

Self-Employed Tax Year Dates & Expenses Checklist 2026/27

Every key date for the 2026/27 tax year, the rates and allowances, and a tick-list of expenses sole traders can claim. 2 pages, plain English, free.

General guidance, not tax advice. Rules change, so check GOV.UK or ask an accountant about your own situation.

1. Key dates for the 2026/27 tax year

The tax year runs from **6 April 2026 to 5 April 2027**.

31 Jan 2027	Pay any tax owed for 2025/26, plus your 1st payment on account for 2026/27 (if you make them).
5 Apr 2027	The 2026/27 tax year ends. You can file your return any time after this.
31 Jul 2027	2nd payment on account for 2026/27.
5 Oct 2027	Register for Self Assessment if you started in 2026/27 or didn't need a return before.
31 Oct 2027	Paper tax return deadline.
31 Jan 2028	Online return deadline, and pay what's left (the balancing payment).

Payments on account are each half of last year's bill. You don't make them if last year's bill was under £1,000, or if more than 80% of your tax was already taken off (for example through PAYE).

2. Rates and allowances 2026/27

£12,570	Personal Allowance: no Income Tax on this much.
20%	Income Tax on £12,571 to £50,270 (40% to £125,140, 45% above). Different in Scotland.
6%	Class 4 National Insurance on profits £12,570 to £50,270, then 2% above.
£1,000	Trading allowance. Earn more than this (before costs) and you must register.

Making Tax Digital (quarterly updates with software): from **6 April 2026** if your 2024/25 self-employed and property income was over £50,000, from April 2027 if your 2025/26 income is over £30,000, and from April 2028 if your 2026/27 income is over £20,000.

3. Expenses checklist (sole traders)

Tick what you can claim. Only the **business** part counts, and keep the receipt or a photo of it.

- ☐ Mileage: **55p a mile** for the first 10,000 business miles (45p before 6 April 2026), 25p after, motorbikes 24p. If you use this, don't also claim fuel, insurance or repairs for that vehicle.
- ☐ Or the real costs of your van: fuel, insurance, repairs, servicing (business share)
- ☐ Other travel: train and bus fares, parking, hotel stays for work
- ☐ Tools and equipment
- ☐ Uniforms and protective clothing (not everyday clothes)
- ☐ Phone and internet (business share)
- ☐ Working from home: flat **£10, £18 or £26 a month** for 25 to 50, 51 to 100, or 101+ hours
- ☐ Materials and stock you buy to do the work
- ☐ Insurance, such as public liability
- ☐ Bank charges on your business account
- ☐ Accountant fees and trade body subscriptions
- ☐ Advertising and your website

4. Before you file

- ☐ All my invoices for the year are added up (6 April to 5 April).
- ☐ I've got my CIS statements, if I'm a subcontractor.
- ☐ My mileage log is up to date (date, from, to, miles, why).
- ☐ I've put money aside for 31 January.

Free tools: self-employed tax, mileage and working from home calculators at billmyweek.com.

Send invoices every week? BillMyWeek makes them on your phone, works out CIS and VAT, and emails the PDF to your client. 14 days free, no card needed.

Try it now, no sign-up: billmyweek.com/try

Sources (GOV.UK, checked 21 Oct 2026): gov.uk/self-assessment-tax-returns/deadlines · gov.uk/understand-self-assessment-bill/payments-on-account · gov.uk/income-tax-rates · gov.uk/self-employed-national-insurance-rates · gov.uk/simpler-income-tax-simplified-expenses · gov.uk/expenses-if-youre-self-employed · gov.uk/guidance/check-if-youre-eligible-for-making-tax-digital-for-income-tax · gov.uk/guidance/tax-free-allowances-on-property-and-trading-income