

## Do you still need to file your 2019-20 Tax Return?

Welcome to a New Year! But have you realised that you are too late to file a paper tax return and are not sure what to do now? Or perhaps you have only just realised that you have a tax return to file!

The deadline for completing a paper tax return for 2019/20 has now passed and late filing penalties may start to build up. But there is still time to complete and file a tax return using HMRC's on-line service and so avoid a late filing penalty. Registering with HMRC to file online extends your deadline to 31st January 2021, which is the date by which you must have registered with HMRC for self-assessment, filed your tax return and paid any tax due.

Filing online is slightly different depending on whether you are self-employed, or whether you have completed a tax return previously, but the basic steps remain the same:

1. Register for self-assessment. If you have never registered previously then complete form SA1, unless you are self-employed in which case use CWF1. If you have filed a return before but not last year, you will need to register again. Both of these forms can be completed and sent electronically or printed and posted to HMRC.
2. Then to register specifically for the online service, go to: <https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed> or <https://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed>
3. You will receive your Unique Taxpayers Reference (UTR) from HMRC via their SA250 welcome letter. This can take up to 10 working days to arrive – so don't be tempted to delay your tax return until the end of January! If you have completed paper tax returns previously, you should already have your UTR.
4. After you have registered you will need to use your UTR to sign up for the self-assessment service.
5. Once you have signed up, you will be sent an activation code from HMRC within 10 working days through the post. Be aware, if you do not use this within 28 days then it will expire and you will need to apply for a new activation code – another good reason for not delaying your tax return.

Success! You are now ready to sign in and complete your tax return online.

You should log in to the "Your HMRC Services" area of HMRC's website where you can access the Online Services section. Select the year for which you wish to file a tax return then click on 'file return' and you are on your way. You will find that you need to tailor your return to suit your individual circumstances, depending on what types of income you receive. To complete the tax return you will need your taxable income figures, such as: P60s showing income from employment and pensions, P11D form showing the value of any workplace benefits/benefits received in retirement from former employer, State Pension figure, income and expenses from property rental,



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income from overseas pensions and investments, dividend payments, interest, self-employment income and expenses etc. The online form can be filled in over the course of a few days if necessary – you can save the tax return as you go. Remember to keep track of your progress by looking at the indicator at the top of each screen which will show you how much of your tax return has been completed. After you have entered all of your income figures, it will provide you with a calculation and also a submission receipt.

Beware though at this stage the tax return has not actually been sent. Keep going until it is submitted through to HMRC and then it will say 100% complete at the top of the screen.

If you are unable to find your UTR or struggle to register and file your return online you can call HMRC's self-assessment helpline on 0300 200 3310. Similarly, if you have received a 'notice to file' letter but do not think that you need to file a tax return then contact HMRC.

HMRC will ask you about your income and, if they agree that you do not need to file a tax return, they will cancel it.

Do not ignore it as HMRC will be expecting a completed tax return and if you go past the deadline date, penalties will start to accrue until the tax return is filed and the tax is paid.

If you are on a low income you may want to consider contacting one of the tax charities for help: Tax Help for Older People, 01308 488066 or, if you are under 60 years old, Taxaid, 0345 120 3779.

This article is by Tax Help for Older People Registered Charity no 1102276 (Scotland no SC045819), offering free tax advice to older people on a low income who cannot afford professional help.