

# Tax Calculation Summary notes

**6 April 2007 to 5 April 2008**

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 income in:

- boxes 8 or 18 on page TR 3 of your Tax Return
- box 13 on page Ai 1 of the *Additional information* pages
- boxes 6 or 8 of the *Lloyd's underwriter's* pages
- box 39 of the *Foreign* pages
- box 43 (if the amount is greater than five times the amount in box 45) of the *Foreign* pages
- boxes 2, 17 to 19 or 21 to 23 of the *Trusts* etc pages.

And you will not be able to use it if you have an entry in:

- box 1 of the *Foreign* pages
- box 2 of the 'Share schemes and employment lump sums' section on page Ai 2 of the *Additional information* pages
- boxes 9 or 10 in the 'Other tax reliefs' section on page Ai 2 of the *Additional information* pages
- box 1 in the 'Income Tax losses' section on page Ai 3 of the *Additional information* pages
- box 9 of the *Capital Gains Summary* pages.

In these circumstances, either your tax adviser or we will do the calculation for you. If you want us to do it, please make sure your paper Tax Return reaches us **by 31 October 2008** or that you file online **by 31 January 2009** (to file online, go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and under *do it online* select Self Assessment).

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# Completing the Tax Calculation Working Sheet

The Working Sheet is made up of twelve 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 1943 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.

<i>Type of income (or gain)</i>	<i>Tax band</i>		
	First £2,230 of taxable income <sup>1</sup>	Next £32,370 of taxable income <sup>2</sup>	All remaining taxable income
Non-savings income, for example, income from employment or self-employment, or property income	10%	22%	40%
Savings income includes bank and building society interest, and gains made on life insurance policies (without a 'notional' tax credit).	10%	20%	40%
Dividends and tax credits	10%	10%	32.50%
Taxable lump sum payments	10%	22%	40%
Gains on life insurance policies with a 'notional' tax credit	20%	20%	40%
Capital gains	10%	20%	40%

<sup>1</sup> If non-savings income is less than £2,230, the balance of the 10% tax band can be set against savings income. If non-savings and savings income together are less than £2,230, the balance can be set against dividends. Similarly, if the £32,370 tax band is not all used on non-savings income, the balance can be set against savings income.

<sup>2</sup> This figure of £32,370 can be increased if you pay tax at 40% and make personal pension contributions, FSAVCs and Gift Aid payments.

# Section 1: Add together non-savings income and lump sum payments

If any box on these pages is a minus figure, substitute zero

## Employment

<i>Employment</i> pages	boxes 1 + 3	A1	<input type="text"/>	
<i>Ministers of religion</i> pages	box 38	A2	<input type="text"/>	
<i>Additional information</i> pages, page Ai 2 (Share schemes and employment lump sums)	boxes 3 + 4	A3	<input type="text"/>	
				A1 + A2 + A3
Benefits from your employment - <i>Employment</i> pages	boxes 9 to 16	A4	<input type="text"/>	
Employment expenses - <i>Employment</i> pages	boxes 17 to 20	A6	<input type="text"/>	
<i>Additional information</i> pages, page Ai 2 (Share schemes and employment lump sums)	boxes 11 to 13	A7	<input type="text"/>	
				A6 + A7
		A8	<input type="text"/>	
				A4 + A5 minus A8
<b>Total from all employments</b>		A9	<input type="text"/>	
<i>Additional information</i> pages, page Ai 2 (Share schemes and employment lump sums)	box 1	A10	<input type="text"/>	

## Profit from self-employment

<i>Self-employment (Short)</i> pages	box 28	A11	<input type="text"/>	
<i>Self-employment (Full)</i> pages	box 74	A12	<input type="text"/>	
				A11 + A12
<b>Total profit from self-employment</b>		A13	<input type="text"/>	

## Lloyd's underwriters

<i>Lloyd's underwriters</i> pages	box 53	A14	<input type="text"/>	
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## Partnerships

Partnership (Short) pages

box 18

A15

Partnership (Full) pages

box 75

A16

A15 + A16

Total profit from partnerships

A17

## Profit from UK property

UK property pages

box 38

A18

## Foreign income

Foreign pages

boxes 9 + 13 + 30 + 41 + 42

A19

## Trusts and estates

Trusts etc. pages

(boxes 3 + 7 + 15) x 100/78

A20

(boxes 1 + 10) x 100/60

A21

box 12

A22

A20 + A21 + A22

Total non-savings income from trusts and estates

A23

## UK pensions and State benefits

Tax Return, page TR 3

boxes 7 + 10 + 12 + 14

A24

## Other income

Total other income

Tax Return, page TR 3

box 15 minus 16

A25

A9 + A10 + A13 + A14 + A17  
+ A18 + A19 + A23 + A24 + A25

Total non-savings Income

A26

## Lump sum payments

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

box 5

A27

## Section 2: Add together savings income (excluding dividends).

### Partnerships

Partnership (Short) pages	box 26	A28	<input type="text"/>	
Partnership (Full) pages	boxes 33 + 72	A29	<input type="text"/>	
				A28 + A29
<b>Total savings income from partnerships</b>		A30	<input type="text"/>	

### Foreign income

Foreign pages	box 5	A30a	<input type="text"/>	
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### Trusts and estates

Trusts etc. pages	(boxes 4 + 8 + 16) x 100/80	A31	<input type="text"/>	
	box 13	A32	<input type="text"/>	
				A31 + A32
<b>Total savings income from trusts and estates</b>		A33	<input type="text"/>	

### Interest received from UK banks and building societies

Tax Return Interest, page TR 3	(box 1 x 100/80)	A34	<input type="text"/>	
Interest, page TR 3	box 2	A35	<input type="text"/>	
Additional information pages, page Ai 1 Interest from gilt-edged securities	box 3	A36	<input type="text"/>	
				A34 + A35 + A36
<b>Total interest received from UK banks and building societies</b>		A37	<input type="text"/>	

### Gains on life insurance policies etc.

Additional information pages, page Ai 1 Life insurance gains	boxes 6 + 8	A38	<input type="text"/>	
				A30 + A30a + A33 + A37 + A38
<b>Total savings income</b>		A39	<input type="text"/>	

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

## Dividends

Partnership (Full) pages	box 69	A40	<input type="text"/>
Foreign pages	boxes 7 + 11	A41	<input type="text"/>
Trusts etc. pages	(boxes 5 + 9 + 20) x 100/90	A42	<input type="text"/>
	box 11 x 100/67.5	A43	<input type="text"/>
			A42 + A43
<b>Total dividend income from trusts and estates</b>		A44	<input type="text"/>

## Dividends from UK companies

Tax Return page TR 3	(boxes 3 + 4) x 100/90	A45	<input type="text"/>
Tax Return page TR 3	box 5	A45a	<input type="text"/>
Additional information pages, page Ai 1 Stock dividends	box 12 x 100/90	A46	<input type="text"/>
			A45 + A45a + A46
<b>Total dividends from UK companies</b>		A47	<input type="text"/>

## Total dividend income

A40 + A41 + A44 + A47  
A48

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

Foreign pages	box 43	A49	<input type="text"/>
Additional information pages, page Ai 1 Life insurance gains	box 4	A50	<input type="text"/>
			A49 + A50
<b>Total gains on life insurance policies</b>		A51	<input type="text"/>

## Total Income

A26 + A27 +  
A39 + A48 + A51  
A52

# Section 4: Calculate total allowances and deductions

## Loss of year set against other income, from

<i>Self-Employment (Short)</i> pages	box 30	A53	<input type="text"/>
<i>Self-Employment (Full)</i> pages	box 76	A54	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 57	A55	<input type="text"/>
<i>Partnership (Short)</i> pages	box 20	A56	<input type="text"/>
<i>Partnership (Full)</i> pages	boxes 20 + 37 + 41	A57	<input type="text"/>
<i>UK property</i> pages	boxes 16 + 40	A58	<input type="text"/>
<i>Foreign</i> pages	box 31	A59	<input type="text"/>
<i>Capital Gains Summary</i> pages	box 12	A60	<input type="text"/>

## Post cessation and other losses

<i>Additional information</i> pages, page Ai 3 Other tax reliefs	box 6	A61	<input type="text"/>
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Total boxes A53 to A61

**Total losses**

A62

## Other deductions

Box A63: 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 Tax Reliefs	boxes 2 + 3 + 4	A63	<input type="text"/>
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## Charitable giving

Tax Return page TR 4 Tax reliefs	boxes 9 + 10	A64	<input type="text"/>
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## Annuities and annual payments

Additional information pages,  
page Ai 2 Other tax reliefs box 4

	A65 x 100/78
A65 <input style="width: 80%;" type="text"/>	A66 <input style="width: 80%;" type="text"/>

## Qualifying loan interest

Additional information pages,  
page Ai 2 Other tax reliefs box 5

A67 <input style="width: 80%;" type="text"/>
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## Trade union etc. death benefit payments

Additional information pages,  
page Ai 2 Other tax reliefs box 8

A68 <input style="width: 80%;" type="text"/>
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A62 + A63 + A64 + A66 + A67 + A68

**Total deductions**

A69 <input style="width: 80%;" type="text"/>
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## Personal allowances

Box A71: if you were born before 6 April 1943 you may be entitled to a higher age-related personal allowance, depending on your income. If you are, Section 13 on page TCSN 26 will work out the figure for box A71

Personal allowance

A70 <input style="width: 80%; text-align: right; value: 5225;" type="text"/>
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From B12 on page TCSN 26

Age-related personal allowance

A71 <input style="width: 80%;" type="text"/>
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Blind person's allowance (£1730)

A72 <input style="width: 80%;" type="text"/>
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Blind person's surplus allowance from spouse

A73 <input style="width: 80%;" type="text"/>
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*Copy box A73 to Tax Calculation  
Summary pages box 11*

**Total personal allowances**

Total boxes A70 to A73	
A74 <input style="width: 80%;" type="text"/>	

**Total deductions and allowances**

A69 + A74	
A75 <input style="width: 80%;" type="text"/>	

*Copy to A77 on page TCSN 10*

# Section 5: Calculate taxable income

If any box on these pages is a minus figure, substitute zero

This section allocates your deductions and allowances (from Section 4 ) against income (from Sections 1, 2 and 3) in the way that is likely to be most beneficial for the vast majority of people. There may be very rare situations when a better allocation is possible. If you think this may apply to you please ask us or your tax adviser to do the calculation for you.

<p>Total non-savings income from A26</p> <p><b>A76</b> <input type="text"/></p> <p>Total deductions and allowances from A75</p> <p><b>A77</b> <input type="text"/></p> <p>A76 minus A77</p> <p><b>A78</b> <input type="text"/></p> <p><i>Copy to A96 on page TCSN 11</i></p>	<p>Total lump sum payments from A27</p> <p><b>A79</b> <input type="text"/></p> <p>A77 minus A76</p> <p><b>A80</b> <input type="text"/></p> <p>A79 minus A80</p> <p><b>A81</b> <input type="text"/></p> <p><i>Copy to A117 on page TCSN 11</i></p>	<p>Total savings income from A39</p> <p><b>A82</b> <input type="text"/></p> <p>A80 minus A79</p> <p><b>A83</b> <input type="text"/></p> <p>A82 minus A83</p> <p><b>A84</b> <input type="text"/></p> <p><i>Copy to A103 on page TCSN 11</i></p>	<p>Total dividends from A48</p> <p><b>A85</b> <input type="text"/></p> <p>A83 minus A82</p> <p><b>A86</b> <input type="text"/></p> <p>A85 minus A86</p> <p><b>A87</b> <input type="text"/></p> <p><i>Copy to A110 on page TCSN 11</i></p>	<p>Total gains on life policies from A51</p> <p><b>A88</b> <input type="text"/></p> <p>A86 minus A85</p> <p><b>A89</b> <input type="text"/></p> <p>A88 minus A89</p> <p><b>A90</b> <input type="text"/></p> <p><i>Copy to A124 on page TCSN 11</i></p>
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# Section 6: Allocate income to tax bands

If any box on these pages is a minus figure, substitute zero

Basic rate band	A91	32370
Tax Return, page TR4 Tax Reliefs box 1	A92	
Tax Return, page TR4 Tax Reliefs (box 5 minus box 7) + box 8	A93	
		$A93 \times 100/78$
Gift Aid	A94	
Extended basic rate band	A95	$A91 + A92 + A94$

	Allocate taxable non-savings income to tax bands	Allocate taxable savings income to tax bands	Allocate taxable dividend income to tax bands	Allocate taxable lump sum payments to tax bands	Allocate taxable gains on life policies to tax bands
	From A78	From A84	From A87	From A81	From A90
	A96	A103	A110	A117	A124
Starting rate band	A97	A104	A111	A118	A125
	2230				
Income in starting rate band	A98	A105	A112	A119	A126
	Smaller of A96 and A97	Smaller of A103 and A104	Smaller of A110 and A111	Smaller of A117 and A118	Smaller of A124 and A125
	A96 minus A98	A103 minus A105	A110 minus A112	A117 minus A119	A124 minus A126
	A99	A106	A113	A120	A127
Basic rate band	A100	A107	A114	A121	A128
	From A95	A100 minus A101	A107 minus A108	A114 minus A115	A121 minus A122
Income in basic rate band	A101	A108	A115	A122	A129
	Smaller of A99 and A100	Smaller of A106 and A107	Smaller of A113 and A114	Smaller of A120 and A121	Smaller of A127 and A128
Income in higher rate band	A102	A109	A116	A123	A130
	A99 minus A101	A106 minus A108	A113 minus A115	A120 minus A122	A127 minus A129

# Section 7: Calculate Income Tax due

All the boxes in the column below come from Section 6 on page TCSN 11

	$A98 + A105 + A112 + A115 + A119$		$A131 \times 10\%$
A131	<input type="text"/>	A132	<input type="text"/>
	$A108 + A126 + A129$		$A133 \times 20\%$
A133	<input type="text"/>	A134	<input type="text"/>
	$A101 + A122$		$A135 \times 22\%$
A135	<input type="text"/>	A136	<input type="text"/>
	From A116		$A137 \times 32.5\%$
A137	<input type="text"/>	A138	<input type="text"/>
	$A102 + A109 + A123 + A130$		$A139 \times 40\%$
A139	<input type="text"/>	A140	<input type="text"/>

Income Tax due

	$A132 + A134 + A136 + A138 + A140$
A141	<input type="text"/>

*Copy to A142 on page TCSN 13*

# Section 8: Calculate Income Tax due after allowances and reliefs

If any box on these pages is a minus figure, substitute zero

**Income Tax due** From A141  
A142

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 32 to calculate any Top Slicing Relief due.

## Other tax reliefs

					From E25 on page TCSN 33
Top Slicing Relief					A143 <input style="width: 100px; height: 20px;" type="text"/>
Venture Capital Trust share subscriptions - <i>Additional Information</i> page Ai 2	box 1	A144 <input style="width: 100px; height: 20px;" type="text"/>	A145 <input style="width: 100px; height: 20px;" type="text"/>		A144 x 30%
Enterprise Investment Schemes subscriptions - <i>Additional information</i> page Ai 2	box 2	A146 <input style="width: 100px; height: 20px;" type="text"/>	A147 <input style="width: 100px; height: 20px;" type="text"/>		A146 x 20%
Community investment tax relief - <i>Additional Information</i> page Ai 2	box 3	A148 <input style="width: 100px; height: 20px;" type="text"/>	A149 <input style="width: 100px; height: 20px;" type="text"/>		A148 x 5%
Maintenance or alimony payments - <i>Additional Information</i> page Ai 2	box 7	A150 <input style="width: 100px; height: 20px;" type="text"/>			

If you, or your spouse or civil partner, were born before 6 April 1935, go to Section 14 on page TCSN 27 to work out the figure for box A151

Married couple's allowance From C15 or C16 on page TCSN 29  
A151

If your spouse or civil partner receives married couple's allowance and we have advised you that there is an unused surplus enter that amount in A152

Married couple's surplus allowance A152

Copy box A152 to Tax Calculation Summary pages box 12

A150 + A151 + A152 A153 x 10%

A153  A154

## Notional Tax

On gains on life policies

	From A124	A155 x 20%
A155	<input type="text"/>	A156 <input type="text"/>

If you are in receipt of stock dividends go to Section 18 on page TCSN 35 to work out the figure for box A157

On stock dividends

	From G9 on page TCSN 35
A157	<input type="text"/>

## Foreign tax credit relief

Foreign pages

box 3

A158	<input type="text"/>
A143 + A145 + A147 + A149 + A154 + A156 + A157 + A158	
A159	<input type="text"/>

## Income Tax due after allowances and reliefs

	A142 minus A159
A160	<input type="text"/>
	<i>Copy to A161 on page TCSN 15</i>

# Section 9: Calculate tax due after Gift Aid payments and tax credits on dividends

If any box on these pages is a minus figure, substitute zero

From A160

A161

## 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 A162 to A166 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Do not include pence in boxes A162 and A163. Round down the figure in each of these boxes to the nearest whole pound.

$A93 \times 100$   
divided by 78

$A162 \times 22\%$

A162       A163

## Capital Gains Tax

From F11 on page TCSN 34

A164

A163 minus A164

A165

Larger of boxes  
A161 and A165

Income tax due

A166

## Tax due on annuity payments

Additional information pages,  
page Ai 2 Other tax reliefs

$\text{box 4} \times 100/78$

$A167 \times 22\%$

A167       A168

A166 + A168

A169

## Calculate tax credits on dividends

Tax Return, page TR 3

box 5

A170

Tax Return, page TR 3

box 6 x 10

A171

Smaller of  
A170 and A171

A172

Partnership (Full) pages

box 79

A173

A173 x 10

A174

From A45 on page TCSN 7

A175

A42 + A43

A176

If box A161 is less than box A165 and box A178 is less than box A177 this calculation may overcharge tax.

Lloyd's underwriters pages

box 10 x 100/90

A172 + A174  
+ A175 + A176

A177

From A87 on page TCSN 10

A178

Smaller of A177 and A178

A179

A179 x 10%

A180

A181

From A14 on page TCSN 4

A182

Smaller of A181 and A182

A183

A183 x 10%

A184

A180 + A184

A185

A169 minus A185

Income tax due after dividend tax credits

A186

Copy to A208 on  
page TCSN 19

# Section 10: Calculate tax taken off

If any box on these pages is a minus figure, substitute zero, **unless otherwise stated**.

<i>Employment pages</i>	box 2	A187 <input type="text"/>
<i>Ministers of religion pages</i>	box 39	A188 <input type="text"/>
<i>Self-employment (Short) pages</i>	box 35	A189 <input type="text"/>
<i>Self-employment (Full) pages</i>	boxes 79 + 80	A190 <input type="text"/>
<i>Lloyd's underwriters pages</i>	boxes 4 + 15 + 18	A191 <input type="text"/>
<i>Partnership (Short) pages</i>	boxes 27 + 28 + 29	A192 <input type="text"/>
<i>Partnership (Full) pages</i>	boxes 76 + 77 + 78	A193 <input type="text"/>
<i>UK property pages</i>	box 19	A194 <input type="text"/>
<i>Foreign pages</i>	boxes 4 + 6 + 8 + 10 + 12 + 29 + 40	A195 <input type="text"/>
<i>Non residence etc. pages</i>	boxes 20 + 21	A196 <input type="text"/>
Tax Return, page TR 3	boxes 9 + 11 + 13 + 17	A197 <input type="text"/>

*This box can be negative*

## From other sections of this Working Sheet

A198	<input type="text"/>	A20 x 22%
A199	<input type="text"/>	A21 x 40%
A200	<input type="text"/>	A31 x 20%
A201	<input type="text"/>	A34 x 20%
A202	<input type="text"/>	A43 x 22.5%

Total boxes A198 to A202

A203

<i>Additional information</i> pages, page Ai 1 Gilt-edged securities	box 2	A204 <input type="text"/>
<i>Additional information</i> pages, page Ai 2 Share schemes and employment lump sums	box 6	A205 <input type="text"/>
<i>Additional information</i> pages, page Ai 1 Life insurance gains	box 10	A206 <input type="text"/>
<b>Total tax paid at source</b>		<div style="text-align: right; margin-bottom: 5px;">Total A187 to A197 + A203 to A206</div> <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px;">A207</div> <input style="margin-left: 5px;" type="text"/> </div> <div style="text-align: right; margin-top: 5px; color: teal; font-size: small;"><i>Copy to box A216 on page TCSN 20</i></div>

# Section 11: Calculate the amount of tax due for 2007-08

If any box on these pages is a minus figure, substitute zero, **unless otherwise stated**.

## Income Tax due

From A186  
A208

If you are self-employed, in a business partnership or are a Lloyd's underwriter complete Section 15 on page TCSN 30 to work out the figure for box A209

Class 4 National  
Insurance contributions

From D14 or D19 on page TCSN 31

A209

*Copy box A209 to Tax Calculation  
Summary pages box 4*

## Income Tax and Class 4 National Insurance contributions

A208 + A209  
A210

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 2007-08 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2007-08 Notice of Coding. If we have made such an adjustment, it will include an 'amount of underpaid tax for earlier years'. Copy that figure into box A211.

Underpaid tax for earlier years included in tax code

A211

*Copy box A211 to Tax Calculation  
Summary pages box 7*

If you ticked 'yes' to box 2 of the Student Loan Repayments boxes (Income contingent student loan notification) go to Section 19 on page TCSN 36 to work out the figure for box A212

Repayment of student loans

From box H38 on page TCSN 38

A212

*Copy box A212 to Tax Calculation  
Summary pages box 3*

If you completed *Additional information* pages, page Ai 4 Pension tax charges boxes use Help Sheet 346 to work out the figure for box A213

Pension savings charges  
box 32 of Help Sheet 346

A213

*Copy box A213 to Tax Calculation  
Summary pages box 6*

If you completed the *Capital Gains Summary* pages go to Section 17 on page TCSN 34 to work out the figure for box A214

## Capital Gains Tax

From F11 on page TCSN 34

A214

*Copy box A214 to Tax Calculation  
Summary pages box 5*

A210 + A211 +  
A212 + A213 + A214  
A215

From A207 on page TCSN 18

## Total tax paid at source

A216

Box A217: if, because of a change in your circumstances, your 2007-08 tax code was reduced during the year to 5 April 2008, you may have paid too little tax for the time before your code was reduced. Look at your Notice of Coding for 2007-08 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 requested that this tax be collected through your tax code for 2008-09 enter the amount in box A217

Underpaid tax for year  
included in 2008-09 code

A217

*Copy box A217 to Tax Calculation  
Summary pages box 8*

A216 + A217

A218

## If A215 is larger than A218

Total tax and Class 4 NIC due

A215 minus A218

A219

*Copy box A219 to Tax Calculation  
Summary pages box 1*

## If A218 is larger than A215

Income Tax overpaid

A218 minus A215

A220

*Copy box A220 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 2009, or what we have to pay you.

# Section 12: Calculate the amount to pay by 31 January 2009

A219 minus A220

A221

*This box can be negative*

Tax refunded or set off  
Tax Return TR 6 -  
Finishing your Return

box 1

A222

There may be an adjustment required to increase your tax for 2007-08 because:

- you 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 2007-08 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 A223

Increase in tax from adjustment  
to earlier years

A223

*Copy box A223 to Tax Calculation  
Summary pages box 13*

A221 + A222 + A223

A224

*This box can be negative*

## Total due

There may be an adjustment required to decrease your tax for 2007-08, 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 A225. If you need help, ask us or your tax adviser.

Decrease in tax from adjustment  
to earlier years.

A225

*Copy box A225 to Tax Calculation  
Summary pages box 14*

If you are claiming now to carry back to 2007-08 a 2008-09 trading loss, or certain 2008-09 capital losses (provide details of your claim in the 'Any other information' box, box 19 on page TR 6 of your Tax Return) Recalculate your 2007-08 liability taking into account the loss. The difference between that figure and boxes A219 or A220 is the amount of your 2007-08 repayment. Enter it in box A226. If you need help, ask us or your tax adviser.

Next year's repayment  
claimed now

A226

*Copy box A226 to Tax Calculation  
Summary pages box 15*

Look at your Statements of Account (if you have never had a Statement of Account, it is unlikely you have paid anything towards your 2007-08 tax bill yet).

Payments or credits that have been made towards your 2007-08 payments on account

A227

Any other payments or credits, not already included in boxes A225, A226, or A227, that have been made towards your 2007-08 tax bill

A228

If you have a tax code and your Tax Return is received by 31 October 2008, you may be able to have the tax you owe collected through your tax code for 2009-10

A229  $A224 \text{ minus } A227$

If box A229 is positive and is less than £2,000 and you want this included in your 2008-09 tax code, copy the figure in box A229 to box A230; if not, leave box A230 blank

A230

A231  $A225 + A226 + A227 + A228 + A230$

If box A232 is positive, this is the tax you owe. If box A232 is negative, this is the tax we owe you

A232  $A224 \text{ minus } A231$   
  
*This box can be negative*

If box A233 is less than £500, you do not have to make payments on account for 2008-09; do not complete boxes A234 to A237. Enter '0' in box A238 and complete box A239.

A233  $A221 \text{ minus } (A212 + A214 + A230)$   
  
*This box can be negative*

A234  $A156 + A157 + A185 + A210$

If more than 80% of your tax bill for 2007-08 is met from tax paid at source (that is, if box A233 is less than box A235) you do not need to make payments on account for 2008-09. Enter '0' in box A238 and complete box A239.

A235  $A234 \times 20\%$

## Payments on account

You may want to reduce your payments on account for 2008-09 (including reducing to nil) if you expect:

- your 2008-09 income to be lower than 2007-08, or
- your allowances or reliefs to be higher, or
- more of your 2008-09 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 2008-09 and your Income Tax on this Return. You can reduce each of your payments by half this difference.

In box 10 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 9. Give your reason for reducing your payments in box 16. 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 2009 and 31 July 2009, will add up to your best estimate of your tax bill for 2008-09.

If your two payments on account turn out to be different from your 2007-08 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 interest.

Your two payments on account should be the smaller of the actual Income Tax and Class 4 NIC due (net of tax deducted at source and tax credits on dividends) for 2007-08 or 2008-09.

If you have been fraudulent or negligent in claiming to reduce your payments on account, we may charge 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

A236

*Copy to Tax Calculation Summary pages box 10, and complete Tax Calculation Summary pages box 9*

A233 x 50%

A237

Smaller of  
A236 and A237

A238

A232 + A238

**If box A239 is positive, this is the tax you owe. If box A239 is negative, this is the tax we owe you**

A239

*This box can be negative*

Note: if you make any payment towards your 2007-08 tax bill between now and 31 January 2009, and that payment is not included in boxes A227 or A228, reduce the figure in box A239 by the amount of that payment. If 2007-08 payments on account were not paid by their due dates (31 January 2008 and 31 July 2008), 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 A219) copy the figure from box A219 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 A220) copy the figure from box A220 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 2) copy the figure from box A212 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 National Insurance contributions. Copy the figure from box A209 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 A214 to box 5 on the *Tax Calculation Summary* pages.
- 6 Pension charges due**  
If you completed the working sheet in Help Sheet 346 copy the figure from box A213 to box 6 on the *Tax Calculation Summary* pages.
- 7 Underpaid tax for earlier years included in your tax code for 2007-08**  
If you have to pay tax under PAYE, and your 2007-08 Notice of Coding has an entry for 'amount of underpaid tax for earlier years' copy the figure from box A211 to box 7 on the *Tax Calculation Summary* pages.
- 8 Underpaid tax for 2007-08 included in your tax code for 2008-09**  
If you pay tax under PAYE and we reduced your tax code in 2007-08 and you requested that any unpaid tax be collected through your tax code for 2008-09, copy the figure from box A217 to box 8 on the *Tax Calculation Summary* pages.
- 9 If you are claiming to reduce your 2008-09 payments on account**  
Put 'X' in box 9 if you are making a claim to reduce payments on account, and give the reason for the reduction in box 16. You can be charged interest and penalties if you reduce your payments on account by too much. Please read the notes on pages TCSN 22 and TCSN 23.
- 10 Your first payment on account for 2008-09**  
If you have to make payments on account for 2008-09, copy the figure from A238 to box 10 on the *Tax Calculation Summary* pages. If you are claiming to reduce your 2008-09 payments on account enter the reduced amount in box 10.

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

and

**12** If your spouse or civil partner did not have enough income in the year ended 5 April 2008 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 11, and
- married couple's surplus allowance in box 12

on the *Tax Calculation Summary* pages.

**13** **Adjustments to tax due**

to

If the amount of tax due 2007-08 is affected by adjustments to other tax years, read the notes on TCSN 21.

**15**

- Copy the figure from box A223 to box 13.
- Copy the figure from box A225 to box 14.
- Copy the figure from box A226 to box 15.

**If you need to fill in any of the boxes on pages TCSN 26 to TCSN 38, 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 notional tax on stock dividends
- working out student loan payments

# Section 13: Calculate age-related personal allowance due

Complete this section if you were born before 6 April 1943.  
If any box on these pages is a minus figure, substitute zero

## Income

From A52 on page TCSN 7

**B1**

## Deductions

A69 minus A68

**B2**

Tax Reliefs  
Tax Return, page TR 4 box 1

**B3**

Tax Reliefs  
Tax Return, page TR 4 (box 5 minus box 7) + box 8

**B4**

B4 x 100/78

**B5**

B2 + B3 + B5

**B6**

B1 minus B6

Net income for personal allowances

**B7**

Income limit for age allowance

**B8**

B7 minus B8

**B9**

Age-related personal allowance depends on your date of birth. If you were born after 6 April 1943 but your spouse or civil partner was born before 6 April 1935 you will need the figures from boxes B10 and B11 when you work out married couple's allowance. Box B12 will be zero because **you** do not qualify for age-related personal allowance.

## Table 1

Your date of birth	Maximum age-related personal allowance
After 5 April 1943	0
Between 6 April 1933 and 5 April 1943	2325
Before 6 April 1933	2465

Enter the maximum age-related element of personal allowance from Table 1

**B10**

B9 x 50%

**B11**

B10 minus B11

**B12**

Copy to A71 in Section 4 on page TCSN 9

# Section 14: Calculate age-related married couple's allowance due

Work out married couple's allowance if you, or your spouse, or your civil partner (or a former wife you were married to in 2007-08) 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 C10 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 C11

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 C11.

## Table 2

Date of birth of the elder of you, your spouse or former wife	Maximum married couple's allowance
After 5 April 1935	0
Between 6 April 1933 and 5 April 1935	6285
Before 6 April 1933	6365

Enter the maximum married couple's allowance from Table 2

C1

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 6 April 1943 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 B11. This will give you the figures for boxes C2 and C3.

From B11  
C2

From B10  
C3

C2 minus box C3  
C4

C1 minus C4  
C5

Larger of C5 and £2440  
C6

*Copy to A151 in Section 8 unless you were married or registered this year or unless your spouse or civil partner is getting half or all of the allowance*

## Calculate reduced married couple's allowance due

If your marriage or civil partnership registration was after 5 May 2007, and either you or your spouse, or civil partner were born before 6 April 1935, work out reduced married couple's allowance due.

**Table 3**

Date of marriage between:	Month
Before 5 May 2007	0
6 May 2007 to 5 June 2007	1
6 June 2007 to 5 July 2007	2
6 July 2007 to 5 August 2007	3
6 August 2007 to 5 September 2007	4
6 September 2007 to 5 October 2007	5
6 October 2007 to 5 November 2007	6
6 November 2007 to 5 December 2007	7
6 December 2007 to 5 January 2008	8
6 January 2008 to 5 February 2008	9
6 February 2008 to 5 March 2008	10
6 March 2008 to 5 April 2008	11
After 5 April 2008	12

Select month from Table 3

C7

C6 x C7

C8

C8 divided by 12

C9

C6 minus C9

C10

*Copy to A151 on page TCSN 13  
unless your spouse or civil  
partner is getting half or all of  
the allowance*

If you are the wife, or spouse or civil partner with the lower income use boxes C11 to C15 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 C11 to C16 if you want your spouse or civil partner to receive half or all of the allowance.

**Table 4 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	£1,220
If there is an 'X' in box 4 or box 7	£2,440
None of the above	Zero

Only half or all of the minimum married couple's allowance of £2440 can be transferred.

Select amount from Table 4

C11

Select month from Table 3

C12

C11 x C12

C13

C13 divided by 12

C14

C11 minus C14

C15

*Copy to A151 in Section 8 on page TCSN 13*

C10 minus C15

C16

*Copy to A151 in Section 8 on page TCSN 13*

If you are the wife, or spouse or civil partner with the lower income complete box C15

If you are the husband, or spouse or civil partner with the higher income complete box C16

# Section 15: Calculate Class 4 NIC 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 negative substitute zero

<i>Self-employment (Short)</i> pages	box 28	D1	<input type="text"/>
<i>Self-employment (Full)</i> pages	box 74 minus box 69	D2	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 53	D3	<input type="text"/>
<i>Partnership (Short)</i> pages	box 18 minus box 9	D4	<input type="text"/>
<i>Partnership (Full)</i> pages	box 18 minus box 9	D5	<input type="text"/>
Total profits for Class 4 National Insurance contributions			Total column aside D6 <input type="text"/>

## Adjustment to Class 4 NICs profits

<i>Self-employment (Full)</i> pages	box 100	D7	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 66	D8	<input type="text"/>
<i>Partnership (Short)</i> pages	box 25	D9	<input type="text"/>
<i>Partnership (Full)</i> pages	box 25	D10	<input type="text"/>
Total Class 4 National Insurance contributions adjustments			Total column aside D11 <input type="text"/>
			D6 minus D11 D12 <input type="text"/>
Profit on which Class 4 NIC is due			D12 minus £5225 D13 <input type="text"/>

## If you have been granted deferment of Class 4 National Insurance contributions for 2007-08

Complete box D14, and ignore boxes D15 to D19

Class 4 National Insurance contributions due

	D13 x 1%
D14	<input type="text"/>
	<i>Copy to A209 on page TCSN 19</i>

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

Smaller of box D13 and £29615    D15 x 8% (max £2369.20)

D15	<input type="text"/>	D16	<input type="text"/>
	D13 minus D15		D17 x 1%
D17	<input type="text"/>	D18	<input type="text"/>

Class 4 National Insurance contributions due

	D16 + D18
D19	<input type="text"/>
	<i>Copy to A209 on page TCSN 19</i>

# Section 16: Calculate Top Slicing Relief

Complete this section if you have gains from life policies.  
If any box on these pages is a minus figure, substitute zero

							From A52
				<b>E1</b>	<input type="text"/>		
							From A27
				<b>E2</b>	<input type="text"/>		
							E2 + E3
UK property pages		box 20		<b>E3</b>	<input type="text"/>	<b>E4</b>	<input type="text"/>
							E1 minus E4
				<b>E5</b>	<input type="text"/>		
							From A75
				<b>E6</b>	<input type="text"/>		
							E5 minus E6
				<b>E7</b>	<input type="text"/>		
				<b>E8</b>	<input type="text" value="34,600"/>		
							From A92
				<b>E9</b>	<input type="text"/>	<b>E10</b>	<input type="text"/>
							E7 minus E10
				<b>E11</b>	<input type="text"/>		E11 x 40%
<b>Amount due at higher rate</b>						<b>E12</b>	<input type="text"/>

*If box E11 is zero no Top Slicing Relief is due.  
Copy '0' to box A143 on page TCSN 13,  
and ignore boxes E12 to E25*

## Gains on life policies

Column X: Copy from boxes

Foreign pages box 43,  
Additional information pages,  
page Ai 1 (Life insurance gains)  
boxes 4, 6 and 8, or the  
'Additional information' box,  
box 17 on page Ai 4

X

X

X

X

X

X

Total of column above  
E13

E5 + E14  
E15

E15 minus E13  
E16

E16 minus E6  
E17

E17 minus E10  
E18

E13 divided by E14  
E19

## Number of years

Column Y: Copy from boxes

Foreign pages box 44,  
Additional information pages,  
page Ai 1 (Life insurance gains)  
boxes 5, 7 and 9, or the  
'Additional information' box,  
box 17 on page Ai 4

Y

Y

Y

Y

Y

Y

E18 x E19  
E20

*If E20 is greater than  
E11 no Top Slicing relief is  
due. Copy '0' to A143 on  
page TCSN 13, and ignore  
boxes E21 to E25*

E11 minus E20  
E23

## Gains on life policies divided by number of years

X divided by Y

Z

Z

Z

Z

Z

Z

Total of column above  
E14

E20 x 40%  
E21

E12 minus E21  
E22

E23 x 20%  
E24

E22 minus E24  
E25

*Copy to A143  
on page TCSN 13*

Top Slicing Relief due

# Section 17: Calculate Capital Gains Tax due

Complete this section if you completed the *Capital Gains Summary* pages.  
If any box on these pages is a minus figure, substitute zero

*Capital Gains Summary* pages

box 8

F1

If you completed Section 16, and Top Slicing Relief is due, and you have capital gains this calculation may result in too much Capital Gains Tax being charged.

A125 minus A126

F2

Smaller of F1 and F2

F3

F3 x 10%

F4

F1 minus F3

F5

A128 minus A129

F6

Smaller of F5 and F6

F7

F7 x 20%

F8

F5 minus F7

F9

F9 x 40%

F10

F4 + F8 + F10

F11

**Capital Gains Tax due**

*Copy to A164 on page TCSN 15  
and A214 on page TCSN 19*

# Section 18: Calculate notional tax on stock dividends

Complete this section if there is an entry in box 12 on page Ai 1 of the *Additional information* pages or in box 81 of the *Partnership (Full)* pages. If any box on these pages is a minus figure, substitute zero

## Partnerships

*Partnership (Full)* pages

box 81

G1	<input type="text"/>	G2	<input type="text"/>	G1 x 10
		G3	<input type="text"/>	From A46
		G4	<input type="text"/>	G2 + G3
		G5	<input type="text"/>	From A86
G6	<input type="text"/>			
G7	<input type="text"/>	G8	<input type="text"/>	G5 minus G6      G4 minus G7

*Foreign* pages

boxes 7 + 11

---

G9	<input type="text"/>	G8 x 10%
----	----------------------	----------

Copy to box A157  
on page TCSN 14

# Section 19: Calculate Student Loan repayments

Complete this section if you completed the Income Contingent Student Loan notification box (Student Loan Repayments box 2) on Tax Return page TR 2 of the Tax Return. If any box on these pages is a minus figure, substitute zero

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

<i>Employment pages</i>	boxes 1 + 3 + 12 + 16	H1	<input type="text"/>
<i>Employment pages</i>	boxes 17 + 18 + 19 + 20	H2	<input type="text"/>
			H1 minus H2
		H3	<input type="text"/>
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 3 + 4 + 5	H4	<input type="text"/>
			H3 + H4
		H5	<input type="text"/>
<i>Additional information pages, page Ai 2 (Share schemes and employment lump sums)</i>	boxes 11 + 12 + 13	H6	<input type="text"/>
			H5 minus H6
		H7	<input type="text"/>

Complete boxes H8 and H9 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 H8 and enter zero ('0') in box H9.

If box H8 is greater than £15,000, enter in box H9 the figure in box H8 minus £15,000, otherwise enter zero ('0') in box H9.

If your employer has not been notified that your part-time employment has been accepted on the Repayment of Teachers Loan scheme, ignore box H8 and enter zero ('0') in box H9.

Enter in box H8, 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	H8	<input type="text"/>
If H8 is greater than £15,000 enter H8 minus £15,000 in box H9	H9	<input type="text"/>

H7 minus H9

## Earned Income for Student Loan Purposes

		H10	<input type="text"/>
<i>Ministers of religion</i> pages	boxes (38 + 17) minus (6 + 19)	H11	<input type="text"/>
<i>Self-employment (Short)</i> pages	box 28	H12	<input type="text"/>
<i>Self-employment (Full)</i> pages	box 74	H13	<input type="text"/>
<i>Lloyd's underwriters</i> pages	box 53	H14	<input type="text"/>
<i>Partnership (Short)</i> pages	box 18	H15	<input type="text"/>
<i>Partnership (Full)</i> pages	box 75	H16	<input type="text"/>
<i>UK property</i> pages	box 13	H17	<input type="text"/>
		Total H10 to H17	
		H18	<input type="text"/>

## Unearned Income for Student Loan Purposes

<i>Partnership (Full)</i> pages	boxes 33 + 69 + 72	H19	<input type="text"/>
<i>UK property</i> pages	box 38 minus box 13	H20	<input type="text"/>
<i>Foreign</i> pages	boxes 5 + 7 + 9 + 11 + 13 + 41 + 42 + 43	H21	<input type="text"/>
<i>Trusts etc.</i> pages		H22	<input type="text"/>
Interest and Dividends		H23	<input type="text"/>
Tax Return, page TR 3	boxes 7 + 10 + 14	H24	<input type="text"/>
<i>Additional information</i> pages, page Ai 1 (Life insurance gains)	boxes 4 + 6 + 8	H25	<input type="text"/>
<i>Additional information</i> pages, page Ai 2 (Share schemes and employment lump sums)	box 1	H26	<input type="text"/>
		H19 + H20 + H21 + H22 + H23 + H24 + H25 + H26	
		H27	<input type="text"/>
Unearned income threshold		H28	<input type="text" value="2,000"/>

If H27 is greater than H28 enter H27 in box H29.  
If H27 is less than or equal to H28 leave H29 blank

H29

**Total Income for Student Loan Purposes**

H18 + H29  
H30

## Student Loan Deductions

From A62 on page TCSN 8

Loss of year set against other income

H31

Tax Return, page TR 4

Tax Reliefs

boxes 1 + 2 + 3 + 4

H32

**Total column above**

H31 + H32  
H33

**Total Income on which Student  
Loan Repayments Due**

H30 minus H33  
H34

H34 minus £15000

H35

Student Loan Repayment Due

H35 x 9%  
H36

Tax Return, page TR 2

Student Loan Repayments

box 1

H37

**Net Student Loan Repayment Due  
Through Self Assessment**

H36 minus H37  
H38

*Copy to box A212 in  
Section 11 on page TCSN 19*



These notes are for guidance only and reflect the position at the time of writing. They do not affect any right of appeal.

***Issued by***

Customer Information Delivery

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**HM Revenue  
& Customs**