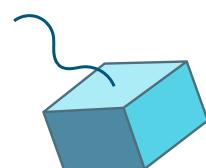
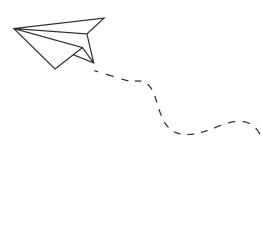
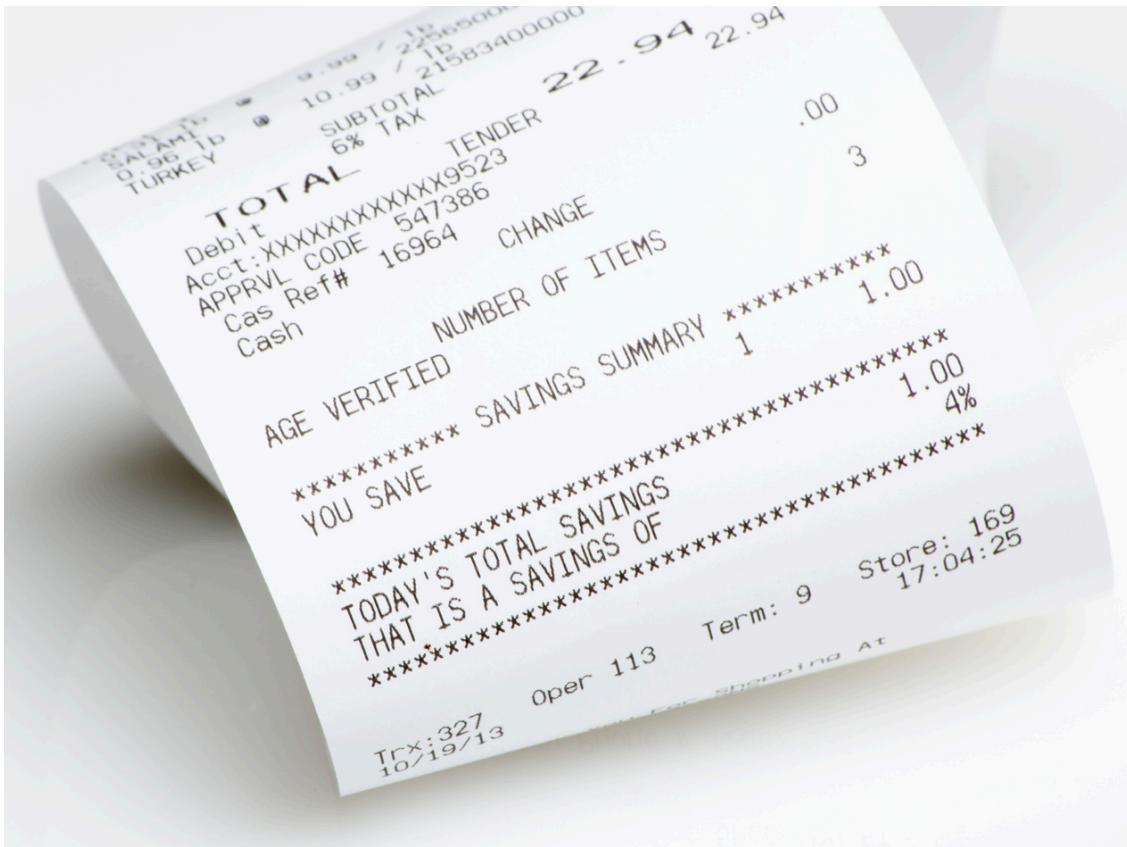
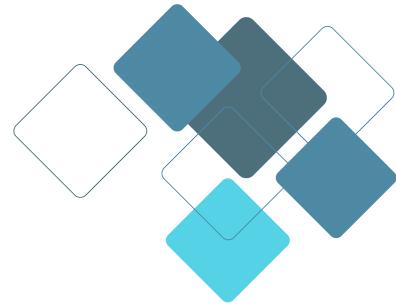


THE ULTIMATE UK SELF-EMPLOYED EXPENSES CHECKLIST (2025 EDITION)



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



Mortage Repayments



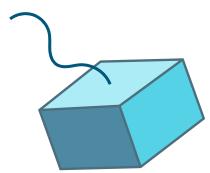
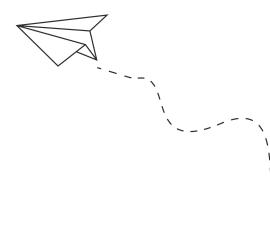
Full rent

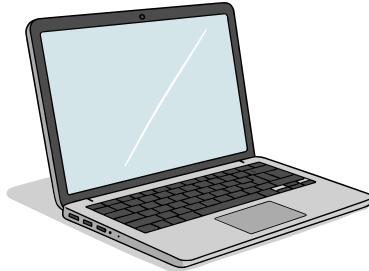


Full utilities

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

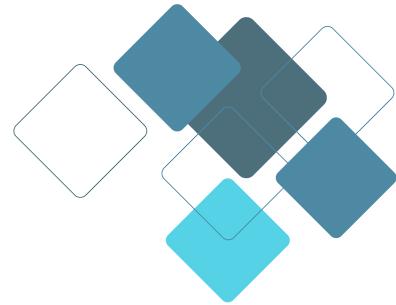
 Adobe

 Accounting tools

 Cloud storage

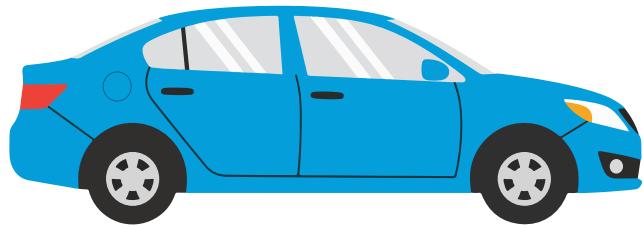
 Website hosting

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

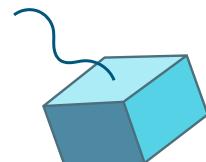
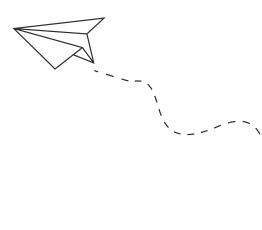
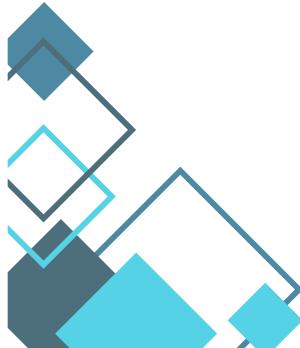


5. Marketing

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

6. Professional Services

- Accountant
- Legal fees
- Bank fees
- Professional subscriptions





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



Not Claimable

- 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

- 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



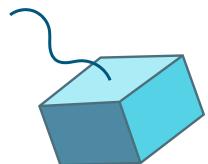
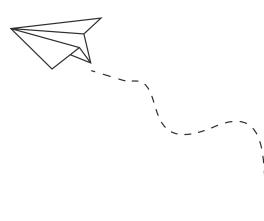
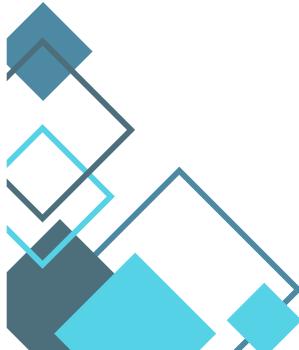
Wholesale goods

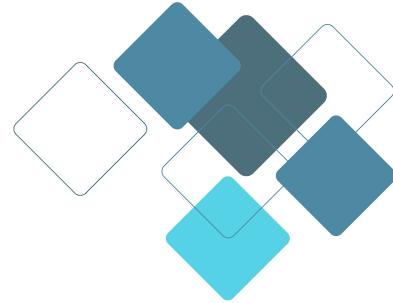


Tools



Repairs





9. Insurance

- Public liability
- Professional indemnity
- Business contents

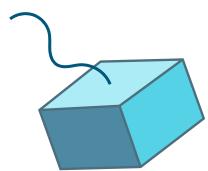
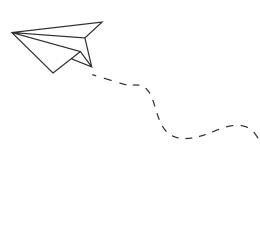
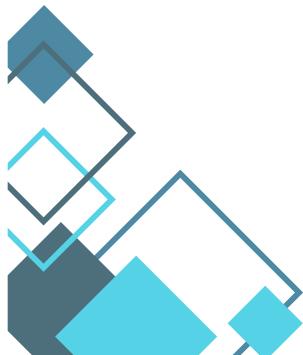


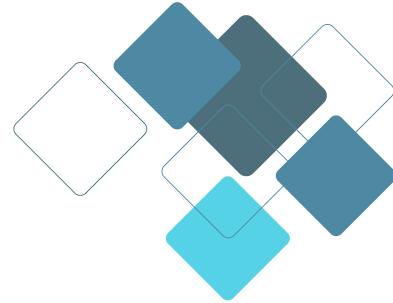
10. Premises Costs

- Rent
- Business rates
- Cleaning
- Heating
- Security

11. Meals & Travel Food

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



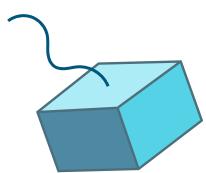
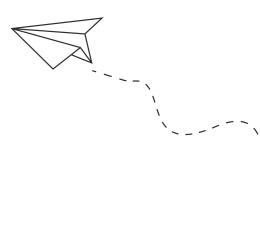
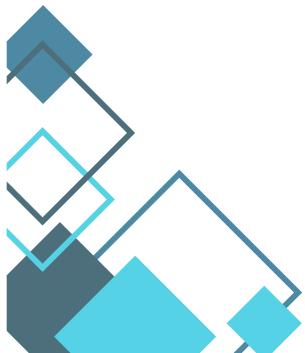


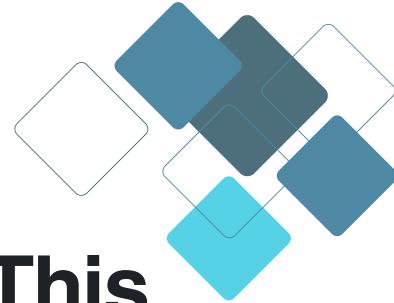
12. Insurance

- 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

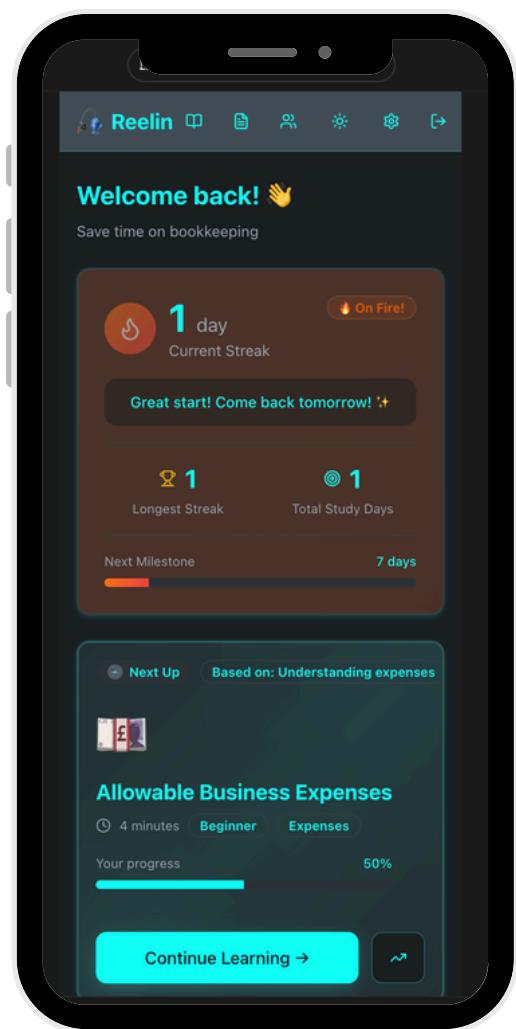




Want to Understand All of This Properly?

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](https://reelin.uk)

