



Tax Return Checklist 2025/26

Please find below a list of the details/documents which we require to complete and submit your 2026 tax Return. Please check through the list and send on the relevant details, applicable to you.

Sea Service

- Update of sea service, to include a Discharge Book copy or Discharge Certificates, plus Qualifying Tax Day sheets, certified ships' movements, proving precise dates of entering and leaving the twelvemile limit. If you spend any time in the office/working ashore between trips, we will need these dates as well.
- Evidence in respect of any leave spent abroad, in terms of flight/ferry tickets. Please keep other evidence safe, such as bank statements, hotel bills, in case of an enquiry from HMRC.

Income

- Pay and tax details, in the form of a copy of your 2026 P60 or End of Year Financial Statement. If not, your payslips for the months of April 25 to March 2026.
- If you have received any benefits in kind or further income related to your job, you should also provide your form P11D.
- If you are receiving a pension in addition to your employment income, i.e. forces pension, I will require a copy of the 2026 P60.
- If you are a Cadet or have been on study leave, your precise dates of attendance at college and whether receiving full pay and/or specified income during this period.
- If you have changed employment or had several employers, we will need the precise dates of starting and finishing with each employer and the relevant P45(s) or all payslips received during that employment.
- If you have investment income, such as shares and savings we will need details of these. Please make your adviser aware and we will ask for the relevant information. For bank interest amounts below £500 we don't need this information.
- We also require details of private pensions or Freestanding AVCs (if you don't know what one is you haven't got one!) which you may be paying into, to include the name of the pension provider and your membership number. Also, can you confirm the NET amount you paid into the scheme during the period 6th April 2025 and 5th April 2026?

Rental Income

If you do receive rental income, please provide the following:

- Gross amount of rent received. This is the amount before any expenses have been deducted.
- A list of expenses you have incurred for which you have receipts. We don't need to see the actual receipts, please keep these safe.
- If you have a Lettings Agent, monthly statements from them.
- If you have a mortgage on the property, we need a Certificate of Loan Interest paid from the mortgage provider. We only need the interest element of the mortgage.



Capital Gains Tax

- If you dispose of a UK residential property where the value is four times the capital gains allowance, currently £3,000, this needs to be declared to HMRC within 60 days of disposal. This is regardless of whether you made an actual gain. If this is the case, please let your tax adviser know as soon as possible so that we can put the necessary steps in place.
- If you have disposed of any other asset, shares or crypto assets for example, please inform your tax adviser of this.

Other Information

- If you have a Student Loan you will need to make repayments to the Student Loan Company, if you reach the following income thresholds:
 - Plan 1 £22,015
 - Plan 2 £27,295
 - Plan 4 £27,660
 - Plan 5 £25,000
- To enable us to complete your tax return correctly we need to know whether you have such a loan outstanding, and the amount of any repayments made during the 2025/26 income tax year. Also please let us know which plan the Student Loan is.
- If you have already received any refunds of tax in respect of the 25/26 year, of which we are not aware, could you please let us have full details together with correspondence from the Revenue.
- Marriage Tax Allowance – if your partner does not earn sufficient income to be liable to pay tax AND you only pay tax at the basic (20%) rate then it is possible for your partner to transfer part of their allowance to you. Unfortunately, we cannot do this for you as your partner is the one who must make the application, not the taxpayer.
- This can be done online at www.gov.uk/marriage-allowance and you will need both your NI numbers and one of a range of different acceptable forms of ID for the non-taxpayer. If it is not possible to do this via the web, then they can ring the tax office on 0300 200 3300. Please bear in mind that this transfer can only be done between couples who are married, or in a civil partnership.

REMEMBER TAX DOESN'T HAVE TO BE TAXING, IT JUST IS!!