
Self Assessment Tax Returns User Guide

Preparing and filing the SA100 Self Assessment return in Tax Optimiser — opening a client's return, entering income and the supplementary pages, reliefs and student loans, the live tax calculation and SA302, submitting to HMRC, and amending.

Beta feature — Self Assessment tax returns are currently in beta and are switched on for one accountant firm at a time. To gain access for your firm, email support@taxoptimiser.co.uk and the team will enable it and help you get started.

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Self Assessment tax returns in Tax Optimiser (beta)

Prepare and file full SA100 Self Assessment returns for clients not in MTD — with a live tax calculation — from inside Tax Optimiser. Beta access via support@taxoptimiser.co.uk.

IN SHORT

- Full SA100 returns for non-MTD clients, prepared and filed inside Tax Optimiser
- The tax calculation runs live as you type - no waiting for HMRC
- Beta covers 2025-26 with every SA100 page, including the supplementary schedules
- BETA: email support@taxoptimiser.co.uk to enable it for your firm

Tax Optimiser can now prepare and file the full **Self Assessment tax return** (the SA100 and its supplementary pages) for individual clients who are **not in Making Tax Digital** — the traditional annual return, filed to HMRC through their online channel. You enter the return box by box, watch the tax calculation build live, download an SA302-style calculation for the client, and submit to HMRC without leaving Tax Optimiser.

How this differs from the MTD ITSA screens

Tax Optimiser's MTD ITSA screens are for clients in Making Tax Digital: digital records, quarterly updates, and HMRC doing the tax calculation. The Self Assessment screens are for everyone else — clients below the MTD threshold or not yet mandated, who still file one annual return. Because the traditional channel has no HMRC calculation service, **Tax Optimiser calculates the tax itself**, live as you type, so you always see the position before anything is filed. Both features can be used side by side across your client base.

Self Assessment 2025-26
SA100 - Individual Tax Return - Priya Shaw - UTR 5000000003

TOTAL TAX DUE
£9,854.32
Due by 31 January 2027, including a first payment on account of £2,392.77.

TAX YEAR
2025-26

RETURN

- Personal Details
- Employment (SA102)
- Self-employment short (SA103S)
- Partnership (SA104)
- UK Property (SA105)
- Foreign (SA106)
- Trusts (SA107)

Calculation (SA302)
The tax worked out from the figures entered, with PAYE coding adjustments and payments on account.

PAYE coding adjustments & payments on account

CAL7 Underpaid tax for earlier years included in your tax code for this year £ 0.00

CAL8 Tax due for this year included in a later year's PAYE code £ 0.00

CAL9 Outstanding debt included in your tax code for the year £ 0.00

CAL10 Claim to reduce payments on account ☐ Yes

[Download SA302 PDF](#)

Pay from all employments	EMP1-20	38,000.00
Profit from self-employment	SSE31/FSE76	13,500.00
Profit and income from partnerships	SPS20/FP520+	4,200.00
Profit from UK land and property	PRO40	0.00
Foreign income	FOR4-30	120.00

What is supported today

The beta supports tax year **2025-26** (6 April 2025 to 5 April 2026) with the full set of SA100 pages:

- **Employment (SA102)** – any number of employments
- **Self-employment**, short and full (SA103S / SA103F)
- **Partnership (SA104)**, short and full statements – any number of partnerships
- **UK Property (SA105)**
- **Foreign (SA106), Trusts (SA107), Capital Gains (SA108), Residence (SA109) and Additional Information (SA101)**
- **Interest & dividends**, state benefits and pensions, other UK income
- **Tax reliefs** – pension contributions, Gift Aid, Marriage Allowance, Blind Person's Allowance, the High Income Child Benefit Charge
- **Student and postgraduate loans**

A handful of genuinely specialist entries remain outside the calculation for now – life-insurance policy gains needing top-slicing relief, the remittance basis and FIG-regime claims, non-resident trust and Transfer of Assets Abroad charges, double-taxation partial-relief amounts, non-resident CGT and pension annual-allowance charges. If a return uses one of those boxes the calculation says so clearly and online filing is blocked, so nothing incorrect can reach HMRC. See *the supplementary pages article* for the details.

Getting access

The feature is enabled per accountant firm while in beta. Email support@taxoptimiser.co.uk from your firm's account and the team will switch it on, walk you through the first return, and agree when live filing is enabled for your firm. Feedback during beta directly shapes what gets built next.

Getting started with a client's return

Opening a client's first Self Assessment year, the pre-filled personal details, choosing the return's pages with Add Section, moving between sections, and the save-as-you-go model.

IN SHORT

- The 2025-26 return is created automatically on first open
- Personal details pre-fill from the client record; set the taxpayer status
- A valid UTR and NINO are required before filing
- Add Section picks the return's pages; data is kept if a section is hidden
- A green dot in the menu marks a section that holds figures
- Boxes save as you leave them - the tax total updates live

Once the beta is enabled for your firm, every individual client gains a **Self Assessment** entry in their menu. Open the client from your **Individuals** list and choose it — Tax Optimiser creates the 2025-26 return automatically the first time, so you land straight in the capture screen.

Personal details come pre-filled

The **Personal Details** section is snapshoted from the client's record when the year is created: name, National Insurance number and address are already in place, and stay with the return even if the client record changes later. Set the **Taxpayer status** here — Rest of UK, Scotland or Wales — because it drives which Income Tax bands the calculation uses.

The screenshot shows the Tax Optimiser interface for a client named Priya Shaw. The sidebar on the left contains a menu with 'Dashboard', 'Individual', 'Self Assessment' (highlighted), and 'Back to Individuals'. The main area displays the 'Self Assessment 2025-26' form. At the top, a blue header bar shows the client's name and UTR. Below this, a 'TOTAL TAX DUE' section prompts the user to enter figures. The 'RETURN' section lists several steps: 'Personal Details' (marked with a green dot), 'Finishing Your Return', 'Calculation (SA302)', and 'Submission'. The 'Personal Details' section is expanded, showing fields for date of birth, address lines, postcode, date address is effective from, telephone number, national insurance number, and taxpayer status. The taxpayer status is currently set to 'U - Rest of UK'. There is also a field for 'WFHP1' (Winter Fuel Payment or Pensions Age Winter Heating Payment).

The blue header shows the tax year, the client's name and their UTR, so you can always see whose return is open. Two things worth checking before you go further:

- The client's **Unique Taxpayer Reference** must be on their Tax Optimiser record (open **Individual** from the menu to add it). It has to be the real ten-digit UTR: the pre-flight checks test it against HMRC's check-digit rule and will not let a return without a valid one reach HMRC.
- The **National Insurance number** in Personal Details is required for filing too.

Pick the pages the return needs

A Self Assessment return is the core SA100 plus whichever supplementary pages apply. Press **Add Section** and tick the pages this client needs — each one appears in the left-hand menu. The pages are grouped under **Income**, **Other supplementary pages** and **Reliefs and repayments**, and each tile carries a line saying what belongs on it, so it is easy to tell the short self-employment page from the full one.

Add Sections

×

Select the pages of the return this individual needs. Disabling a section keeps its data — it is just hidden.

INCOME

☒
Employment (SA102)
Pay, tax deducted, benefits and expenses from each job or directorship. One page per employer.

☒
Self-employment short (SA103S)
Sole trader with straightforward affairs and turnover below the VAT threshold. One page per business.

☐
Self-employment full (SA103F)
Sole trader needing the full page: larger turnover, disallowable expenses, a balance sheet or basis adjustments.

☒
Partnership (SA104)
The individual's share of profit, losses, income and tax from each partnership they belong to.

☒
UK Property (SA105)
Rents, expenses, allowances and losses from letting UK land and property.

☒
Interest & Dividends
UK bank and building society interest, dividends, and small amounts of foreign interest and dividends.

☐
State Benefits & Pensions
State Pension, private and occupational pensions, and taxable state benefits.

☐
Other UK Income
Taxable income that has no other page, with any tax taken off and allowable expenses.

OTHER SUPPLEMENTARY PAGES

☒
Foreign (SA106)
Overseas savings, dividends, pensions, property and gains, and claims for foreign tax credit relief.

☒
Trusts (SA107)
Income from trusts, settlements and the estates of people who have died.

☒
Capital Gains (SA108)
Disposals of property, shares and other assets, with losses and reliefs claimed.

☒
Residence (SA109)
Non-residence, split-year treatment, the foreign income and gains (FIG) regime and double taxation claims.

☒
Additional Information (SA101)
Less common income, share schemes, lump sums, other reliefs, married couple's allowance and pension charges.

RELIEFS AND REPAYMENTS

☒
Tax Reliefs
Pension contributions, Gift Aid, blind person's allowance, Child Benefit charge and marriage allowance.

☒
Student Loan
Student and postgraduate loan plan type and repayments already deducted by an employer.

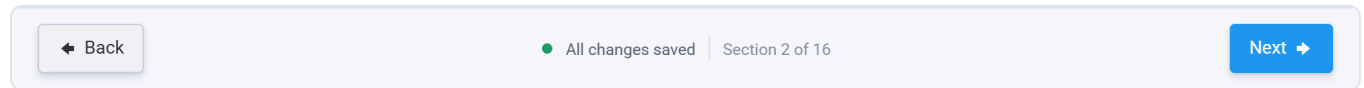
Cancel

Save

Tick exactly what this client's return needs; anything left unticked stays out of the menu and the filing. Unticking a section later just hides it: the data is kept, so nothing is lost if you change your mind, and a tile whose page already holds entries is marked **Has figures** so you can see what you would be hiding.

Finding your way around

The left-hand menu lists the sections in the order of the return. A **green dot** beside a section means figures have been entered on it, and a **red number** beside Calculation counts the problems that would stop the return being filed online. Click any section to open it, or use **Back** and **Next** at the foot of the screen to work through the return in order — the footer also shows which section you are on and whether your changes are saved.



Everything saves as you go

Each box saves when you leave the field, and the tax calculation re-runs automatically. The card at the top of the section menu updates within a moment of each entry: it shows the **Total Tax Due** by 31 January, including any first payment on account, or **Repayment Due** when the client has overpaid. There is no separate save button to remember — the footer reads **All changes saved** once an entry is stored. If you type something into a money box that is not a number, the box turns red, says it has not been saved, and keeps what you typed so you can correct it.

Entering income: employment, self-employment, property and investments

Entering the return's income pages: multiple employments, self-employment short and full pages, UK property, and interest and dividends — with the HMRC box references on every field.

IN SHORT

- Every box shows its HMRC reference - cross-check against the paper forms
- Groups follow the paper form and show how many boxes are filled
- Total boxes offer the sum of the boxes above them - press Use this
- Add one card per employment and per self-employed business
- PAYE reference + director question are mandatory on every employment
- Business description + start/cease questions are mandatory on every business
- Mortgage interest earns the 20% reducer automatically

Every box in the capture screen carries a small badge with its **HMRC box reference** (EMP1, SSE9, INC4...) matching the paper forms and HMRC's own notes — so if you are working from a P60, accounts or last year's return, you can cross-check box by box.

How each page is laid out

The boxes on a page are gathered into **groups** under headings that follow the paper form — *Pay and tax, Employer, Allowable expenses* and so on. Each heading shows how many of its boxes are filled ("2 of 5") and can be clicked to fold the group away. On the longer pages a link at the top, **Show only groups with figures**, hides every empty group so you can review what has been entered without scrolling past the rest.

Some boxes only apply once a question has been answered **Yes** — the date a business started, for example — and appear when it is. Free-text boxes accept only the characters HMRC allows (letters, numbers, spaces and a few symbols such as **& () , - . /**); type anything else, such as a colon or semicolon, and the box warns you straight away, because HMRC would reject the whole return for it.

Employment (SA102)

Open **Employment (SA102)** and press **Add Employment** for each job — a return can carry any number, each in its own card titled by employer name. Enter the pay and tax taken off from the P45/P60, plus any benefits and allowable expenses.

The screenshot shows the 'Self Assessment 2025-26' interface for Priya Shaw. The 'Employment (SA102)' section is selected, showing details for 'Bright Studio Ltd' with a pay of £38,000.00. The interface includes a sidebar with navigation options like Dashboard, Individual, and Self Assessment. The main content area shows a summary of tax due (£0.00) and a list of return sections. The Employment (SA102) section is active, displaying details for 'Bright Studio Ltd' with a pay of £38,000.00. It includes fields for PAY AND TAX, EMPLOYER details, and various tax-related inputs.

Two boxes are **required by HMRC for every employment**: the employer’s PAYE reference and the “company director” yes/no. A return missing either is rejected by HMRC’s systems, so answer them even when they feel obvious.

When a client has more than one employment the cards are listed closed, each showing the employer and the pay, and open one at a time. **Remove** asks you to confirm before it deletes a card’s figures.

Self-employment (SA103S / SA103F)

Choose **short** pages for straightforward businesses under the VAT threshold, or **full** pages where turnover is higher or the accounts need the detailed breakdown. As with employments, add one business card per trade.

The screenshot shows the 'Self Assessment 2025-26' interface for Priya Shaw. The 'Self-employment short (SA103S)' section is selected, showing details for 'Freelance illustration' with a turnover of £17,600.00. The interface includes a sidebar with navigation options like Dashboard, Individual, and Self Assessment. The main content area shows a summary of tax due (£0.00) and a list of return sections. The Self-employment short (SA103S) section is active, displaying details for 'Freelance illustration' with a turnover of £17,600.00. It includes fields for BUSINESS DETAILS, SSE1 Business description, SSE2 Business address postcode, and various tax-related inputs.

The **business description** and the **did the business start / cease in the year** questions are required by HMRC on every business. Enter the turnover and expense boxes, then the profit boxes as they appear on the accounts – the taxable profit you enter in the “total taxable profits” box is what flows into the tax calculation, including Class 4 National Insurance.

Where a total box is simply the sum of the boxes above it, Tax Optimiser adds them up for you. Enter the individual expenses and the total box shows what they come to, with a **Use this** link that fills it in; once the total agrees it shows a tick. The total is never overwritten for you, because HMRC lets a small business enter total expenses on their own without the breakdown.

The screenshot shows the Tax Optimiser web application interface for a user named Priya Shaw. The interface is divided into three main sections: a left-hand navigation menu, a central sidebar with action buttons, and a main content area for entering tax data.

Left-hand navigation menu: Includes a user profile for Priya Shaw, a 'Dashboard' link, and a 'Self Assessment' section with a 'Back to Individuals' link. A 'Logout' button is at the bottom.

Central sidebar: Contains links for 'Student Loan', 'Finishing Your Return', 'Calculation (SA302)', and 'Submission'. There is also an '+ Add Section' button.

Main content area: Titled 'ALLOWABLE EXPENSES' (2 of 10). It contains several input boxes for different expense categories, each with a label and a value field:

- SSE10.1 Amount of trading income allowance claimed: £ 0.00
- SSE11 Cost of goods: £ 2,600.00
- SSE12 Car, van and travel expenses: £ 0.00
- SSE13 Wages, salaries and staff costs: £ 0.00
- SSE14 Rent and other property costs: £ 0.00
- SSE15 Repairs and maintenance of property and equipment: £ 0.00
- SSE16 Accountancy and legal fees: £ 0.00
- SSE17 Interest and finance charges: £ 0.00
- SSE18 Phone and other office costs: £ 0.00
- SSE19 Other allowable business expenses: £ 1,500.00
- SSE20 Total allowable expenses: £ 0.00

Below these boxes, a summary line states: 'Boxes 11 to 19 = £4,100.00' with a 'Use this' link.

NET PROFIT, ALLOWANCES AND ADJUSTMENTS (0 of 9):

- SSE21 Net profit: £ 0.00
- SSE23 Annual investment allowance: £ 0.00

A small upward arrow icon is visible in the bottom right corner of the main content area.

UK Property (SA105)

The property page follows the SA105 layout: rents and other income, the expense categories, and the adjusted and taxable profit for the year. Residential finance costs (mortgage interest) go in their own box – the calculation gives the 20% tax reduction automatically rather than deducting them from profits.

The screenshot shows the 'Self Assessment 2025-26' interface for Priya Shaw. The left sidebar contains navigation links: Dashboard, Individual, Self Assessment (selected), and Back to Individuals. The main content area is titled 'Self Assessment 2025-26' and includes a 'TOTAL TAX DUE' of £4,502.70. Below this is a 'RETURN' section with a list of categories: Personal Details, Employment (SA102), Self-employment short (SA103S), Partnership (SA104), UK Property (SA105) (selected), Foreign (SA106), Trusts (SA107), and Capital Gains (SA108). The 'UK Property (SA105)' section is active, showing 'ABOUT THE PROPERTIES' and 'INCOME' sub-sections. The 'ABOUT THE PROPERTIES' section includes fields for 'Number of properties' (0 of 6), 'Property income ceased in year' (Yes/No), 'Income from property let jointly' (Yes/No), and 'Rent a Room relief claim' (Yes/No). The 'INCOME' section includes fields for 'Total rents and other income from property' (£0.00), 'Amount of property income allowance claimed' (£0.00), 'Used traditional accounting rather than cash basis to calculate income and expenses' (Yes/No), and 'Tax Taken Off Any Income' (£0.00).

Interest, dividends and other income

Interest & Dividends takes bank and building society interest (taxed interest is entered net, exactly as the paper form asks, and grossed up in the calculation) and dividends from companies and unit trusts. **State Benefits & Pensions** and **Other UK Income** cover the rest of the SA100's core income boxes.

The screenshot shows the 'Self Assessment 2025-26' interface for Priya Shaw, now displaying the 'Interest & Dividends' section. The 'TOTAL TAX DUE' has increased to £5,168.32. The 'RETURN' section on the left now shows 'UK Property (SA105)' as completed and 'Interest & Dividends' as the active section. The 'Interest & Dividends' section includes fields for 'Taxed bank, building society etc. interest' (£0.00), 'Interest and alternative finance receipts from UK banks etc. Gross' (£850.00), 'Untaxed foreign interest (up to £2,000)' (£0.00), 'Company dividends' (£1,400.00), 'Unit trust etc. dividends' (£0.00), 'Foreign dividends (up to £1,000) - the amount in sterling after foreign tax was taken off' (£0.00), and 'Tax taken off foreign dividends' (£0.00).

Partnership shares, foreign income, trust and estate income, capital gains, residence status and the Additional Information pages each have their own section — they are covered together in *the supplementary pages*.

The supplementary pages: partnership, foreign income, trusts, capital gains and more

Partnership shares, foreign income with FTCR, trust and estate income, capital gains, residence status and the SA101 pages — how each supplementary schedule is entered and calculated.

IN SHORT

- Add one card per partnership - profit shares drive Class 4 NIC automatically
- Enter trust income net from the R185; the gross-up and credits are automatic
- FTCR comes from the HS263 working sheet, credited up to the tax charged
- CGT: losses and the £3,000 AEA first, then 18%/24% around the unused basic band
- A capital gains page needs the computation summary in box 54 before it can be filed
- Non-residents lose the Personal Allowance unless boxes 15/16 claim it
- Specialist boxes that block filing are flagged in red before submission

Beyond the core income sections, the return's **supplementary pages** each have their own entry in the section picker. As everywhere else, every box carries its HMRC reference badge, saves as you leave it, and feeds the live calculation immediately.

Partnership (SA104)

Choose **short** or **full** statements to match what the partnership issued, and press **Add Partnership** for each one — a client can carry any number, each in its own card titled by the partnership's name. Enter the shares exactly as they appear on the partnership statement: the profit share flows into the calculation including **Class 4 National Insurance** (with the exemption tick and adjustment box honoured), voluntary Class 2 can be chosen here too, and the full statement adds the client's shares of savings, dividend, property and other income plus any tax deducted at partnership level.

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here to help at support@taxoptimiser.co.uk

Self Assessment 2025-26
SA100 - Individual Tax Return - Priya Shaw - UTR 5000000003

TOTAL TAX DUE
£8,066.32
Due by 31 January 2027, including a first payment on account of £2,688.77.

TAX YEAR
2025-26

RETURN

- Personal Details
- Employment (SA102)
- Self-employment short (SA103S)
- Partnership (SA104)**
- UK Property (SA105)
- Foreign (SA106)
- Trusts (SA107)
- Capital Gains (SA108)

Partnership (SA104)
The individual's share of profit, losses, income and tax from each partnership they belong to.

Use the short page when the Partnership Statement shows only a share of trading profit and bank interest. Use the full page for any other partnership income.

Partnership short (SA104S) [+ Add Partnership](#)

Design collective Share of profit £4,200.00 [Remove](#)

2 of 6 groups hold figures [Show only groups with figures](#)

PARTNERSHIP DETAILS 1 of 6

SPS1 Partnership reference number

SPS2 Partnership description
Design collective

SPS3Q Did you join the partnership during the return year

SPS4Q Did you leave the partnership during the return year

SHARE OF TRADING PROFIT 3 of 10

SPS8 Share of partnership profit or loss

SPS9 Tax year adjustment

£ 4,200.00

Foreign (SA106)

The foreign page takes the taxable totals by category – overseas savings interest, dividends, pensions, property and other income – together with any special withholding tax or UK tax already accounted for, which is credited like tax deducted at source. **Foreign Tax Credit Relief** works as it does on the paper form: work out the relief on HMRC's HS263 working sheet and enter it in box 2; the calculation credits it up to the tax charged and notes that HMRC may recompute it. Overseas residential finance costs earn the same 20% reducer as UK property.

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2025-26

RETURN

- Personal Details
- Employment (SA102)
- Self-employment short (SA103S)
- Partnership (SA104)
- UK Property (SA105)
- Foreign (SA106)**
- Trusts (SA107)
- Capital Gains (SA108)
- Residence (SA109)
- Additional Information (SA101)
- Interest & Dividends
- Tax Reliefs
- Student Loan
- Finishing Your Return
- Calculation (SA302)

FOR1 Other taxable income

☐ Yes

FOR2 Foreign tax credit relief

£ 0.00

INTEREST AND OTHER SAVINGS INCOME 1 of 9

FOR4A Country code

FOR4B Income before tax

£ 0.00

FOR4C Foreign Tax

£ 0.00

FOR4D Special withholding tax

£ 0.00

FOR4E Claim to FTCR

☐ Yes

FOR4F Taxable amount on interest and other savings

£ 0.00

FOR3 Total SWT or UK tax - overseas savings

£ 0.00

FOR4 Total taxable amount - overseas savings

£ 120.00

FOR4.1 Amount claimed under the foreign income and gains (FIG) regime

£ 0.00

DIVIDENDS FROM FOREIGN COMPANIES 0 of 9

FOR6A Country code

FOR6B Income before tax

£ 0.00

FOR6C Foreign Tax

FOR6D Special withholding tax

Trusts and estates (SA107)

Enter trust and estate income **net, exactly as the R185 shows it** — the calculation grosses each box up at the rate the trustees or personal representatives accounted for (basic, savings, dividend or trust rate) and credits the tax automatically. Two credits are **non-repayable** by law — payments from settlor-interested trusts and estate income taxed at the non-repayable basic rate — and the calculation caps them at the tax due rather than ever creating a refund from them.

The screenshot shows the 'taxoptimiser' software interface for 'Priya Shaw' under 'Self Assessment'. The main section is 'INCOME FROM ESTATES' (1 of 5). It contains several input fields for tax calculations:

- TRU15: Life insurance policy gains-additional tax paid (£ 0.00)
- TRU16: Estate income taxed at basic rate (£ 240.00)
- TRU17: Estate income taxed at savings rate (£ 0.00)
- TRU18: Estate income taxed at dividend rate (£ 0.00)
- TRU18.1: Estate income already taxed at 7.5% dividend rate (£ 0.00)
- TRU19: Estate income taxed at non-repayable basic rate (£ 0.00)
- TRU22: Foreign estate income (£ 0.00)
- TRU22.1: Amount claimed under the foreign income and gains (FIG) regime (£ 0.00)
- TRU23: Relief for UK tax accounted for (£ 0.00)
- TRU24: Foreign tax (£ 0.00)
- TRU25: Amount of residential property income or restricted finance costs from trusts and estates (£ 0.00)
- TRU25.1: Unused residential property finance costs brought forward (£ 0.00)

Capital Gains (SA108)

Enter the year's totals per asset category — residential property, listed and unlisted shares, crypto-assets, other assets — with disposals counts, proceeds, costs, gains and losses, exactly as on the paper form. The calculation applies in-year and brought-forward losses and the **£3,000 annual exempt amount**, then taxes what remains at **18% within any unused basic-rate band and 24% above it**, with Business Asset Disposal Relief and Investors' Relief gains at their 14% rate and carried interest at its own rate. Tax already charged on in-year property (PPD) or real-time returns is credited against the Capital Gains Tax due, up to the amount due — any excess is not repaid through the return, and the calculation says so. Capital Gains Tax joins the balancing payment but **never the payments on account**.

The screenshot shows the 'Self Assessment' form for 'Priya Shaw' in the 'taxoptimiser' software. The left sidebar contains navigation options: Dashboard, Individual, Self Assessment (selected), and Back to Individuals. The main area displays the 'LISTED SHARES AND SECURITIES' section with the following fields:

Field ID	Description	Value
CGT23	Number of disposals	1
CGT24	Disposal proceeds	£ 9,800.00
CGT25	Allowable costs (including purchase price)	£ 3,300.00
CGT26	Gains in the return year, before losses	£ 6,500.00
CGT26.1	Amount claimed under the foreign income and gains (FIG) regime	£ 0.00
CGT27	Losses in the return year	£ 0.00
CGT28	The relevant code for any claim or election made	
CGT29	Total gains or losses on the disposal of an asset of this type reported on Real Time Transaction returns	£ 0.00
CGT30	Tax on gains reported in an RTT return already charged	£ 0.00

Below this is the 'UNLISTED SHARES AND SECURITIES' section, which is currently empty (0 of 9).

HMRC will not accept a capital gains page without a **summary of the computation**. Put it in the **Additional Information** box (box 54) at the foot of the page – a line per disposal with proceeds, costs and the gain is enough. Until it is there, the pre-flight checks on the Submission section flag it and link you straight back to this page.

Residence (SA109)

The residence page carries the statutory residence test entries – residence status, split-year treatment, day counts and ties – plus the personal allowance claim boxes. One entry changes the tax directly: a client marked **not UK resident** loses the Personal Allowance unless boxes 15 or 16 claim it (under a double taxation agreement or another basis), and the calculation shows a note whenever it has removed the allowance. A non-resident's UK dividends also carry a non-repayable credit at the dividend ordinary rate, which the calculation sets against the bill automatically.

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here to help at support@taxoptimiser.co.uk

Self Assessment 2025-26

SA100 - Individual Tax Return - Priya Shaw - UTR 5000000003

TOTAL TAX DUE
£9,068.32
 Due by 31 January 2027, including a first payment on account of £2,742.77.

TAX YEAR
 2025-26

RETURN

- Personal Details
- Employment (SA102)
- Self-employment short (SA103S)
- Partnership (SA104)
- UK Property (SA105)
- Foreign (SA106)
- Trusts (SA107)
- Capital Gains (SA108)

Residence (SA109)

Non-residence, split-year treatment, the foreign income and gains (FIG) regime and double taxation claims.

0 of 7 groups hold figures [Show only groups with figures](#)

RESIDENCE STATUS

0 of 8

NRD1 Not resident in UK

☐ Yes

NRD3 Request for split year treatment

☐ Yes

NRD3.1 Tick box if more than one case of split year treatment applies

☐ Yes

NRD4 Resident in UK for previous year

☐ Yes

NRD6 Split year treatment, date from which the UK part year begins or ends

dd/mm/yyyy

NRD7 Tick box if the taxpayer meets the third automatic overseas test

☐ Yes

NRD8 Had a gap between employments in this tax year

☐ Yes

NRD9 Had a home overseas

☐ Yes

DAYS AND TIES

0 of 6

Additional Information (SA101)

The SA101 catch-all page covers the less common entries: gilt interest (entered gross with its tax credited), stock dividends and bonus issues, share schemes and employment lump sums (enter the taxable amounts in boxes 3 to 5 – the exemption boxes 8 to 10 are for information and are not deducted again), seafarers' and foreign-earnings deductions, and the extra reliefs – qualifying loan interest, annuities and, for investments, **EIS (30%)**, **SEIS (50%)**, **VCT (30%)** and **Community Investment Tax Relief**, each capped at the tax charged. The age-related **Married Couple's Allowance** (a spouse born before 6 April 1935) is worked out here too, with its income taper and transfer options.

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here to help at support@taxoptimiser.co.uk

Additional Information (SA101)

ASE14 Overseas pension exempt employer contributions

£ 0.00

ASE15 UK patent royalty payments made

£ 0.00

OTHER TAX RELIEFS

1 of 12

AOR1 Venture capital trust share subscriptions

£ 0.00

AOR2 Enterprise investment scheme share subscriptions

£ 2,000.00

AOR3 Community investment tax relief

£ 0.00

AOR4 Annuities and annual payments

£ 0.00

AOR5 Qualifying loan interest

£ 0.00

AOR6 Post cessation and other losses

£ 0.00

AOR6.1 Pre-incorporation losses

£ 0.00

AOR7 Maintenance or alimony payments

£ 0.00

AOR8 Trade union etc. death benefit payments

£ 0.00

AOR9 Bonus security redemption distribution relief

£ 0.00

AOR10 Subscriptions for shares under the Seed Enterprise Investment Scheme

£ 0.00

AOR12 Non-deductible loan interest from investments into property letting partnerships

£ 0.00

MARRIED COUPLE'S ALLOWANCE

0 of 11

MCA1 Spouse's name

MCA2 Spouse's date of birth

What still blocks online filing

A small set of genuinely specialist boxes remains outside the calculation. Using any of them raises a **blocking warning** on the Calculation section and the pre-flight checks refuse to file, so a wrong self-calculated return can never reach HMRC:

- life-insurance policy gains needing **top-slicing relief** (SA101, SA106 and SA107 life-gain boxes)
- remittance-basis and **foreign income and gains (FIG) regime** claims
- non-resident settlor-interested trusts and **Transfer of Assets Abroad** charges
- double taxation agreement **partial relief amounts**, Overseas Workday Relief and Temporary Repatriation Facility elections
- **non-resident CGT** and QAHC/excluded-securities gains
- pension **annual allowance and unauthorised payment charges**

Returns needing those entries should be filed through other means for now; everything else on these pages files online as normal.

Reliefs, student loans and the rest of the return

Pension contributions, Gift Aid, Marriage Allowance, the High Income Child Benefit Charge, student loan plans, and the return's closing boxes.

IN SHORT

- Enter Gift Aid and pension payments as paid - the calculation does the grossing up
- Watch the basic-rate band grow in the band breakdown after a Gift Aid entry
- Marriage Allowance is one tick in either direction
- HICBC is automatic once Child Benefit received is entered
- Student loan plan type + PAYE deductions drive the SA repayment

The **Tax Reliefs** and **Student Loan** sections carry the SA100's claims and charges. Everything here feeds the live calculation the moment it is entered, so you can see exactly what each claim is worth.

Tax reliefs

The screenshot shows the Tax Optimiser interface for a Self Assessment 2025-26 return. The left sidebar contains navigation links: Dashboard, Individual, Self Assessment (selected), and Back to Individuals. The main content area is titled 'Self Assessment 2025-26' and shows a 'TOTAL TAX DUE' of £8,018.32, due by 31 January 2027. Below this is a 'TAX YEAR' dropdown set to 2025-26. The 'RETURN' section lists various sections: Personal Details, Employment (SA102), Self-employment short (SA103S), Partnership (SA104), UK Property (SA105), Foreign (SA106), Trusts (SA107), and Capital Gains (SA108). The 'Tax Reliefs' section is active, showing a list of relief groups. The first group is 'PENSION CONTRIBUTIONS' (0 of 5), which includes: REL1 (Payments to registered pension schemes), REL1.1 (One off registered pension schemes payments), REL2 (Retirement annuity contract payments), REL3 (Employer pension scheme payments), REL4 (Non UK overseas pension scheme payments), and CHARITABLE GIVING (1 of 6). The CHARITABLE GIVING section shows REL5 (Gift aid payments made in year) with a value of 400.00, and REL6 (One off gift aid payments) with a value of 0.00. REL7 (Gift aid payments carried back to previous year) and REL8 (Gift aid payments brought back from later year) are also listed.

The page is grouped by relief: pension contributions, charitable giving, Blind Person's Allowance, the High Income Child Benefit Charge and Marriage Allowance.

- **Pension contributions** — enter relief-at-source payments gross (as the form asks); the calculation extends the basic-rate band and protects the Personal Allowance taper accordingly. Retirement annuity and overseas scheme payments are deducted from income.
- **Gift Aid** — enter what the client actually paid; the gross-up and band extension happen in the calculation. You can see the effect in the band breakdown: the basic-rate band grows by the grossed-up gift.

- **Marriage Allowance** — tick whether the client is receiving from or transferring to their partner; the £252 reduction (or reduced allowance) is applied automatically. The spouse identity boxes are also here.
- **High Income Child Benefit Charge** — enter the Child Benefit received and number of children; the charge is calculated from adjusted net income (1% per £200 over £60,000, fully clawed back at £80,000).
- **Blind Person's Allowance** — tick registered blind and the allowance is added.
- **Winter Fuel Payment** — this one sits in **Personal Details**, not here: enter the payment received and the calculation charges it back where the client's income is over £35,000.

Student and postgraduate loans

Tick the notification box, pick the **plan type**, and enter anything already repaid through PAYE — the calculation works out the Self Assessment repayment from total income (unearned income counts once it exceeds £2,000) and nets off the PAYE deductions.

The screenshot shows the 'Self Assessment 2025-26' form in the taxoptimiser interface. The left sidebar shows the navigation menu with 'Self Assessment' selected. The main content area is titled 'Self Assessment 2025-26' and includes a 'TOTAL TAX DUE' of £9,854.32. Below this is a 'RETURN' section with a list of categories: Personal Details, Employment (SA102), Self-employment short (SA103S), Partnership (SA104), UK Property (SA105), Foreign (SA106), Trusts (SA107), and Capital Gains (SA108). The 'Student Loan' section is highlighted, showing fields for 'Income contingent student loan notification' (SLR1) with a 'Yes' checkbox, 'Student loan repayment deducted amount' (SLR2) with a value of £855.00, 'Postgraduate Loan repaid in year by deduction by employer' (SLR3) with a value of £0.00, and 'Student loan plan type' (SLRPT) with a dropdown menu set to 'Plan 2'. There is also a 'Postgraduate loan plan type' (PGLRPT) dropdown menu.

Finishing your return

The **Finishing Your Return** section carries the SA100's closing boxes, grouped as on the form — refunds and tax code, repayment bank details, the tax adviser's details, other information (including the provisional-figures indicator), and signing on behalf of someone else. Repayment bank details are all-or-nothing: HMRC expects the bank name, sort code and account number together, not one without the others. The declaration itself is confirmed on the Submission screen at filing time, so nothing here blocks day-to-day data entry.

The tax calculation and the SA302 PDF

The live SA302-style calculation: the staged statement, the band-by-band breakdown, PAYE coding adjustments and the claim to reduce payments on account, warnings, and the downloadable SA302 PDF.

IN SHORT

- Recalculated on every save - never stale
- The band table shows exactly which rate taxed each slice of income
- Coding notice amounts and the POA reduction claim are entered on the Calculation section
- Red blocking warnings stop online filing before it can go wrong
- The SA302 PDF is the document mortgage lenders ask for
- Advisory until HMRC accepts - HMRC's own calculation is definitive

Because the traditional Self Assessment channel has no HMRC calculation service, Tax Optimiser computes the full tax position itself – recalculated on **every save**, so the **Calculation (SA302)** section and the Total Tax Due card are never stale. The card spells out what the figure is: the amount due by 31 January including any first payment on account, or the repayment due when the client has overpaid.

Reading the calculation

The screenshot shows the Tax Optimiser interface for Priya Shaw's Self Assessment. The 'Calculation (SA302)' section is active, displaying a table of income and deductions. The table includes the following items:

Category	Code	Amount
Pay from all employments	EMP1-20	38,000.00
Profit from self-employment	SSE31/FSE76	13,500.00
Profit and income from partnerships	SPS20/FPS20+	4,200.00
Profit from UK land and property	PRO40	0.00
Foreign income	FOR4-30	120.00
Income from trusts, settlements and estates (gross)	TRU1-22	300.00
State pension and benefits, other pensions	INC8-16	0.00
Interest received (gross)	INC1-3	970.00
Dividends	INC4-6	1,400.00
Total income		58,370.00
Personal Allowance		-12,570.00
Taxable income (excluding state pension lump sum)		45,800.00
Income Tax charged		10,223.75
Enterprise Investment Scheme relief (30%)	AOR2	-600.00
Income Tax due		9,623.75

A 'Download SA302 PDF' button is located in the top right corner of the calculation area.

The statement follows the same staged shape as HMRC's SA302: income by type, deductions and the Personal Allowance (with the £100,000 taper where it applies), Income Tax, **Capital Gains Tax** where the SA108 page is in use, Class 4 and Class 2 National Insurance, student loan repayments, tax already deducted at source (PAYE, CIS, taxed interest, trust credits), and finally the **balancing payment** and any **payments on**

account for the following year with their due dates. Capital Gains Tax joins the balancing payment but never the payments on account.

PAYE coding adjustments and reducing payments on account

PAYE coding adjustments & payments on account

CAL7 Underpaid tax for earlier years included in your tax code for this year	CAL8 Tax due for this year included in a later year's PAYE code
£0.00	£0.00
CAL9 Outstanding debt included in your tax code for the year	CAL10 Claim to reduce payments on account
£0.00	☐ Yes

The card at the top of the Calculation section carries the SA110 boxes that adjust what is actually payable:

- **Underpaid tax for earlier years in this year's code** and **outstanding debt in the code** — these add to the balancing payment, because that slice of the year's PAYE was collecting old amounts, not this year's tax. Take both from the client's PAYE coding notice.
- **Tax due for this year included in a later year's code** — this defers, reducing the balancing payment (it can bring it to zero but never create a repayment).
- **Claim to reduce payments on account** — tick the claim and enter the reduced first payment where next year's income will be lower. The claim can only *reduce*: an amount at or above the calculated figure is ignored, with a note saying so.

How the tax was worked out

Below the statement, the band breakdown shows every slice of income against the band and rate that taxed it — including the 0% slices (Personal Savings Allowance, dividend allowance, savings starting rate) and any band extension from Gift Aid or pension contributions. Scottish taxpayers see the Scottish bands on non-savings income, with savings and dividends staying on UK-wide bands, exactly as HMRC applies them.

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Priya Shaw

✈️

Dashboard

Individual

Self Assessment

← Back to Individuals

Logout

Class 4 National Insurance

307.80

Student loan repayment (plan 02) SLR

1,836.00

Tax already deducted (PAYE, CIS, at source)

-5,146.00

Balancing payment due 31 January

7,461.55

First payment on account due 31 January

2,392.77

Second payment on account due 31 July

2,392.78

How the tax was worked out

Income	Band	Rate	Amount	Tax
Non-savings	Basic rate	20.00%	38,200	7,640.00
Non-savings	Higher rate	40.00%	5,230	2,092.00
Savings	Personal Savings Allowance	0.00%	500	0.00
Savings	Higher rate	40.00%	470	188.00
Dividends	Dividend allowance	0.00%	500	0.00
Dividends	Dividend higher rate	33.75%	900	303.75
Capital gains	Gains at higher rate	24.00%	3,500	840.00

This calculation is based on the information entered and is advisory until HMRC processes the return – HMRC's own calculation is definitive. Last calculated 07 Oct 2026 20:49 UTC.

← Back

● All changes saved

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Next

⬆️

Warnings: informational and blocking

The calculation flags anything it wants you to know about. **Informational** notes explain a treatment (for example how a state pension lump sum was taxed). **Blocking** warnings, shown in red, mean the return cannot be filed online through Tax Optimiser – typically because it uses one of the specialist boxes the calculation does not yet cover. The section menu shows a red count beside Calculation while any are outstanding. A blocked return fails the pre-flight checks on the Submission screen, so nothing incomplete can reach HMRC by accident.

The SA302 PDF

Download SA302 PDF produces the tax-calculation document clients are asked for by mortgage lenders: the full statement, the band breakdown and the payments on account, over the client's name and UTR. The PDF is recalculated from the saved figures at the moment you download it, and carries a **draft banner** until HMRC has accepted the return. As with any software calculation, it is advisory until HMRC processes the return – HMRC's own figure is definitive.

Submitting the return to HMRC

Filing a prepared return: the pre-flight checks and their fix links, the declaration, what happens during submission, and reading the submission history.

IN SHORT

- Every pre-flight check must pass - and is re-checked server-side at filing
- A failed check links straight to the section that fixes it
- One click builds, signs, submits and polls HMRC for the outcome
- Acceptance locks the year; rejection shows HMRC's errors verbatim
- The correlation ID in the history is the reference for any HMRC query
- Re-poll chases an in-flight submission without resubmitting

The **Submission** section takes the return from prepared to filed: pre-flight checks, the declaration, the submission itself, and a history of every attempt.

Pre-flight checks

The screenshot shows the Tax Optimiser web interface for a user named Priya Shaw. The main content area is titled 'Self Assessment 2025-26' and displays the 'TOTAL TAX DUE' as £9,854.32, due by 31 January 2027. Below this, there is a 'RETURN' section with a list of return components: Personal Details, Employment (SA102), Self-employment short (SA103S), Partnership (SA104), UK Property (SA105), Foreign (SA106), Trusts (SA107), and Capital Gains (SA108). The 'Submission' section is active, showing 'Pre-flight checks' with six green status indicators: 'Year is open for submission', 'Individual has a valid UTR', 'National Insurance number entered', 'Calculation parameters exist for this tax year', 'No blocking calculation warnings', and 'Capital gains computation summary entered'. A 'Re-check' button is available for each check. Below the checks is a 'Declaration' section with a 'Submit to HMRC' button. At the bottom, there is a 'Submission history' section.

Every check must pass before the Submit button unlocks, and every one is re-verified on the server at the moment of filing:

- the year is open for submission (not already accepted, unless amending)
- the client has a **valid UTR** on their record (it is checked against HMRC's check-digit algorithm, not just for presence)
- a National Insurance number is entered in Personal Details
- calculation support exists for the tax year

- there are **no blocking calculation warnings**
- where the return has a Capital Gains page, the **computation summary** is entered in its box 54 — HMRC rejects an SA108 without one

Anything failing shows in red with what to fix. Where the fix is on another section of the return, a **Go to** link beside the check takes you straight there; come back to Submission afterwards and the list is checked again, or press **Re-check** to run it at any time.

Declaration and submit

Tick the declaration — the standard Self Assessment wording that the return is correct and complete to the best of the taxpayer's knowledge — and press **Submit to HMRC**. Tax Optimiser builds the return in HMRC's required format, signs it with the tamper-evident IRmark, sends it, and polls HMRC for the response, all in one step. The section shows a progress panel while this happens — it can take a minute — and then the outcome: **Return accepted by HMRC**, or the problem HMRC reported. On success the year moves to **Accepted** and locks against accidental edits; if HMRC rejects the return, their errors are shown in full and the year reopens for correction as soon as you edit it.

The submission history

Every attempt is recorded with its date, status (**Waiting for HMRC**, **Accepted** or **Rejected**), whether it was an amended return, and its HMRC correlation ID — the reference to quote if you ever need to speak to HMRC (or to support@taxoptimiser.co.uk) about a filing. If a submission is still showing **Waiting for HMRC** — for example after a connection drop mid-poll — the **Re-poll** button asks HMRC for the outcome again without resubmitting anything. Tax Optimiser also chases stuck submissions **automatically in the background** every fifteen minutes, so a return interrupted mid-poll usually resolves itself without any action from you.

Amending an accepted return

Accepted years lock; Reopen for amendment files a replacement return. The amendment deadline, rejections, and chasing stuck submissions.

IN SHORT

- Accepted years lock read-only automatically
- Amendments can be filed until 12 months after the 31 January deadline
- Reopen for amendment - the next filing replaces the original at HMRC
- Rejections reopen on edit; Re-poll chases interrupted submissions
- Quote the correlation ID to support for any filing query

Once HMRC accepts a return, the year **locks**: every section shows read-only so the filed position cannot drift by accident. The banner across the top shows the amendment deadline — Self Assessment returns can be amended up to **12 months after the 31 January filing deadline** (for 2025-26, until 31 January 2028).

The screenshot shows the taxoptimiser interface for a Self Assessment 2025-26 return. The user is Priya Shaw. A banner at the top states: "We're testing MTD for ITSA (Beta)! To ensure smooth submissions, please allow extra time in case of any unexpected issues. We're here to help at support@taxoptimiser.co.uk". Below this, a blue header indicates "Self Assessment 2025-26" with details "SA100 - Individual Tax Return - Priya Shaw - UTR 5000000003". A prominent orange banner states: "This year is accepted by HMRC and locked. Amendments can be filed until 31 January 2028." with a "Reopen for amendment" button. The left sidebar shows navigation options: Dashboard, Individual, Self Assessment (selected), and Back to Individuals. The main content area displays the "TOTAL TAX DUE" as £9,854.32, due by 31 January 2027. The "TAX YEAR" is set to 2025-26 - Accepted. Under the "RETURN" section, "Personal Details" is selected. The "Personal Details" form includes fields for date of birth, address lines 1-4, postcode, date address is effective from, national insurance number, and taxpayer status. The "Reopen for amendment" button is located in the top right of the orange banner.

Reopening for amendment

Press **Reopen for amendment** and the year unlocks with an amendment banner: from this point the next submission is filed as an **amended return**, which HMRC treats as replacing the original. Edit whatever needs correcting — the calculation re-runs as usual — then submit again from the Submission section exactly as before. The declaration step makes clear an amended return is being filed.

Rejections and stuck submissions

A rejection never locks anything: HMRC's errors are shown on the Submission screen, and the year returns to open the moment you edit a section — fix the issue and submit again. If a submission was interrupted mid-flight and the year shows submitted without an outcome, the same **Reopen** action unlocks it (without the amendment flag, since nothing was accepted), and **Re-poll** on the Submission screen can chase HMRC for the original outcome first.

During the beta

While Self Assessment is in beta, the team at support@taxoptimiser.co.uk is the fastest route for anything unexpected around filing and amendments — include the submission's correlation ID from the history and they can trace it end to end with HMRC.