

HBT
SMART TOOLS

SELF ASSESSMENT: DATES AND PAYMENTS ON ACCOUNT

The dates, and how payments on account work

- ✓ 2025 to 2026 tax year deadlines on one page
- ✓ Payments on account in plain English
- ✓ Worked example with made-up numbers
- ✓ Checked against gov.uk on 18 October 2026

DATES

Key dates for the 2025 to 2026 tax year

These are the dates gov.uk showed for the **2025 to 2026 tax year** on 18 October 2026.

Date	What gov.uk says
5 October 2026	Tell HMRC by this date if you need to complete a return and either have not sent one before, or registered before but did not need to send one for 2024 to 2025
31 October 2026	HMRC must receive your paper tax return by 11:59pm
30 December 2026	Submit your online return by 11:59pm if you want to pay through your tax code
31 January 2027	Submit your online tax return by 11:59pm
31 January 2027	Pay your Self Assessment tax by 11:59pm

IF YOU REGISTER AFTER 5 OCTOBER 2026

gov.uk says HMRC will send you a letter or email with a different deadline for your tax return, 3 months from the date on it. You must still pay the tax you owe by 11:59pm on 31 January 2027 or you will get a penalty.

PENALTIES

gov.uk says you will get a late filing penalty if you miss the deadline, and gives the amounts on its separate Penalties page. This sheet does not quote amounts: check that page.

MY DATES

Task	My target date	Done
Gather income records		☐
Gather expense records		☐
Submit return		☐
Pay the bill		☐

How payments on account work

gov.uk sets out three things about payments on account:

- 1 **When:** they are due by midnight on 31 January and 31 July.
- 2 **How much:** each payment is half of the tax you owed last year.
- 3 **Who does not make them:** you do not have to if the tax you owed last year was less than £1,000, or if last year you paid more than 80% of the tax you owed outside of Self Assessment.

WORKED EXAMPLE (MADE-UP NUMBERS)

Last year's Self Assessment tax bill: **£4,000**.

Each payment on account = $£4,000 \div 2 = £2,000$. One is due by 31 January and one by 31 July: **£4,000** across the two.

If last year's bill had been **£800**, it is under £1,000, so you would not have to make payments on account.

CHECK YOUR OWN POSITION

The rules for your case, including how a balancing payment works, are on the gov.uk payments on account page. This example only shows the half-of-last-year's-tax rule.

WORK OUT YOURS

Line	Amount
Last year's Self Assessment tax bill	
Divide by 2 = each payment on account	
Under £1,000? If yes, you do not have to make them	

Tax set-aside planner

Put money aside as you earn it so the bill is not a surprise. Choose your own percentage from your own tax figures: this sheet does not tell you what that should be.

Month	Income received	Amount set aside	Running total

BEFORE EACH DEADLINE

☐	Records for the tax year gathered in one place
☐	Money for the 31 January payment is in a separate account
☐	Payment on account dates written in your calendar (31 January and 31 July)

Source pages: gov.uk/self-assessment-tax-returns/deadlines and gov.uk/understand-self-assessment-bill/payments-on-account.

General information only, not professional advice. Facts checked against the pages listed in sources.md on 18 October 2026.
Rules change: check the page before you act.