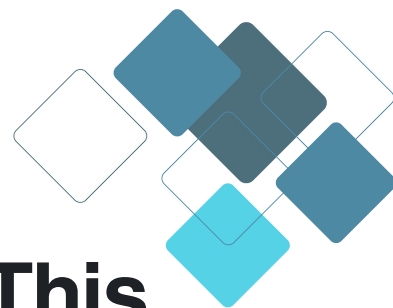
- ✓ Email tools
- ✓ Scheduling apps
- ✓ Payment processors
- ✓ Cloud storage



BONUS: Most Commonly Missed Expenses

- Work clothing (protective/branded)
- Stripe/PayPal fees
- Software renewals
- Zoom/Teams
- Client gifts (< £50, branded)

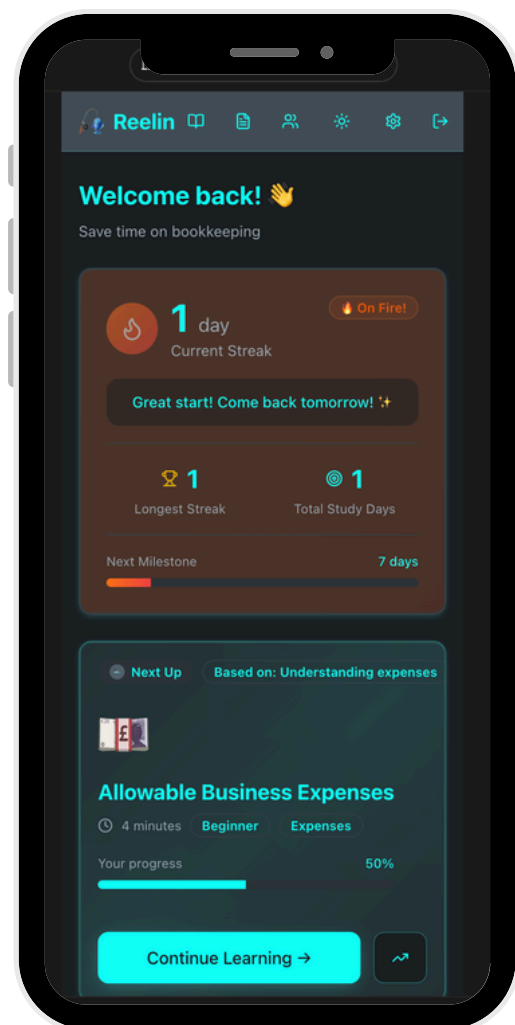




Want to Understand All of This Properly?

Reelin teaches UK self-employed people everything they need to know about:

- Expenses
- Taxes (MTD)
- Bookkeeping
- VAT
- Record-keeping
- Invoicing
- How to avoid HMRC mistakes



Everything is personalised to YOUR business

How much money and time could you save?

Get started:  **Reelin.uk**

