

# TaxKiln, Self Assessment, first-time registration checklist

Self Assessment, first-time registration checklist

Step 1, confirm you actually need to register

You must register for Self Assessment if any of the following applies to the tax year (6 April to 5 April):

- You became self-employed (sole trader) with gross income over GBP 1,000 (Trading Allowance threshold).
- You became a landlord with gross rental income over GBP 1,000 (Property Allowance threshold).
- Your total taxable income exceeded GBP 100,000 in any tax year.
- You became a company director (with very few exceptions).
- You received untaxed income over GBP 2,500 (tips, commission, foreign income not taxed in UK).
- You received dividend income over GBP 500 (2025/26 Dividend Allowance) AND owe tax.
- You received foreign income (check HMRC tests).
- You had Capital Gains over the Annual Exempt Amount (GBP 3,000 for 2025/26).
- You owe High Income Child Benefit Charge (household trigger GBP 60,000+ from 6 April 2024).
- HMRC has written to you specifically asking you to file.

If none apply, you do not need to register. HMRC's online tool "Check if you need to send a Self Assessment tax return" gives a definitive answer in 3 minutes.

Step 2, register by the deadline

The registration deadline is 5 October following the tax year you became liable. Late registration triggers failure-to-notify penalties under Schedule 41 Finance Act 2008 even if you owe no tax.

- Register online at gov.uk: "Register for Self Assessment".
- You will be issued a UTR (Unique Taxpayer Reference) within 10 working days.
- You will then be asked to enrol for the online filing service (takes another 10 working days for activation code by post).

Plan ahead: registration + activation can take 3 to 4 weeks. Do not leave it to the January deadline.

Step 3, gather your records

- Income records: invoices, bank statements, PAYE P60 / P45, dividend vouchers, rental statements.
- Expense records: receipts, mileage log, home-office calculations.
- Pension contribution records (for higher-rate relief).
- Gift Aid donation records.
- Capital gain / loss records (acquisitions + disposals).
- Foreign income + foreign-tax-paid records.
- Spouse's NI / SA references (if claiming Marriage Allowance).

Step 4, key deadlines for your first cycle

- 5 October [year after first liability]: Register for Self Assessment.
- 31 October [following tax year end]: PAPER return deadline.
- 31 January [following tax year end]: ONLINE return deadline + first tax payment.
- 31 January: First Payment on Account (POA) for current year (50% of prior year's liability).
- 31 July [following tax year end]: Second Payment on Account.
- 31 January [year after that]: Balancing payment + first POA for next year.

For your FIRST return, you may owe a Payment on Account towards the next year, which can double your January bill. Budget accordingly.

Step 5, decide your filing approach

- File yourself online via HMRC, free; suitable for straightforward positions.
  - Use HMRC-approved commercial software, GBP 30 to 100 per year.
  - Use an accountant, GBP 150 to 400 for a straightforward first SA; GBP 500 to 1,500+ for complex.
- Find via ATT / CIOT / ICAEW.

#### Step 6, what to expect

- HMRC processes online returns immediately; paper within 4 to 6 weeks.
- Tax-bill notification arrives via personal tax account.
- Payment options: direct debit, bank transfer, card, Time To Pay.
- HMRC may open an enquiry within 12 months. Keep records for at least 6 years.

#### Common first-time mistakes to avoid

- Missing the 5 October registration deadline (penalties apply even with no tax owed).
- Not budgeting for the Payment on Account doubling the first January bill.
- Filing paper return after 31 October thinking the 31 January deadline applies (it does not).
- Missing untaxed income (bank interest, dividends, foreign income).
- Claiming expenses without records.
- Engaging cold-pitch "tax refund" companies who take 30 to 40 percent contingent fees for work available free via HMRC.

#### If you are already late

- Register immediately.
- File the late return as soon as possible.
- Pay any tax owed immediately to stop interest accruing.
- If you have a reasonable excuse, appeal the penalty (TaxKiln [/downloads/hmrc-late-filing-appeal-letter](#)).
- Consider Time To Pay, HMRC's helpline 0300 200 3835.

Statute: Taxes Management Act 1970 ss.7 to 12; Schedule 41 Finance Act 2008 (failure-to-notify penalties); ITA 2007.