

# Tax calculation summary notes

6 April 2013 to 5 April 2014

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 19 on page TR 3 of your 2013–14 *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 6, 8 or 15 of the *Lloyd’s underwriters* pages
- box 7 or 45 of the *Foreign* 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 your tax adviser or we will 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 2014** or that you file online by **31 January 2015** (to file online, go to [www.gov.uk/file-your-self-assessment-tax-return](http://www.gov.uk/file-your-self-assessment-tax-return)).

# Contents

Section 1: Add together non-savings income and lump sum payments	TCSN 4 and TCSN 5
Section 2: Add together savings income (excluding dividends)	TCSN 6
Section 3: Add together dividends, and gains on life policies with tax treated as paid	TCSN 7
Section 4: Calculate total allowances and deductions	TCSN 8 and TCSN 9
Section 5: Calculate taxable income	TCSN 10
Section 6: Allocate income to tax bands	TCSN 11
Section 7: Calculate Income Tax due	TCSN 12
Section 8: Calculate Income Tax due after allowances and reliefs	TCSN 13 and TCSN 14
Section 9: Calculate tax due after Gift Aid payments and tax credits on dividends	TCSN 15 and TCSN 16
Section 10: Calculate tax taken off	TCSN 17 and TCSN 18
Section 11: Calculate the amount of tax due for 2013–14	TCSN 19 and TCSN 20
Section 12: Calculate the amount to pay by 31 January 2015	TCSN 21 to TCSN 23
Confirmation of where boxes on this Working Sheet go to on the <i>Tax calculation summary</i> pages	TCSN 24 and TCSN 25

## Other parts of the Working Sheet

Section 13: Calculate Personal Allowance due if your income is more than £100,000 or you were born before 6 April 1948	TCSN 26 and TCSN 27
Section 14: Calculate age-related Married Couple's Allowance due	TCSN 28 to TCSN 30
Section 15: Calculate Class 4 NICs due	TCSN 31 and TCSN 32
Section 16: Calculate Top Slicing Relief	TCSN 33 to TCSN 35
Section 17: Calculate Deficiency Relief	TCSN 36
Section 18: Calculate Capital Gains Tax due	TCSN 37 and TCSN 38
Section 19: Calculate tax due on State Pension paid as a lump sum	TCSN 39
Section 20: Calculate tax due on Child Benefit payments	TCSN 40
Section 21: Calculate Student Loan repayments	TCSN 41 to TCSN 43

# 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. For example, if you were born before 6 April 1948 you will be directed to Section 13.

You will have to copy figures from your [tax return](#), including the [Additional information](#) pages and any other supplementary pages you have completed, on to the Working Sheet. And then you will have to copy 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 are charged to tax in the order shown below (non-savings income first).

Type of income	Tax band			
	First £150,000 of taxable income			All remaining taxable income
	First £32,010 of taxable income	next		
	First £2,790	next £29,220	£117,990	
Non-savings income, for example, income from 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 policies (without a 'notional' tax credit)	10%	20%	40%	45%
Dividends and tax credits	10%	10%	32.5%	37.5%
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 £2,790, the balance can be set against savings.

Savings income, up to this balance, is charged at 10%.

The figures of £32,010 and £150,000 can be increased if you pay tax at 32.5% or more and make personal pension contributions and Gift Aid payments.

The rates of Capital Gains Tax are:

gains that qualify for Entrepreneurs' Relief	10%
other gains	
charged below the higher rate threshold*	18%
charged above the higher rate threshold*	28%

\*Any balance of the higher rate threshold (£32,010) 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

*Ministers of religion* pages

box 38

A2

*Additional information* pages,  
page Ai 2 (Share schemes and  
employment lump sums)

boxes 3 + 4

A3

A4   
A1 + A2 + A3

Benefits from your employment -  
*Employment* pages

boxes 9 to 16

A5

Expenses from your employment -  
*Employment* pages

boxes 17 to 20

A6

*Additional information* pages,  
page Ai 2 (Share schemes and  
employment lump sums)

boxes 11 to 13

A7

A8   
A6 + A7

A9   
A4 + A5 minus A8

**Total from all employments**

## Share schemes

*Additional information* pages,  
page Ai 2 (Share schemes and  
employment lump sums)

box 1

A10

## Profit from self-employment

*Self-employment (short)* pages

box 31

A11

*Self-employment (full)* pages

box 76

A12

A13   
A11 + A12

## Lloyd's underwriter

*Lloyd's underwriters* pages

box 52

A14

## Profit from partnerships

*Partnership (short)* pages

box 20

A15

*Partnership (full)* pages

box 76

A16

A17   
A15 + A16

## Profit from UK property

*UK property* pages

boxes 15 + 40

A18

Foreign income

Foreign pages	boxes 9 + 13 + 30 + 41 + 42	A19	<input type="text"/>
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Trusts and estates

Trusts etc. pages	(boxes 3 + 7 + 16) x 100/80	A20	<input type="text"/>
	(boxes 1 + 10) x 100/55	A21	<input type="text"/>
	boxes 13 + 22	A22	<input type="text"/>
	box 20 x 100/78	A23	<input type="text"/>
		A20 + A21 + A22 + A23	
		A24	<input type="text"/>

UK pensions and state benefits

Tax return, page TR 3	boxes 7 + 10 + 12 + 14 + 15	A25	<input type="text"/>
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Other income

Tax return, page TR 3	box 16 minus box 17	A26	<input type="text"/>
		A9 + A10 + A13 + A14 + A17 + A18 + A19 + A24 + A25 + A26	

Total non-savings income

		A27	<input type="text"/>
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Lump sum payments

Additional information pages, page Ai 2 (Share schemes and employment lump sums)	box 5	A28	<input type="text"/>
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## Section 2: Add together savings income (excluding dividends)

### Partnerships

Partnership (short) pages	box 28	A29	<input type="text"/>	
				A29 + A30
Partnership (full) pages	boxes 35 + 73	A30	<input type="text"/>	A31 <input type="text"/>

### Foreign income

Foreign pages	box 4	A32	<input type="text"/>	
				A32 + A33
	box 43	A33	<input type="text"/>	A34 <input type="text"/>

### Trusts and estates

Trusts etc. pages	(boxes 4 + 8 + 17) x 100/80	A35	<input type="text"/>	
	box 11 x 100/55	A36	<input type="text"/>	
	box 14	A37	<input type="text"/>	A35 + A36 + A37

### Interest received from UK banks and building societies

Tax return, page TR 3	(box 1 x 100/80)	A39	<input type="text"/>	
Tax return, page TR 3	box 2	A40	<input type="text"/>	
Additional information pages, page Ai 1	box 3	A41	<input type="text"/>	A39 + A40 + A41

### Gains on life insurance policies etc.

Additional information pages, page Ai 1	boxes 6 + 8	A43	<input type="text"/>	
				A31 + A34 + A38 + A42 + A43
Total savings income		A44	<input type="text"/>	

# Section 3: Add together dividends, and gains on life policies with tax treated as paid

## Partnerships

Partnership (full) pages	box 70	A45	<input type="text"/>
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## Foreign income

Foreign pages	box 11	A46	<input type="text"/>	
Foreign pages	box 6 x 100/90	A47	<input type="text"/>	
Tax return, page TR 3	box 5 x 100/90	A48	<input type="text"/>	A46 + A47 + A48
		A49	<input type="text"/>	

## Trusts and estates

Trusts etc. pages	(boxes 5 + 9 + 21) x 100/90	A50	<input type="text"/>	
	box 18 x 100/90	A51	<input type="text"/>	
	box 12 x 100/62.5	A52	<input type="text"/>	A50 + A51 + A52
		A53	<input type="text"/>	

## Dividends from UK companies

Tax return, page TR 3	(boxes 3 + 4) x 100/90	A54	<input type="text"/>	
Additional information pages, page Ai 1	box 12 x 100/90	A55	<input type="text"/>	A54 + A55
		A56	<input type="text"/>	

				A45 + A49 + A53 + A56
Total dividend income		A57	<input type="text"/>	

## Add together gains on life insurance policies etc. with tax treated as paid

Additional information pages, page Ai 1	box 4	A58	<input type="text"/>	
Total income				A27 + A28 + A44 + A57 + A58
		A59	<input type="text"/>	

# Section 4: Calculate total allowances and deductions

## Loss of year set against other income

Self-employment (short) pages	box 33	A60	<input type="text"/>
Self-employment (full) pages	box 78	A61	<input type="text"/>
Lloyd's underwriters pages	box 56	A62	<input type="text"/>
Partnership (short) pages	box 22	A63	<input type="text"/>
Partnership (full) pages	boxes 22 + 39	A64	<input type="text"/>
UK property pages	box 42	A65	<input type="text"/>
Foreign pages	box 31	A66	<input type="text"/>
Capital gains summary pages	box 12	A67	<input type="text"/>

## Post-cessation expenses and losses

Additional information pages, page Ai 3 (Income Tax losses)	box 6	A68	<input type="text"/>	Total of boxes A60 to A68	A69	<input type="text"/>
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If your total losses (A69) plus qualifying loan interest (Additional information pages Ai 2 (Other tax reliefs), box 5) is greater than £50,000, this Working Sheet will not give the correct answer.

## Other deductions

Box A70: 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	A70	<input type="text"/>
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## Charitable giving

Tax return, page TR 4	boxes 9 + 10	A71	<input type="text"/>
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## Annuities and annual payments

Additional information pages, page Ai 2 (Other tax reliefs)	box 4	A72	<input type="text"/>	A72 x 100/80	A73	<input type="text"/>
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## Qualifying loan interest and Trade Union etc. death benefit payments

*Additional information* pages,  
page Ai 2 (Other tax reliefs)

boxes  $5 + 8$

A74

*Trusts etc. pages*

box 24

A75
$$A69 + A70 + A71 + A73 + A74 + A75$$

A76	
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**Total deductions**

## Personal allowances

Box A77: If box A59 minus box A76 is more than £100,000 you may not be entitled to Personal Allowance.

If you were born before 6 April 1948 you may be entitled to a higher age-related Personal Allowance. If either of these apply, go to Section 13 starting on page TCSN 26 to work out the figure for box A77.

If neither of these apply, and you are a UK resident, enter £9,440 in box A77.

### Personal Allowance

A77

Blind Person's Allowance (£2,160)

A78

Total of boxes  
A77 to A79

### Blind person's surplus allowance from spouse

A79A80

Copy box A79 to Tax calculation  
summary pages box 11

**Total deductions and allowances**

A76 + A80

**A81**

*Copy to A83*

# Section 5: Calculate taxable income

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

Non-savings income etc.	<div>from A27</div> <div>A82 <input type="text"/></div>	<div>from A81</div> <div>A83 <input type="text"/></div>	<div>A82 minus A83</div> <div>A84 <input type="text"/></div> <div><i>Copy to A110</i></div>
Lump sum payments	<div>from A28</div> <div>A85 <input type="text"/></div>	<div>A83 minus A82</div> <div>A86 <input type="text"/></div>	<div>A85 minus A86</div> <div>A87 <input type="text"/></div> <div><i>Copy to A140</i></div>
Savings income etc.	<div>from A44</div> <div>A88 <input type="text"/></div>	<div>A86 minus A85</div> <div>A89 <input type="text"/></div>	<div>A88 minus A89</div> <div>A90 <input type="text"/></div> <div><i>Copy to A120</i></div>
Foreign dividends	<div>from A49</div> <div>A91 <input type="text"/></div>	<div>A89 minus A88</div> <div>A92 <input type="text"/></div>	<div>A91 minus A92</div> <div>A93 <input type="text"/></div> <div><i>Copy to A130</i></div>
Stock dividends	<div>from A55</div> <div>A94 <input type="text"/></div>	<div>A92 minus A91</div> <div>A95 <input type="text"/></div>	<div>A94 minus A95</div> <div>A96 <input type="text"/></div> <div><i>Copy to A130</i></div>
UK dividends	<div>A57 minus (A91 + A94)</div> <div>A97 <input type="text"/></div>	<div>A95 minus A94</div> <div>A98 <input type="text"/></div>	<div>A97 minus A98</div> <div>A99 <input type="text"/></div> <div><i>Copy to A130</i></div>
Gains on life policies etc.	<div>from A58</div> <div>A100 <input type="text"/></div>	<div>A98 minus A97</div> <div>A101 <input type="text"/></div>	<div>A100 minus A101</div> <div>A102 <input type="text"/></div> <div><i>Copy to A150</i></div>
Total income	<div>from A59</div> <div>A103 <input type="text"/></div>	<div>Total taxable income</div> <div>A104 <input type="text"/></div>	

# Section 6: Allocate income to tax bands

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

Basic rate band

A105 **29,220**

Paying personal  
pensions

Tax return, page TR 4 box 1

A106

Gift Aid

Tax return, page TR 4

(box 5 minus box 7) + box 8

A107

A107 x 100/80

A108

A105 + A106 + A108

A109

	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 income to tax bands
	from A84	from A90	from A93 + A96 + A99	from A87	from A102
	A110	A120	A130	A140	A150
	A111 <b>2,790</b>	A121 A111 minus A112	A131 A121 minus A122	A141 A131 minus A132	A151 A141 minus A142
	A112 Smaller of A110 and A111	A122 Smaller of A120 and A121	A132 Smaller of A130 and A131	A142 Smaller of A140 and A141	A152 Smaller of A150 and A151
Savings in starting rate band	A113 A110 minus A112	A123 A120 minus A122	A133 A130 minus A132	A143 A140 minus A142	A153 A150 minus A152
Basic rate band	A114 from A109	A124 A114 minus A115	A134 A124 minus A125	A144 A134 minus A135	A154 A144 minus A145
	A115 Smaller of A113 and A114	A125 Smaller of A123 and A124	A135 Smaller of A133 and A134	A145 Smaller of A143 and A144	A155 Smaller of A153 and A154
Income in basic rate band	A116 A113 minus A115	A126 A123 minus A125	A136 A133 minus A135	A146 A143 minus A145	A156 A153 minus A155
	A117 <b>117,990</b>	A127 A117 minus A118	A137 A127 minus A128	A147 A137 minus A138	A157 A147 minus A148
	A118 Smaller of A116 and A117	A128 Smaller of A126 and A127	A138 Smaller of A136 and A137	A148 Smaller of A146 and A147	A158 Smaller of A156 and A157
Income in higher rate band	A119 A116 minus A118	A129 A126 minus A128	A139 A136 minus A138	A149 A146 minus A148	A159 A156 minus A158
Income in additional rate band					

# Section 7: Calculate Income Tax due

## Non-savings income

	A112 + A115 + A142 + A145		A160 x 20%
A160	<input type="text"/>	A161	<input type="text"/>
	A118 + A148		A162 x 40%
A162	<input type="text"/>	A163	<input type="text"/>
	A119 + A149		A164 x 45%
A164	<input type="text"/>	A165	<input type="text"/>

## Savings income

	A122 + A152		A166 x 10%
A166	<input type="text"/>	A167	<input type="text"/>
	A125 + A155		A168 x 20%
A168	<input type="text"/>	A169	<input type="text"/>
	A128 + A158		A170 x 40%
A170	<input type="text"/>	A171	<input type="text"/>
	A129 + A159		A172 x 45%
A172	<input type="text"/>	A173	<input type="text"/>

## Dividend income

	A132 + A135		A174 x 10%
A174	£ <input type="text"/>	A175	£ <input type="text"/>
	from A138		A176 x 32.5%
A176	<input type="text"/>	A177	<input type="text"/>
	from A139		A178 x 37.5%
A178	<input type="text"/>	A179	<input type="text"/>

## Income Tax due

A161 + A163 + A165 + A167 + A169  
 + A171 + A173 + A175 + A177 + A179

A180

*Copy to A181*

# 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 A180

A181

## Other tax reliefs

from F9 on page  
TCSN 36

A182

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 33 to calculate any Top Slicing Relief due.

from E47 on page  
TCSN 35

A183

Top Slicing Relief

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

A184 x 30%

box 1

A184

A185

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

A186 x 30%

box 2

A186

A187

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

A188 x 50%

box 10

A188

A189

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

A190 x 5%

box 3

A190

A191

A182 + A183 + A185  
+ A187 + A189 + A191

A192

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

box 7

A193

If you or your spouse or civil partner were born before 6 April 1935, go to Section 14 on page TCSN 28 to work out the figure for box A194.

Married Couple's  
Allowance

A194

Married couple's  
surplus allowance

A195

Copy box A195 to Tax calculation  
summary pages box 13

A193 + A194 + A195

A196

A196 x 10%

A197

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

Notional tax

On gains on life policies

	from A150		A198 x 20%
A198	<input type="text"/>	A199	<input type="text"/>

On stock dividends

	from A96		A200 x 10%
A200	<input type="text"/>	A201	<input type="text"/>

Tax credit on foreign dividends

	from A93		A202 x 10%
A202	<input type="text"/>	A203	<input type="text"/>

A192 + A197 + A199  
+ A201 + A203

A204	<input type="text"/>
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Foreign Tax Credit Relief

Foreign pages

box 2

			A204 + A205
A205	<input type="text"/>	A206	<input type="text"/>

Income Tax due after allowances and reliefs

	A181 minus A206
A207	<input type="text"/>

Copy to A208

# 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.

from A207

A208

## Gift Aid payments

If you have 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 have 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 A209 to A215 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Do not include pence in boxes A209 and A210. Round down the figure in each of these boxes to the nearest whole pound.

A107 x 100/80

A209

A209 x 20%

A210

If you completed box 1 on the tax return, page TR 5 (the total amount of Child Benefit received), go to Section 20 on page TCSN 40 to work out the figure for box A211.

from J16 on page  
TCSN 40

A211

## Tax charge on Child Benefit

from G41 on page  
TCSN 38

A212

## Capital Gains Tax

A211 + A212

A213

A210 minus A213

A214

Larger of boxes  
A208 and A214

A215

Income Tax due

## Tax due on annuity payments

Additional information pages,  
page Ai 2 (Other tax reliefs)

box 4 x 100/80

A216

Additional information pages, page Ai 2  
(Share schemes and employment lump sums)

box 15 x 100/80

A217

A216 + A217

A218

A218 x 20%

A219

A215 + A219

A220

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

Calculate tax credits on dividends

If box A208 is smaller than box A215 and box A99 is smaller than box A97, this calculation may overcharge tax.

from A99

A221

A221 x 10%

A222

Lloyd's dividends

Lloyd's underwriters pages

box 9 x 100/90

A223

from A84

A224

smaller of A223 and A224

A225

A225 x 10%

A226

A222 + A226

A227

A220 minus A227

A228

Income Tax due after dividend tax credits



# 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	A229	<input type="text"/>
Ministers of religion pages	box 39	A230	<input type="text"/>
Tax return, page TR 3	boxes 9 + 11 + 13	A231	<input type="text"/>
		This box can be negative	
		A229 + A230 + A231	
Total tax deducted under PAYE		A232	<input type="text"/>
Outstanding debt included in your tax code for 2013-14		A233	<input type="text"/>
Your 2013-14 tax code may have been adjusted to collect money that you owe. Look at your 2013-14 PAYE Coding Notice. If we have made such an adjustment, it will show as 'Outstanding debt'. Copy that figure into box A233.		Copy box A233 to Tax calculation summary pages box 9	
		smaller of A232 and A233	
The amount of PAYE tax set against the outstanding debt		A234	<input type="text"/>
		A232 minus A234	
Remaining PAYE tax that can be used in this calculation		A235	<input type="text"/>
Self-employment (short) pages	box 38	A236	<input type="text"/>
Self-employment (full) pages	boxes 81 + 82	A237	<input type="text"/>
Lloyd's underwriters pages	boxes 4 + 14	A238	<input type="text"/>
Partnership (short) pages	boxes 29 + 30 + 31	A239	<input type="text"/>
Partnership (full) pages	boxes 77 + 78 + 79	A240	<input type="text"/>
UK property pages	box 21	A241	<input type="text"/>
Foreign pages	boxes 3 + 5 + 8 + 10 + 12 + 29 + 40	A242	<input type="text"/>
Trusts etc. pages	box 15	A243	<input type="text"/>
Residence, remittance basis etc. pages	boxes 21 + 22	A244	<input type="text"/>
Tax return, page TR 3	box 18	A245	<input type="text"/>
Additional information pages, Ai 1	boxes 2 + 10	A246	<input type="text"/>
Additional information pages, Ai 2 (Share schemes and employment lump sums)	boxes 6	A247	<input type="text"/>
		Total of boxes A235 to A247	
		A248	<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.

A20 x 20%

A249

A21 x 45%

A250

A23 x 22%

A251

A35 x 20%

A252

A36 x 45%

A253

A39 x 20%

A254

A51 x 10%

A255

A52 x 27.5%

A256

total of boxes A249 to A256

A257

A248 + A257

A258

Copy to box A269

Total tax paid at source

# Section 11: Calculate the amount of tax due for 2013-14

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

## Income Tax due

from A228

A259

If you are self-employed, in a business partnership or are a Lloyd's underwriter, complete Section 15 on page TCSN 31 to work out the figure for box A260.

from D20 on page TCSN 32

A260

*Copy box A260 to Tax calculation summary pages box 4*

Class 4 National Insurance contributions

A259 + A260

A261

## Income Tax and Class 4 National Insurance contributions

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 2013-14 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2013-14 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 A262.

Underpaid tax for earlier years included in your 2013-14 tax code

A262

*Copy box A262 to Tax calculation summary pages box 7*

from J16 on page TCSN 40

Tax charge on Child Benefit

A263

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 41 to work out the figure for box A264.

Student Loan repayment due

from K40 on page TCSN 43

A264

*Copy box A264 to Tax calculation summary pages box 3*

If you completed *Additional information* pages, page Ai 4 (Pension savings tax charges boxes), use Helpsheet 345 *Pensions - tax charges on any excess* or Helpsheet 346 *Pension savings tax charges* to work out the figure for box A265.

Pension savings tax charges

A265

*Copy box A265 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 39 to work out the figure for box A266.

State Pension lump sum

from H3 on page TCSN 39

A266

If you completed the *Capital gains summary* pages go to Section 18 starting on page TCSN 37 to work out the figure for box A267.

from G41 on page TCSN 38

A267

*Copy box A267 to Tax calculation summary pages box 5*

## Capital Gains Tax

A261 + A262 + A263 + A264  
+ A265 + A266 + A267

A268

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

## Total tax taken off at source

from A258

A269	
------	--

Box A270: If, because of a change in your circumstances, your 2013-14 tax code was reduced during the year to 5 April 2014, you may have paid too little tax for the time before your code was reduced. Look at your 2013-14 PAYE Coding Notice for the message: 'Our estimate of the underpayment for the earlier part of the year is £xxxxxx. We will 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 2014-15, enter the amount in box A270.

2013-14 underpaid tax included in 2014-15 tax code

A270	
------	--

*Copy box A270 to Tax calculation summary pages box 8*

If A268 is larger than A271

Total Tax, Student Loan repayments and Class 4 NICs due

A269 + A270

A271	
------	--

A268 minus A271

A272	
------	--

*Copy box A272 to Tax calculation summary pages box 1*

If A271 is larger than A268

Income Tax overpaid

A271 minus A268

A273	
------	--

*Copy box A273 to Tax calculation summary pages box 2*

You can now use Section 12 on page TCSN 21 if you want to work out what you have to pay us by 31 January 2015, or what we have to pay you.

# Section 12: Calculate the amount to pay by 31 January 2015

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

A272 minus A273  
**A274**   
*This box can be negative*

Tax refunded or set off  
Tax return, page TR 5 **box 1** **A275**

There may be an adjustment needed to increase your tax for 2013-14 because:

- you are claiming averaging for farmers and creators of literary or artistic work, or
- you are 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 2013-14 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 A276.

Increase in tax from adjustment  
to earlier years **A276**   
*Copy box A276 to Tax calculation  
summary pages box 14*

**Total due** **A277**   
*A274 + A275 + A276*  
*This box can be negative*

There may be an adjustment needed to decrease your tax for 2013-14, calculated by reference to an earlier year, because:

- you are claiming loss relief calculated by reference to your income or capital gains for an earlier year or years, or
- you are 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 A278. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment  
to earlier years **A278**   
*Copy box A278 to Tax calculation  
summary pages box 15*

If you wish to claim tax relief now for a 2014-15 income loss, or certain 2014-15 capital losses, by reference to an earlier year, for example, 2013-14 (often called 'carrying back' a loss), you should have provided full details of your claim in the 'Additional information' box, box 21 on page Ai 4 of the *Additional information* pages. If you have not given full details in that box, you must use the 'Any other information' box, box 19 on page TR 7 of your tax return.

Recalculate your 2013-14 liability taking into account the loss. The difference between that figure and box A272 or A273 is the amount of your tax relief for the 2014-15 loss. Enter it in box A279. A credit for this amount can be set against the total tax due for 2013-14. 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 **A279**   
*Copy box A279 to Tax calculation  
summary pages box 16*

Look at your Statements of Account (if you have never had a Statement of Account it is unlikely you have paid anything towards your 2013-14 tax bill yet).

Payments or credits that have been made towards your 2013-14 payments on account

A280

Any other payments or credits not already included in boxes A278, A279, or A280 that have been made towards your 2013-14 tax bill

A281

If you have a tax code and your tax return is received by 31 October 2014, you may be able to have the tax you owe collected through your tax code for 2015-16.

A277 minus A280

A282

If box A282 is positive and is less than £3,000 and you want this included in your 2015-16 tax code, copy the figure in box A282 to box A283; if not, leave box A283 blank.

A283

A278 + A279 + A280 +  
A281 + A283

A284

A277 minus A284

A285

*This box can be negative*

### Tax due for 2013-14

If box A285 is positive, this is the tax you owe. If box A285 is negative, this is the tax we owe you.

## Payments on account

If box A286 is less than £1,000 you do not have to make payments on account for 2014-15; do not complete boxes A287 to A289. Enter '0' in box A291 and complete box A292

A272 minus  
(A264 + A267 + A283)

A286

*This box can be negative*

If more than 80% of your tax bill for 2013-14 is met from tax taken off at source (that is, if box A286 is less than box A288) you do not need to make payments on account for 2014-15. Enter zero (0) in box A291 and complete box A292.

A199 + A201 + A203 + A227  
+ A261 + A263 + A265 + A266

A287

A287 x 20%

A288

A286 x 50%

A289

Amount of each payment on account

## Claim to reduce payments on account

You may want to reduce your payments on account for 2014–15 (including reducing to nil) if you expect:

- your 2014–15 income to be lower than 2013–14, or
- your allowances or reliefs to be higher, or
- more of your 2014–15 income will be taxed at source, because
  - it will be taxed under PAYE, or
  - it will be covered by subcontractor deductions, or
  - you will 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 2014–15 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 are claiming to reduce again. Make sure the payments you make by 31 January 2015 and 31 July 2015 will add up to your best estimate of your tax bill for 2014–15.

If your two payments on account turn out to be different from your 2013–14 tax bill and if you have paid:

- more than you needed to, we will credit you with interest
- less than you needed to, we will charge you interest.

Your two payments on account should be the smaller of the actual Income Tax and Class 4 NICs due (net of tax deducted at source and tax credits on dividends) for 2013–14 or 2014–15. If you have been careless or fraudulent in claiming to reduce your payments on account, we may charge you a penalty. If you decide later that you have 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

A290

*Copy box A290 to Tax calculation  
summary pages box 11,  
and complete Tax calculation  
summary pages box 10*

Smaller of  
A289 and A290

A291

### The amount due by 31 January 2015

If box A292 is positive, this is the tax you owe.

If box A292 is negative, this is the tax we owe you.

A285 + A291

A292

*This box can be negative*

Please note that if you make any payment towards your 2013–14 tax bill between now and 31 January 2015, and that payment is not included in box A280 or A281, reduce the figure in box A292 by the amount of that payment. If 2013–14 payments on account were not paid by their due dates (31 January 2014 and 31 July 2014), 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 A272), copy the figure from box A272 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 A273), copy the figure from box A273 to box 2 on the *Tax calculation summary* pages.
- 3 **Student Loan repayment due**  
If you completed the Income Contingent Student Loan notification box (Student Loan repayments box 1 on page TR 5 of your tax return), copy the figure from box A264 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.
- 4 **Class 4 NICs due**  
If you are 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 A260 to box 4 on the *Tax calculation summary* pages.
- 5 **Capital Gains Tax due**  
If you completed the *Capital gains summary* pages, copy the figure from box A267 to box 5 on the *Tax calculation summary* pages.
- 6 **Pension charges due**  
If you completed the Working Sheet in [Helpsheet 345 Pensions – tax charges on any excess](#) or [Helpsheet 346 Pension savings tax charges](#), copy the figure from box A265 to box 6 on the *Tax calculation summary* pages.
- 7 **Underpaid tax for earlier years included in your tax code for 2013–14**  
If you pay tax under PAYE and your 2013–14 PAYE Coding Notice has an entry for 'amount of underpaid tax for earlier years', copy the figure from box A262 to box 7 on the *Tax calculation summary* pages.
- 8 **Underpaid tax for 2013–14 included in your tax code for 2014–15**  
If you pay tax under PAYE and we reduced your tax code in 2013–14 and you asked for any unpaid tax to be collected through your tax code for 2014–15, copy the figure from box A270 to box 8 on the *Tax calculation summary* pages.
- 9 **If you are claiming to reduce your 2014–15 payments on account**  
Put 'X' in box 10 if you are 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 23.
- 10 **Your first payment on account for 2014–15**  
If you are claiming to reduce your 2014–15 payments on account, copy the figure from box A290 to box 11 on the *Tax calculation summary* pages.



- 11 **Blind person's surplus allowance you can have, and the amount of married couple's surplus and allowance you can have**
- 12 If your spouse or civil partner did not have enough income in the year ended 5 April 2014 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 are unsure whether you can get surplus allowances from your spouse or civil partner, ask us or your tax adviser.
- If you have 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.
- 13 If the amount of tax due for 2013–14 is affected by adjustments to other tax years,  
to read the notes on page TCSN 21.
- 15
- Copy the figure from box A276 to box 14.
  - Copy the figure from box A278 to box 15.
  - Copy the figure from box A279 to box 16.

**If you need to fill in any of the boxes on pages TCSN 26 to TCSN 43, 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 repayments.

# Section 13: Calculate Personal Allowance due if your income is more than £100,000 or you were born before 6 April 1948

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

## Income

Residence, remittance basis etc. pages box 20

from A59

B1

B2

B1 + B2

B3

## Deductions

Tax reliefs  
Tax return, page TR 4 box 1

A76 minus A74

B4

B5

Tax reliefs  
Tax return, page TR 4 (box 5 minus box 7) + box 8

B6 x 100/80

B6

B7

B4 + B5 + B7

B8

B3 minus B8

B9

Net income for allowances

Age-related Personal Allowance depends on your date of birth. If you were born after 5 April 1948 but your spouse or civil partner was born before 6 April 1935 you will need the figures from boxes B12 and B16 when you work out Married Couple's Allowance.

## Table 1

Income (from B9)	Income limit
Box B9 is less than or equal to £100,000 and you were born before 6 April 1948	26,100
Otherwise B10 is	100,000

Enter the income limit for Personal Allowance from Table 1

B10

B9 minus B10

B11

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

Table 2

Income (from B9)	Maximum allowance
Box B9 is less than or equal to £100,000 and you were born:	
between 6 April 1938 and 5 April 1948	10,500
before 6 April 1938	10,660
Otherwise B12 is	9,440

Enter the maximum Personal Allowance from Table 2

B12

B11 x 50%

B13

B12 minus B13

Reduced Personal Allowance

B14

Table 3

Income (from B9)	Minimum allowance
Box B9 is less than or equal to £100,000	9,440
Otherwise B15 is	0

Enter the minimum Personal Allowance from Table 3

B15

Larger of B14 and B15

B16

copy to box A77

# 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 2013–14) were born before 6 April 1935.

If you are the husband (and you married before 5 December 2005), or the spouse or civil partner with the higher income, use boxes C1 to C15 to work out Married Couple's Allowance.

If you are 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 are 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	7,915

Enter the maximum Married Couple's Allowance from Table 1

C1

from B9

C2

C3

£26,100

C2 minus C3

C4

C4 x 50%

C5

If you are the husband (and you married before 5 December 2005), or you are the spouse or civil partner with the higher income, and you were born after 5 April 1948 but your wife, or spouse or civil partner was born before 6 April 1935, go back to Section 13 on page TCSN 26 and complete up to box B16. This will give you the figures for boxes C6 and C7.

from B12

C6

from B16

C7

C6 minus C7

C8

C5 minus C8

C9

C1 minus C9

C10

higher of C10 and £3,040

C11

Copy to A194 on page TCSN 13 unless you were married or registered this year or 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.

### Calculate reduced Married Couple's Allowance due

If your marriage or civil partnership registration was after 5 May 2013, 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 2013	0
6 May 2013 to 5 June 2013	1
6 June 2013 to 5 July 2013	2
6 July 2013 to 5 August 2013	3
6 August 2013 to 5 September 2013	4
6 September 2013 to 5 October 2013	5
6 October 2013 to 5 November 2013	6
6 November 2013 to 5 December 2013	7
6 December 2013 to 5 January 2014	8
6 January 2014 to 5 February 2014	9
6 February 2014 to 5 March 2014	10
6 March 2014 to 5 April 2014	11
After 5 April 2014	12

Select month from Table 2

C12	<input type="text"/>
-----	----------------------

C11 x C12

C13	<input type="text"/>
-----	----------------------

C13 divided by 12

C14	<input type="text"/>
-----	----------------------

C11 minus C14

C15	<input type="text"/>
-----	----------------------

*Copy to A194 on page TCSN 13  
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 are 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 are 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	1,520
If there is an 'X' in box 4 or box 7	3,040
None of the above	0

Only half or all of the minimum Married Couple's Allowance of £3,040 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 are the wife, or spouse or civil partner with the lower income, complete box C20

C20

C16 minus C19

*Copy to A194 on TCSN 13*

If you are the husband, or spouse or civil partner with the higher income, complete box C21

C21

C15 minus C20

*Copy to A194 on TCSN 13*

# Section 15: Calculate Class 4 NICs due

Complete this section if you completed the *Self-employment (short)* pages, *Self-employment (full)* pages, *Lloyd's underwriters* pages, *Partnership (short)* pages or *Partnership (full)* pages. If any box on this page is a minus figure, substitute zero.

<i>Self-employment (short)</i> pages	box 31	D1	<input type="text"/>	
<i>Self-employment (full)</i> pages	box 76	D2	<input type="text"/>	
<i>Lloyd's underwriters</i> pages	box 52	D3	<input type="text"/>	
<i>Partnership (short)</i> pages	box 20	D4	<input type="text"/>	
<i>Partnership (full)</i> pages	box 20	D5	<input type="text"/>	
Total profits for Class 4 NICs				D6 <input type="text"/>
				Total of D1 to D5

## Adjustment to Class 4 NICs profits

<i>Self-employment (full)</i> pages	box 102	D7	<input type="text"/>	
<i>Lloyd's underwriters</i> pages	box 65	D8	<input type="text"/>	
<i>Partnership (short)</i> pages	box 27	D9	<input type="text"/>	
<i>Partnership (full)</i> pages	box 27	D10	<input type="text"/>	
Total Class 4 NICs adjustments				D11 <input type="text"/>
				Total of D7 to D10
				D6 minus D11
				D12 <input type="text"/>
				D12 minus £7,755
Profit on which Class 4 NICs is due				D13 <input type="text"/>

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

**If you have been granted deferment of Class 4 National Insurance contributions for 2013-14**

Complete box D14, and ignore boxes D15 to D19

Class 4 National Insurance contributions due

D13 x 2%

D14

**Otherwise, ignore box D14 and complete boxes D15 to D19**

Smaller of D13 and £33,695

D15

D15 x 9% (max £3,032.55)

D16

D13 minus D15

D17

D17 x 2%

D18

D16 + D18

D19

D14 + D19

D20

Copy to box A260 on page TCSN 19

Class 4 National Insurance contributions due

Class 4 National Insurance contributions due



## 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.

					from A59
Total income	E1				
					from A28
Lump sum payments	E2				
					E2 + E3
UK property pages	E3			E4	
					E1 minus E4
				E5	
					from A81
Total allowances and deductions	E6				
					from A71
Charitable giving	E7			E8	
					E6 minus E7
					E5 minus E8
Taxable income for top slicing	E9				
Basic rate limit	E10	£32,010			
					from A106
Paying personal pensions	E11			E12	
					E9 minus E12
Amount due at higher rates	E13				

If box E13 is zero, no Top Slicing Relief is due. Copy '0' to box A183 on page TCSN 13.

If you have capital gains continue to box E21, otherwise ignore boxes E14 to E47.

	<b>E14</b>	<b>£117,990</b>	
		smaller of E13 and E14	E15 x 40%
Amount due at higher rate	<b>E15</b>	<input type="text"/>	<b>E16</b> <input type="text"/>
		E13 minus E15	E17 x 45%
Amount due at additional rate	<b>E17</b>	<input type="text"/>	<b>E18</b> <input type="text"/>
			E16 + E18
			<b>E19</b> <input type="text"/>

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

Gains on life policies	Number of years	Gains on life policies divided by number of years
<b>Column X: Copy from boxes</b> <i>Foreign pages box 43, Additional information pages, page Ai 1 (Life insurance gains) boxes 4, 6 and 8, or the 'Additional information' box, box 21 on page Ai 4</i>	<b>Column Y: Copy from boxes</b> <i>Foreign pages box 44, Additional information pages, page Ai 1 (Life insurance gains) boxes 5, 7 and 9, or the 'Additional information' box, box 21 on page Ai 4</i>	<b>X divided by Y</b>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
X <input type="text"/>	Y <input type="text"/>	Z <input type="text"/>
Total of column above E20 <input type="text"/>		Total of column above E21 <input type="text"/>

Higher rates liability on full gain(s)

Additional rate full gain

Remaining gain

Higher rate full gain

Lower of E17 and E20

E22

E20 minus E22

E24

Lower of E15 and E24

E25

E22 + E25

E28

E22 x 45%

E23

E25 x 40%

E26

E23 + E26

E27

E28 x 20%

E29

E27 minus E29

E30

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

		E5 + E21
Higher rates due on sliced gain(s)	E31	<input type="text"/>
		E31 minus E20
	E32	<input type="text"/>
		E32 minus E8
	E33	<input type="text"/>
		E33 minus E12
Income in higher rate bands	E34	<input type="text"/>
		Lower of E21 and E34
Sliced gain in higher rate bands	E35	<input type="text"/>
		E34 minus E35
Other income in higher rate bands	E36	<input type="text"/>
		E15 minus E36
Unused higher rate bands	E37	<input type="text"/>

If box E37 is zero, no Top Slicing Relief is due.  
Copy '0' to box A183 on page TCSN 13 and ignore boxes E38 to E47.

		Lower of E35 and E37			E38 x 40%
	E38	<input type="text"/>		E39	<input type="text"/>
		E35 minus E38			E40 x 45%
	E40	<input type="text"/>		E41	<input type="text"/>
					E39 + E41
				E42	<input type="text"/>
					E35 x 20%
				E43	<input type="text"/>
					E42 minus E43
Liability for one year				E44	<input type="text"/>
		E20 divided by E21			E44 x E45
Liability for all years	E45	<input type="text"/>		E46	<input type="text"/>
					E30 minus E46
Top Slicing Relief due				E47	<input type="text"/>

Copy to box A183 on page TCSN 13

# Section 17: Calculate Deficiency Relief

Complete this section if you are 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

Dividends in higher rate band

Amount moved to lower rate band

Tax adjustment

F1	<input type="text"/>
	from A138
F2	<input type="text"/>
	Smaller of F1 and F2
F3	<input type="text"/>
	F3 x 22.5%
F4	<input type="text"/>

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

Remaining Deficiency Relief

Income in higher rate band

Amount moved to the basic rate band

Tax adjustment

	F1 minus F3
F5	<input type="text"/>
	A118 + A128 + A148 + A158
F6	<input type="text"/>
	Lower of F5 and F6
F7	<input type="text"/>
	F7 x 20%
F8	<input type="text"/>

### Tax relief due

	F4 + F8
F9	<input type="text"/>
	Copy to box A182 on page TCSN 13

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

<b>G1</b>	
-----------	--

G2	
----	--

G3	
----	--

G4	
----	--

G5	
----	--

G6	
----	--

G7	
----	--

G8	
----	--

G9	
----	--

G10	
-----	--

G11	
-----	--

G3 + G11

**G12**

G13	£10,990
-----	---------

G14

<b>G14</b>	
------------	--

G15	
-----	--

G10 minus G

G15 minus G16

G16	
-----	--

<b>G17</b>	
------------	--

G18	
-----	--

G17 minus G18

<b>G19</b>	
------------	--

G20	
-----	--

G20	
-----	--

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

<b>Taxable income</b>			from A104	
If you have gains from life policies then copy E21 to G22, otherwise enter zero (0) in G22.				
Annualised gains			G21 + G22	
If you have gains from life policies then copy E20 to G24, otherwise enter zero (0) in G24.				
Total life policy gains			G23 minus G24	
			from F1	
<b>Deficiency Relief</b>			G25 minus G26	
Basic rate band			A109 + A111	
Basic rate band available to capital gains			G28 minus G27	
Available unused basic rate band			G29 minus G19	
Gains chargeable at 18%			Smaller of G14 and G30	G31 x 18%
Gains chargeable at 28%			G14 minus G31	G33 x 28%
Capital Gains Tax due on all gains			G20 + G32 + G34	
<b>Capital Gains Tax adjustments</b>			G35 + G36	
<i>Capital gains summary</i> pages	box 8			
<b>Foreign Tax Credit Relief</b>				
<i>Foreign</i> pages	box 39			
<b>Additional liability from trusts</b>				
<i>Capital gains summary</i> pages	box 9			
Capital Gains Tax due			G39 + G40	

Copy to box A212 on page TCSN 15 and copy to box A267 on page TCSN 19

# 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 8

H1	<input type="text"/>
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If box A104 is greater than £150,000 then enter 45% in box H2.

If box A104 is greater than £32,010 then enter 40% in box H2.

If box A104 is zero, enter zero (0) in box H2.

Otherwise, enter 20% in box H2.

H2	<input type="text"/>
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H1 x H2

H3	<input type="text"/>
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Copy to box A266  
on page TCSN 19

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 A59) is over £50,000.

Income	J1	from A59
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Tax reliefs J5   
 Tax return, page TR 4 box 1

	J4 + J5 + J7
J8	

Child Benefit income limit	J10	£50,000
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	J11 x 1%
J12	

J12 x J14

J15

Copy box J16 to  
box A211 on page TCSN 15  
and box A263 on page TCSN 19



## Section 21: Calculate Student Loan repayments

Complete this section if you completed the Income Contingent 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.

Add together income that is liable to the Student Loan repayment charge

<i>Employment</i> pages	boxes 1 + 3 + 12 + 16	K1	<input type="text"/>
<i>Employment</i> pages	boxes 17 + 18 + 19 + 20	K2	<input type="text"/>
			K1 minus K2
		K3	<input type="text"/>
<i>Additional information</i> 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"/>
<i>Additional information</i> 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"/>

Complete boxes K8 and K9 if you are a part-time teacher in England and Wales and the Student Loan Company has notified your employer not to deduct Student Loan repayments while you are accepted on the Repayment of Teachers' Loan scheme. Otherwise, ignore box K8 and enter zero ('0') in box K9.

If your employer has not been notified that your part-time employment has been accepted on the Repayment of Teachers' Loan scheme, ignore box K8 and enter zero ('0') in box K9.

Enter in box K8, the total of *Employment* pages boxes 1, 3, 12, and 16 minus the total of *Employment* pages boxes 17 to 20 for the employment to which the Repayment of Teachers' Loan scheme notification applies.

Part-time teacher's excluded income	K8	<input type="text"/>
If K8 is greater than £16,365, enter K8 minus £16,365 in box K9. Otherwise, enter zero ('0') in box K9	K9	<input type="text"/>

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

## Earned income for Student Loan purposes

		K7 minus K9
Employment pages		K10 <input type="text"/>
Ministers of religion pages	boxes 17 + 38 minus (6 + 19)	K11 <input type="text"/>
Self-employment (short) pages	box 31	K12 <input type="text"/>
Self-employment (full) pages	box 76	K13 <input type="text"/>
Lloyd's underwriters pages	box 52	K14 <input type="text"/>
Partnership (short) pages	box 20	K15 <input type="text"/>
Partnership (full) pages	box 76	K16 <input type="text"/>
UK property pages	box 15	K17 <input type="text"/>
Tax return, page TR 3	boxes 7 + 10 + 15	K18 <input type="text"/>
Total earned income		Total of boxes K10 to K18 K19 <input type="text"/>

## Unearned income for Student Loan purposes

Partnership (short) pages	box 28	K20 <input type="text"/>
Partnership (full) pages	boxes 35 + 70 + 73	K21 <input type="text"/>
UK property pages	box 40	K22 <input type="text"/>
Foreign pages		A19 + A34 + A49 K23 <input type="text"/>
Trusts etc. pages		A24 + A38 + A53 K24 <input type="text"/>
Interest and dividends		A42 + A56 K25 <input type="text"/>
Tax return, page TR 3	box 14	K26 <input type="text"/>
Additional information, page Ai 1	boxes 4 + 6 + 8	K27 <input type="text"/>
Other income		from A26 K28 <input type="text"/>
Total unearned income		Total of boxes K20 to K28 K29 <input type="text"/>

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

Unearned income threshold

K30

£2,000

If K29 is greater than K30, enter K29 in K31  
If K29 is less than or equal to K30, leave K31 blank

K31

K19 + K31

Total income for Student Loan purposes

K32

Student Loan deductions

Loss of year set against other income

K33

A69 minus A67

Relief for pension contribution,  
tax return, page TR 4

boxes 1 + 2 + 3 + 4

K34

K33 + K34

Total deductions

K35

Total income on which Student  
Loan repayments due

K32 minus K35

K36

K36 minus £16,365

K37

K37 x 9%

Student Loan repayment due

K38

Tax return, page TR 5

box 2

K39

Net Student Loan repayment due  
through Self Assessment

K38 minus K39

K40

Copy to box A264  
on page TCSN 19

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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