



An introduction to untied's tax return checklist for 2024/25

At untied, we've worked hard to build the UK's personal tax app to make people's taxes as easy as possible and are proud to help thousands of people to take control of their taxes.

Whether you use untied, file in another way or use an accountant, we hope you'll find this checklist saves you time and gives you confidence. We've designed it to be helpful both for first timers and for those who have been filing tax returns for a long time. This is the eighth year of the checklist, and each time we take on board feedback to make it that little bit better.

This time we've added something on MTD and on payments.

If you want to join the tax revolution with untied, it would be great to have you. We've made sure to include a special offer code too – use **CHECKLIST20** to get 20% off an annual plan.

And let us know any feedback on this checklist – drop us a note to team@untied.io.

Prepared with love from the team at untied.

**FINANCIAL
CONDUCT
AUTHORITY**
FRN 910169

HMRC
recognised
for 2024/25*
*and 2023/24, 2022/23, 2021/22
2020/21, 2019/20, 2018/19, 2017/18

Winners
Tolley's **TAXATION**
Awards 2022
Best Digital Innovation in Tax

untied's tax return checklist for 2024/25

Step 1 – get prepared

Taxes will be changing – if you have income from self-employment and property of £50k or more, you must use software from April 2026 for **Making Tax Digital**. This will be needed in-year, not just after the end of the year.

☐ **Know when you'll be in MTD.** Mandation from 2026/27 will be determined by your actual numbers from 2024/25, but to get an idea use approximate figures. Note the questions need your income, not your profit. And if you have jointly held property – it is your share of the income that matters.

What is your annual income from self employment	£
And your total income from renting out property (including foreign property)	£
Total – this is your “total qualifying income”	£

This determines when you will be mandated to join MTD. Even if you are not mandated you can still join now as part of the official HMRC testing phase – [contact us for details](#).

Tick when you think you are likely to need to join, or want to join.

Total qualifying income	2025/26	2026/27	2027/28	2028/29
>£50k	Voluntary	Mandation	Mandation	Mandation
>£30k	Voluntary	Voluntary	Mandation	Mandation
>£20k	Voluntary	Voluntary	Voluntary	Mandation
£20k or less	Voluntary	Voluntary	Voluntary	Voluntary

What year will you be mandated from?	
Do you think you'd like to be part of the testing phase now? (It's good if either you're an early adopter or want to reassure yourself about how it works)	Yes / No

When you are mandated, you will need software from 6 April – the start of the tax year. You will be able to join voluntarily at any point in the year.



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☐ **Check your HMRC logins (Government Gateway)** – these expire if not used, and at times HMRC may ask for more information which will interrupt a filing flow. You can file with untied Express Submit without needing this.

☐ **Know your 2024/25 deadline and plan to be well ahead of it. To avoid penalties you need to file by Tuesday 31 January 2026. You'll start incurring a small amount of interest from 31 January, but won't get a payment surcharge so long as you pay your tax within 30 days** (don't cut it fine). **Around a million people will miss the filing deadline and get a £100 penalty. But not you. This form will be a springboard to tax control.**

☐ **Know your details.** Pop your key information in the table below as you go. The details may be on your tax documents or in your online account. Your **UTR** is essential to file. If you don't have one or don't know it, then contact HMRC, or untied if you're one of our users.

National Insurance (NI) Number	
UTR – unique taxpayer reference <i>Check the format with untied</i>	
HMRC login <i>You don't need this to file with untied; keep your HMRC password safe.</i>	

☐ **Know your income sources and where the information about them is.** There's an extra section at the back of this checklist to help.

☐ **Pay on account if you need to.** If you have been filing for a while and had more than £3k of tax to pay, you may need to make payments on account by January 2025 (alongside anything extra on the 2023/24 return), and by July 2025. A balancing payment will be due by the end of January 2026.



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Step 2 – decide how to file

<input type="checkbox"/> Direct with HMRC <i>Certain people such as non residents / non-domiciled and others who need to complete SA109 cannot file directly with HMRC online</i>	<input type="checkbox"/> Gather data eg download bank statements
	<input type="checkbox"/> Enter your numbers into spreadsheets
	<input type="checkbox"/> Check rules
	<input type="checkbox"/> Map to HMRC forms
	<input type="checkbox"/> Check HMRC login works
	<input type="checkbox"/> Enter the details in HMRC
<input type="checkbox"/> Use an accountant	<input type="checkbox"/> Find an accountant and onboard
	<input type="checkbox"/> Gather data, send to accountant
	<input type="checkbox"/> Answer questions
	<input type="checkbox"/> Approve
<input type="checkbox"/> Use untied lite <i>for quick and easy entry and filing. Use code CHECKLIST20 to get 20% off an annual plan (usually £64.99)</i>	<input type="checkbox"/> Enter information when prompted
	<input type="checkbox"/> Set up Express Submit to file straight from untied without an HMRC login
<input type="checkbox"/> Use untied Pro <i>for tax power including a mobile app with built-in journey logging, auto bank syncing, built-in suggestions, HMRC integration and support for employment, self-employment, property, capital gains, donations and non-residents. Also supports accountants. Use code CHECKLIST20 to get 20% off an annual plan (usually £129.99)</i>	<input type="checkbox"/> Link bank accounts and tag transactions
	<input type="checkbox"/> Link your HMRC account to bring in employment information
	<input type="checkbox"/> Respond to questions to save tax and to support your other income sources
	<input type="checkbox"/> Set up Express Submit to file straight from untied without an HMRC login



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Step 3 – file

□ **Ask any questions.** untied users get five star support at support@untied.io. If you need to call HMRC, they are on 0300 200 3310 / 0161 931 9070 / 0300 200 3319 (Textphone), open weekdays 8am-6pm. You may find it quicker to call in the morning

If you're looking for specific advice, untied are always happy to introduce you to a friendly professional adviser who uses the untied platform.

□ **As soon as you feel ready, file.** We recommend getting it done, rather than spending days worrying about if it's all there. If you find out something later, you can submit an amendment. However you file, **make sure you file for the right tax year – it should be 2024/25!**

□ **Pay your tax.** untied users know that as you tag transactions, untied works out the tax that is due. However, the actual amount to pay will be sent to you by HMRC when you submit your return. If you're using untied Pro, you can pay HMRC quickly, securely and easily from untied.

untied tip: The payment deadline is also 31 January. Even if you don't have the funds to pay, file your return! Although you may pay a small amount of interest, you'll avoid further penalties so long as you pay within 30 days.

*If you may struggle with payments, speak to HMRC to try to arrange a payment schedule.
You generally need to do this after your file.*

□ **Sit back and relax.** Job done. Put an end to those tax return worries and hassles .

Prepared with love from the team at [untied](https://www.untied.io). If you have any comments or suggestions on improving this, then let us know.





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Extra section - Know your income sources and where the information about them is

Supported in untied lite	
<input type="checkbox"/> Employment and equivalents <i>(one employment/ pension only in lite)</i>	<input type="checkbox"/> P60 (use untied Pro to bring this from HMRC)
	<input type="checkbox"/> P11D
	<input type="checkbox"/> P45
<input type="checkbox"/> Self-employment <i>(manual entry only)</i>	<input type="checkbox"/> Income records
	<input type="checkbox"/> Expense records
	<input type="checkbox"/> Mileage records

Extra supported in untied Pro	
<input type="checkbox"/> Additional employment and equivalents	<input type="checkbox"/> P60 (untied Pro brings these details from HMRC)
	<input type="checkbox"/> P11D
	<input type="checkbox"/> P45
<input type="checkbox"/> Self-employment advance features	<input type="checkbox"/> Covered by bank transactions
	<input type="checkbox"/> Mileage records <i>(use untied Pro to log journeys automatically going forward)</i>
<input type="checkbox"/> Property	<input type="checkbox"/> Covered by bank transactions
	<input type="checkbox"/> Income and expense records
	<input type="checkbox"/> Interest statement
<input type="checkbox"/> Dividends	<input type="checkbox"/> Dates and amounts <i>(eg from dividend slips/ investment statements)</i>
	<input type="checkbox"/> Covered by bank transactions
<input type="checkbox"/> Interest	<input type="checkbox"/> Relevant statements
	<input type="checkbox"/> Covered by bank transactions
<input type="checkbox"/> Capital gains/losses <i>(eg from selling shares)</i>	<input type="checkbox"/> Details of the gain/loss
<input type="checkbox"/> Pension	<input type="checkbox"/> Pension Service letter about your state pension
	<input type="checkbox"/> P60 from any private pension
<input type="checkbox"/> Reliefs (ask if you're not sure)	<input type="checkbox"/>
<input type="checkbox"/> Other sources of income <i>(list yours)</i>	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>



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Other information you may need:

- ☐ Did you pay into a personal pension?
- ☐ Do you have children under 18? Know who claims child benefit in your relationship.
- ☐ Do you have a Student Loan? Repayments are on your P60 or payslips.
- ☐ Are you non-resident?
- ☐ If you earn on platforms, you may get a statement from them – make sure you're using data relating to the tax year, not the calendar year

List your bank accounts and other information sources (eg investment records):
