

***You can use this Guide to work out your tax bill, if you want to.***

**You don't have to work out your tax bill yourself.** If you don't want to, make sure your completed Tax Return reaches us by 30 September.

If we receive your Tax Return after 30 September and you haven't worked out your tax we will do it for you but we can't guarantee to let you know what to pay by 31 January.

So, if you don't know what to pay, make an estimate and pay that. If you don't pay enough, you will have to pay interest, as well, and you may have to pay a surcharge.

### ***If you need help***

If you need help with the calculation ask your Inland Revenue office, or the Helpline (on 0845 9000 444). But we will only be able to do the calculation for you when we have your Return.

**But** if you have any of the following kinds of income:

- scrip dividends or non-qualifying distributions (boxes 10.21 to 10.26 on page 3 of your Return)
- gains on UK life policies, etc. (any entry in Question 12)
- taxable lump sums (box 1.29 on the Employment Pages)

**or** you have filled in any of the following supplementary Pages

- Share Schemes
- Lloyd's Underwriters
- Partnership (full)
- Foreign
- Trusts, etc.
- Capital Gains
- Non-residence, etc.

**or** you have claimed one of the less common reliefs in Question 15 (boxes 15.9, 15.11 or 15.12 on page 5 of your Return)

**and**

you want to work out your tax bill you won't be able to use this Guide. You may want to consider

- using our Self Assessment (SA) by Internet Service (if so, go to [www.inlandrevenue.gov.uk/e-tax](http://www.inlandrevenue.gov.uk/e-tax)), **or**
- you can ask the Orderline for the **Comprehensive Tax Calculation Guide for the year to 5 April 2001** (call the Orderline on 0845 9000 404).

The working sheet in this Guide will take you through all the necessary steps to get to your tax bill.

Different types of income are charged at different rates of tax.

Type of income	Non-savings income for example income from employment or self-employment	Savings income includes bank and building society interest but <b>not</b> UK dividends	UK Dividends and tax credits
<b>Rate of tax on</b>			
first £1,520 of Taxable Income	10%	10%	10%
next* £26,880 of Taxable Income	22%	20%	10%
all remaining Taxable Income	40%	40%	32.5%

(\*as in life there are exceptions to every rule - sometimes more than £26,880 can be charged at 22%, the 'basic rate', see boxes w14 to w16 on page 4)

The working sheet sets off any tax deductions, allowances and reliefs in the way most beneficial to you, and charges tax at the rates set by law. Here's a summary:

**Step 1** - brings together all the **non-savings** income you've entered on your Return

**Step 2** - totals the deductions and allowances you've claimed on the Return (All UK residents are entitled to the 'personal allowance' of £4,385)

**Step 3** - adds savings and dividend income to get your **total income** and takes away your deductions and allowances to get to your **taxable income**, and then works out the tax due, so far

**Step 4** - takes off further allowances and deductions and tax paid at source - and then works out your total Income Tax, Class 4 National Insurance contributions (if you're self-employed or in partnership) and any Student Loan repayments

**Step 5** - works out what you have to pay for 2000-2001 by 31 January 2002, or what we have to pay you

**Step 6** - works out any payments on account you may have to make on 31 January and 31 July 2002 (for the year to 5 April 2002)

**Pages 13 to 15** may not apply - they contain working sheets for age related allowances (**briefly**, if you're over 65) and the collection of Student Loans.

### Boxes on the working sheet:

**w15**

£

Entries in boxes printed in blue are copied directly from your Tax Return

**w11**

£

Entries in boxes printed in grey are part of the calculation process

*copy box w80 to box 18.3 in your Tax Return*

Instructions printed in green ask you to copy a figure to another box in the calculation, or back onto the Return

## Step 1 Add together Non-savings Income from your Tax Return

	total boxes 1.8 to 1.10, 1.12 to 1.23, 1.27 and 1.28 minus total boxes 1.31 to 1.38		
Employment (from Question 1)	£		
Ministers of religion (from Question 1M)	box 1M.51 minus 1M.45 £		
Self-employment (from Question 3)	from box 3.92 £		
Partnership (from Question 4)	from box 4.73 £		
UK Land and Property (from Question 5)	from box 5.43 £		
UK Pensions etc. (from Question 11)	total boxes 11.1 to 11.7, 11.9 and 11.12 minus 11.13 £		
Other Income (from Question 13)	box 13.3 minus 13.5 £		
		<b>Total non-savings income</b>	£ <input type="text"/> <b>w1</b>
			total column aside <i>copy to box w6</i>

### CALCULATION HELP

Savings Income comes into the calculation on page 4 and Dividend Income on page 5

## Step 2 Add together Deductions and Allowances

<b>Deductions</b>	Losses	boxes 3.85 and 4.15 £	
	Losses	boxes 5.16 + 5.44 £	
	Pension payments	boxes 14.5 + 14.10 + 14.16 £	
	Other deductions	boxes 15.2 + 15.7 + 15.8 + 15.10 £	
			total column aside <b>w2</b>
		<b>Total Deductions</b>	£ <input type="text"/>

### CALCULATION HELP

Employee pension payments (boxes 14.15 and 14.17) come in on page 4.

### CALCULATION HELP

Married couple's allowance is given as a reduction in terms of tax on page 7. It is, however, only available if either **you or your spouse** were born **before 6 April 1935**.

<b>Allowances</b>	Personal Allowance	£ <input type="text" value="4,385"/>	
	Age related Personal Allowance (if you or your spouse were born before 6 April 1936 go to page 13)	from box w114 on page 13 £ <input type="text"/>	
	Blind Person's Allowance	£1,400 £ <input type="text"/>	
	Blind Person's Surplus Allowance from spouse	from box 16.17 £ <input type="text"/>	
			total column aside <b>w4</b>
		<b>Total Allowances</b>	£ <input type="text"/>
			box w2 + w4 <b>w5</b>
		<b>Total Deductions and Allowances</b>	£ <input type="text"/>
			<i>copy to box w7</i>

# Step 3

# Working out tax on all your Taxable Income, bringing in Non-savings, Savings and

### CALCULATION HELP

If any box on this page is a **minus amount**, substitute zero ('0')

### Non-savings income

### Savings income

boxes 10.1 + 10.4 + 10.7  
+ 10.8 + 10.11 + 10.14

		from box w1 <b>w6</b>		<b>w22</b>
Income	£	<input type="text"/>		£ <input type="text"/>
		from box w5 <b>w7</b>		box w7 minus w6 <b>w23</b>
Allowances and deductions	£	<input type="text"/>		£ <input type="text"/>
		box w6 minus w7 <b>w8</b>		box w22 minus w23 <b>w24</b>
<b>Taxable Income</b>	£	<input type="text"/>		£ <input type="text"/>
		<b>w9</b>		box w9 minus w10 <b>w25</b>
starting rate band	£	<input type="text" value="1,520"/>		£ <input type="text"/>
		lower of boxes w8 and w9 <b>w10</b>		lower of boxes w24 and w25 <b>w26</b>
Income chargeable at starting rate	£	<input type="text"/>		£ <input type="text"/>
		box w10 x 10% <b>w11</b>		box w26 x 10% <b>w27</b>
<b>Tax due</b>	£	<input type="text"/>		£ <input type="text"/>
		box w8 minus w10 <b>w12</b>		box w24 minus w26 <b>w28</b>
Taxable Income over £1,520	£	<input type="text"/>		£ <input type="text"/>
		<b>w13</b>		
Basic Rate band	£	<input type="text" value="26,880"/>		
		from box 14.15 <b>w14</b>		
Employee pension payments	£	<input type="text"/>		
		from box 14.17 <b>w15</b>		
Free Standing AVCs	£	<input type="text"/>		
		box 15.6 x 100, divided by 78 <b>w16</b>		
Gift Aid and charitable deeds of covenant (see page 6)	£	<input type="text"/>		
		<i>copy to box w61 on page 7</i>		
		total boxes w13 to w16 <b>w17</b>		box w17 minus w18 <b>w29</b>
Extended Basic Rate band	£	<input type="text"/>		£ <input type="text"/>
		lower of boxes w12 and w17 <b>w18</b>		lower of boxes w28 and w29 <b>w30</b>
Income within Basic Rate limit	£	<input type="text"/>		£ <input type="text"/>
		box w18 x 22% <b>w19</b>		box w30 x 20% <b>w31</b>
<b>Tax due</b>	£	<input type="text"/>		£ <input type="text"/>
		box w12 minus w18 <b>w20</b>		box w28 minus w30 <b>w32</b>
Income chargeable at higher rate	£	<input type="text"/>		£ <input type="text"/>
		box w20 x 40% <b>w21</b>		box w32 x 40% <b>w33</b>
<b>Tax due</b>	£	<input type="text"/>		£ <input type="text"/>

**Dividend income. Starting with box w6 work down the columns, one by one**

	<b>Dividend income</b>	<b>Tax due</b>
	boxes 10.17 +10.20 <b>w34</b>	
Income	£ <input type="text"/>	
	box w23 minus w22 <b>w35</b>	
Allowances and deductions	£ <input type="text"/>	
	box w34 minus w35 <b>w36</b>	
<b>Taxable Income</b>	£ <input type="text"/>	
	box w25 minus w26 <b>w37</b>	
starting rate band	£ <input type="text"/>	
	lower of boxes w36 and w37 <b>w38</b>	
Income chargeable at starting rate	£ <input type="text"/>	
	box w38 x 10% <b>w39</b>	boxes w11 + w27 + w39 <b>w46</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w36 minus w38 <b>w40</b>	
Taxable Income over £1,520	£ <input type="text"/>	

**CALCULATION HELP**  
If any box on this page is a **minus amount**, substitute zero ('0')

	box w29 minus w30 <b>w41</b>	
Extended Basic Rate band	£ <input type="text"/>	
	lower of boxes w40 and w41 <b>w42</b>	
Income within Basic Rate limit	£ <input type="text"/>	
	box w42 x 10% <b>w43</b>	boxes w19 + w31 + w43 <b>w47</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w40 minus w42 <b>w44</b>	
Income chargeable at upper dividend rate	£ <input type="text"/>	
	box w44 x 32.5% <b>w45</b>	boxes w21 + w33 + w45 <b>w48</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
		total boxes w46 to w48 <b>w49</b>
<b>Total tax due at this stage</b>		£ <input type="text"/>

## box w16

Payments under Gift Aid (including payments under charitable deeds of covenant) are treated as having been made after the deduction of Income Tax at the basic rate (22%). If you are liable to tax at the higher rate you are entitled to further tax relief for any Gift Aid payments. The relief is given by increasing the amount of Basic Rate band by the amount of your Gift Aid payments **plus** the basic rate tax treated as deducted. To arrive at that increased amount you have to 'gross up' your Gift Aid payments (from box 15.6 on page 5 of your Return) by multiplying box 15.6 by 100 and dividing by 78.

## boxes w61 to w71

Gift Aid payments are treated as having been paid after deducting Income Tax at the basic rate. If you have made Gift Aid payments you must pay Income Tax, at whatever rate, or Capital Gains Tax **at least equal** to the basic rate Income Tax treated as having been deducted. The charity receiving payments from you can reclaim that Income Tax from us. We must make sure you pay sufficient tax to 'cover' the tax repaid to the charity. If you haven't paid enough it may be necessary to restrict your personal allowances so more income is charged to tax or we may ask you to pay more.

Boxes w61 to w63 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Boxes w64 to w70 work out the amount of 'set-off' available from tax credits on any dividend income you have included on your Return. If your allowances have had to be restricted to make sure there's enough tax charged on your Gift Aid payments, more of your dividend income may be chargeable to tax so more tax credits can be set-off.

## Step 4 Calculate tax due after reliefs, allowances and Gift Aid payments

### CALCULATION HELP

If any box on this page is a minus amount, substitute zero ('0')

from box w49

**Income Tax due**

£  **w50**

box 15.4 + box 15.5

Venture Capital Trust and Enterprise Investment Schemes

£  **w51**

box w51 x 20%

£  **w52**

from box w120 or w125

Married couple's allowance

£  **w53**

### CALCULATION HELP

If you or your spouse were born before 6 April 1935 and you are a married man go to page 14 to work out the figure for box w53. If you are a married woman and you ticked box 16.10 on your Return enter in box w53, £1,000; if you ticked box 16.11 enter £2,000.

from box 16.18

Married couple's surplus allowance

£  **w54**

from box 15.3

Maintenance and Alimony

£  **w55**

Widow's bereavement allowance (£2,000)

£  **w56**

add boxes w53 to w56

£  **w57**

box w57 x 10%

£  **w58**

box w52 + w58

£  **w59**

box w50 minus w59

**Income Tax due after allowances and reliefs**

£  **w60**

from box w16

Gift Aid etc. payments (see notes)

£  **w61**

box w61 x 22%

£  **w62**

higher of boxes w60 and w62

£  **w63**

box w62 minus w50

£  **w64**

box w64 x 10

£  **w65**

from box w36

£  **w66**

boxes w65 + w66

£  **w67**

from box w34

£  **w68**

lower of boxes w67 and w68

£  **w69**

box w69 x 10%

Dividend tax credits

£  **w70**

box w63 minus w70

**Income Tax due after taking off tax credits**

£  **w71**

### box w72

To work out your Class 4 National Insurance **profit** you will have filled in the working sheet in the Notes on Self-employment or Partnerships. As you are now working out your tax bill you will have to work out the figure to go in box F of that working sheet. Copy it to box w72. (If you have more than one business copy the figure from box Q on the working sheet in *Help Sheet IR220: More than one business.*)

### box w74

If you pay tax under PAYE, we try to make your tax code match your circumstances so you pay the right amount of tax in the year. But your 2000-2001 tax code may have been adjusted to collect tax you owe for earlier years. Look at your 2000-2001 Notice of Coding (form P2). If we have made such an adjustment it will show an 'amount of unpaid tax for earlier years'. Copy that figure into box w74 **and** box 18.1 on your Return.

### box w78

If because of a change in your circumstances your 2000-2001 tax code was reduced during the year to 5 April 2001, you may have paid too little tax for the time before your code was reduced. If so, we will have arranged for that underpaid tax to be collected through your tax code for 2001-2002. Look at your **latest** Notice of Coding (form P2) for 2000-2001. If there's an 'estimated underpayment' figure on the bottom of the P2 copy it to box w78 **and** box 18.2 on your Return.

## Step 4 Calculate tax due after reliefs, allowances and Gift Aid payments (continued)

### CALCULATION HELP

If any box on this page is a **minus amount**, substitute zero ('0') unless otherwise stated

Class 4 National Insurance contributions  
(see Notes)

**w72**

£

boxes w71 + w72

Income Tax and Class 4  
National Insurance contributions

**w73**

£

Unpaid tax for earlier years included in your 2000-2001 PAYE code (see Notes)

**w74**

£

copy box w74 to box 18.1  
in your Tax Return

Student Loan Repayment  
(If you ticked 'Yes' in Question 17 on page 6 of your Tax  
Return go to page 15 to work out the figure for box w75)

**w75**

£

from box w134  
copy box w75 to box 18.2A  
in your Tax Return

boxes w73 + w74 + w75

**w76**

£

### Tax paid at source

Employment (from Question 1) from box 1.11

£

Ministers of religion (from Question 1M) from box 1M.50

£

Self-employment (from Question 3) boxes 3.97 + 3.98

£

Partnership (from Question 4) from box 4.77

£

UK Land and Property  
(from Question 5) from box 5.21

£

UK Savings and Investments boxes 10.3 + 10.6 + 10.10 + 10.13  
(from Question 10)

£

UK Pensions etc. (from Question 11) boxes 11.8 + 11.11

£

Other Income (from Question 13) from box 13.2

£

total of column above

**Total tax paid at source** **w77**

£

2000-2001 unpaid tax included in  
your PAYE code for 2001-2002 (see Notes)

**w78**

£

copy box w78 to box 18.2  
in your Tax Return

boxes w77 + w78

**w79**

£

### CALCULATION HELP

box w80 can be  
a minus amount

box w76 minus w79

**Total Income Tax, Class 4 National Insurance contributions  
and Student Loan Repayment due**

**w80**

£

copy box w80 to box 18.3  
in your Tax Return

### **box w83 and box 18.4 on your Tax Return**

You may have paid too little tax in earlier years because:

- you claimed farmers' averaging which has increased your income for last year, **or**
- you claim backwards spreading of literary or artistic income increasing your income for last year, and possibly the year before as well, **or**
- you claim to carry back post-cessation receipts to the year your business ceased (increasing your income in that year).

Work out your underpayment of tax or Class 4 NIC by reference to the tax rates and circumstances of that earlier year. Recalculate the liability for that year (the equivalent of box w80 in this calculation) taking account of the adjustment. The difference between the recalculated figure and the original figure is the tax due. Enter that in box w83 and copy it to box 18.4 on your Tax return. If you need help, ask your Inland Revenue office or your tax adviser.

### **box w85 and box 18.5 on your Tax Return**

You may have paid too much tax for an earlier year because:

- you claim that losses are set against income of an earlier year or years, **or**
- you claim to carry back retirement annuity or personal pension plan payments to 1999-2000 (or, exceptionally, to 1998-1999)  
- boxes 14.3, 14.8 or 14.13 on your Tax return, **or**
- you claim farmers' averaging reducing your income for last year.

Do not include losses or pension payments for which you have previously claimed relief.

Work out how much tax or Class 4 NIC you overpaid by reference to the tax rates and circumstances for the earlier year. Recalculate the liability for that year (the equivalent of box w80 in this calculation) taking account of the adjustment. The difference between the recalculated figure and the original figure is the amount of tax overpaid. Enter it in box w85 and, on your Tax Return, tick box 18.5 and copy the amount into the 'Additional information' box, box 23.6. If you need help ask your Inland Revenue office or your tax adviser.

### **box w86 and box 18.8 on your Tax Return**

If you are claiming now to carry back to 2000-2001:

- a 2001-2002 trading loss, or certain 2001-2002 capital losses (provide details of your claim in the 'Additional information' box, box 23.6 on page 8 of your Return)
- 2001-2002 pension payments (boxes 14.4, 14.9 or 14.14 on your Return)

work out the 2001-2002 repayment by reference to the tax rates and your circumstances for 2000-2001. Recalculate your 2000-2001 liability taking into account the loss or pension payment. The difference between that figure and box w80 is the amount of your 2001-2002 repayment. Enter it in box w86 and, on your Return, tick box 18.8 and copy box w86 into the 'Additional information' box, box 23.6 on page 8.

## Step 5 Work out what you have to pay us by 31 JANUARY, or what we have to pay you

Total tax and National Insurance contributions and Student Loan Repayments for 2000-2001  **from box w80 w81**

Tax refunded in the year  **from box 20.1 w82**

Any tax due for earlier years (see note aside)  **w83**  
*copy box w83 to box 18.4 on your Tax Return*

Any tax overpaid for earlier years (see note aside)  **w85**  
*tick box 18.5 on your Tax Return and copy box w85 to the 'Additional information' box, box 23.6 on your Tax Return*

Any 2001-2002 repayment you are claiming now (see note aside)  **w86**  
*tick box 18.8 on your Tax Return and copy box w86 to the 'Additional information' box, box 23.6 on your Tax Return*

### CALCULATION HELP

box w84 may be a minus amount

boxes w81 + w82 + w83

**w84**

Look at your Statements of Account (if you've never had a Statement of Account, it's unlikely you've paid anything towards your 2000-2001 tax bill yet).

Any other payments or credits that have been made towards your 2000-2001 payments on account  **w87**

Any other payments or credits, not already included in boxes w85, w86 or w87, that have been made towards your 2000-2001 tax bill  **w88**

If you have a tax code and your Tax Return was received by 30 September 2001, you may be able to have the tax you owe collected through your PAYE code for 2002-2003.

**box w84 minus box w87**  
 **w89**

If box w89 is less than £2,000 and you want this included in your 2002-2003 tax code, copy the figure in box w89 to box w90.

But if:

- box w89 is equal to, or more than £2,000, or
  - you don't want any underpaid tax collected through your tax code (tick box 23.2 on page 8 of your Tax Return), or
  - you don't have a tax code
- leave box w90 blank.

**w90**

boxes w85 to w88 + w90

**w91**

**box w84 minus w91**

**w92**

**If box w92 is positive, this is the tax you owe**  
**If box w92 is negative, this is the tax we owe you**

**(If you want to claim a repayment of any tax overpaid, after we have settled any other Revenue debts you may have, fill in Question 19 in your Tax Return.)**

## Step 6 Finally, consider whether you have to make payments on account for 2001-2002.

If box w93 is less than £500, you do not have to make payments on account for 2001-2002; do not complete boxes w94 and w95. Enter zero ('0') in box w96 and complete box w97.

If box w93 is £500 or more, carry on.

Compare the tax you owe with the tax you paid at source (this means tax taken off your income before you receive it). If more than 80% of your tax bill for 2000-2001 is met from tax paid at source, you don't need to make payments on account for 2001-2002.

box w81 minus (w75 and w90)

£  **w93**

boxes w63 + w72

£  **w94**

box w94 x 20%

£  **w95**

### CALCULATION HELP

You may want to reduce your payments on account for 2001-2002 (including reducing to nil) if you expect:

- your 2001-2002 income to be lower than 2000-2001, **or**
- your allowances or reliefs to be higher, **or**
- more of your 2001-2002 income will be taxed at source, because
  - it will be taxed under PAYE, **or**
  - it will be covered by subcontractor deductions (on CIS25s), **or**
  - you have more savings income.

If you do want to reduce your payments on account you must make a reasonable estimate of the difference between the Income Tax you expect to pay in 2001-2002 and your Income Tax on this Return. You can reduce each of your payments by half this difference.

Enter in box 18.6 the amount of each reduced payment on account (**including the pence**), or nil, if appropriate, and tick box 18.7. Give your reason for reducing your payments in box 23.6 on page 8 of your Return.

If you decide later your reduced payments are still too high write to us, saying why you are claiming to reduce still more.

Make sure the payments you make, by 31 January 2002 and 31 July 2002, add up to your best estimate of your tax bill for 2001-2002.

If your two payments on account turn out to be different from your 2001-2002 tax bill and if you have paid

- *more* than you needed to, we will credit you with interest
- *less* than you needed to, we will charge interest.

Your two payments on account should be the **smaller** of the actual Income Tax and Class 4 NIC due (*net of tax deducted at source and tax credits on dividends*) for 2000-2001 or 2001-2002.

**If you have been fraudulent or negligent in claiming to reduce your payments on account, we may charge a penalty.**

If you decide later you have reduced too much, you can revise your claim upwards and/or pay more in line with your revised estimate. But if you do not make a claim, additional amounts paid may be allocated to other outstanding liabilities.

If box w93 is less than box w95, you do not have to make payments on account for 2001-2002. Enter zero ('0') in box w96 and complete box w97.

If box w93 is equal to, or more than, box w95, enter in box w96, box w93 x 50%. You must include the pence (and when you copy box w96 to box 18.6 on your Tax Return).

box w93 x 50%

£  **w96**

*copy box w96 to box 18.6 on your Tax Return*

box w92 + w96

£  **w97**

### Your total payment due on 31 January 2002

**If box w97 is positive, this is the tax you owe. If box w97 is negative, this is the tax we owe you**

**Note:** if you make any payment towards your 2000-2001 tax bill between now and 31 January 2002, and that payment isn't included in boxes w87 or w88, reduce the figure in box w97 by the amount of that payment.

**If 2000-2001 payments on account aren't paid by their due dates (31 January 2001 and 31 July 2001) interest may also be due.**

# Calculate age-related Personal Allowances if you or your spouse were born before 6 April 1936

**CALCULATION HELP**  
If any box on this page is a minus amount, substitute zero ('0')

Income from box w1  
**w98**  
£

boxes 10.1 + 10.4 + 10.7  
+ 10.8 + 10.11 + 10.14  
**w99**

£

copy box w99 to  
box w22 on page 4

boxes 10.17 + 10.20  
**w100**

£

copy box w100 to  
box w34 on page 5

Trade Union death benefit payments from box 15.10  
**w101**  
£

boxes w98 to w101  
**w102**  
£

Deductions from box w2  
**w103**  
£

Employee pension payments from box 14.15  
**w104**  
£

FSAVC payments from box 14.17  
**w105**  
£

Gift Aid box 15.6 x 100 divided by 78  
**w106**  
£

Vocational training payments from box 15.1  
**w107**  
£

total of boxes w103 to w107  
**w108**  
£

Net income for Age Allowance box w102 minus w108  
**w109**  
£

Income limit for Age Allowance **w110**  
£ 17,000

Income exceeding limit box w109 minus w110  
**w111**  
£

<b>TABLE 1</b>	
Date of birth	Maximum Age-related Personal Allowance
After 5 April 1936	0
Between 6 April 1926 and 5 April 1936	£1,405
Before 6 April 1926	£1,665

From Table 1 pick the figure based on your date of birth **w112**  
£

box w111 x 50%  
**w113**  
£

box w112 minus w113  
**w114**  
£

copy box w114 to  
box w3 on page 3

## Calculate Married couple's allowance if you or your wife were born before 6 April 1935

### CALCULATION HELP

If any box on this page is a **minus amount**, substitute zero ('0')

TABLE 2

Date of birth	Maximum Married couple's allowance
Between 6 April 1926 and 5 April 1935	£5,185
Before 6 April 1926	£5,255

From Table 2 pick the figure based on your or your spouse's, if older, date of birth

£  **w115**

from box w113

£  **w116**

from box w112

£  **w117**

box w116 minus w117

£  **w118**

box w115 minus w118

£  **w119**

higher of box w119 and £2,000

£  **w120**

*copy box w120 to box w53 on page 7 unless you married after 5 May 2000. If your spouse is getting half or all of the allowance, see 'Calculation help'*

### CALCULATION HELP

You can only transfer half or all of the minimum Married couple's allowance of £2,000. If you ticked box 16.7 on your Return deduct £1,000, or if you ticked box 16.8, deduct £2,000 from the figure in box w120 and enter the result in box w53.

If you were married in the year select the month of your marriage from Table 3 and work out  $\frac{\text{£2,000} \times \text{Table 3 month}}{12}$

Take away the result from £2,000. This is the maximum you can transfer. Reduce the figure in box w125 by half or all that amount and enter the result in box w53.

## Calculate Married couple's allowance due if you married after 5 May 2000, and either you or your spouse were born before 6 April 1935

from box w120

£  **w121**

Select month from Table 3

**w122**

box w121 x w122

£  **w123**

box w123 divided by 12

£  **w124**

box w121 minus w124

£  **w125**

*copy box w125 to box w53 on page 7 unless your spouse is getting half or all of the allowance, see 'Calculation help'*

TABLE 3

Date of marriage between	Month
6 May 2000 and 5 June 2000	1
6 June 2000 and 5 July 2000	2
6 July 2000 and 5 August 2000	3
6 August 2000 and 5 September 2000	4
6 September 2000 and 5 October 2000	5
6 October 2000 and 5 November 2000	6
6 November 2000 and 5 December 2000	7
6 December 2000 and 5 January 2001	8
6 January 2001 and 5 February 2001	9
6 February 2001 and 5 March 2001	10
6 March 2001 and 5 April 2001	11

## Calculation of Student Loan Repayment

To work out the amount of student loan repayment you first have to split your income into 2 categories; earned income and unearned income (unearned income is only included if it exceeds £2,000). From your total income, for Student Loan purposes, you can take off certain deductions and a threshold of £10,000 - the balance is charged at 9%.

Earned income is from:	Unearned income is from:
Employment <input type="text" value="£"/>	boxes 1.8 to 1.10, 1.13, 1.15, 1.23, 1.27 and 1.28 minus boxes 1.32 to 1.38
Ministers of religion <input type="text" value="£"/>	boxes 1M.51 + 1M.21 minus 1M.8 + 1M.22
Self-employment and partnerships <input type="text" value="£"/>	boxes 3.92 and 4.73
UK Land and Property <input type="text" value="£"/>	box 5.14
Savings and investments <input type="text" value="£"/>	box 5.43 minus 5.14
Pensions and benefits <input type="text" value="£"/>	total any figures in the 'right hand' column of Question 10 excluding boxes 10.23 and 10.26
Other income <input type="text" value="£"/>	boxes 11.1 to 11.6 and 11.12 minus 11.13
<b>total column above</b> <b>w126</b>	box 13.3 minus 13.5
<input type="text" value="£"/>	<b>total column above</b> <b>w127</b>
	<input type="text" value="£"/>
	<b>w128</b>
	<input type="text" value="£"/>

**CALCULATION HELP**  
If any box on this page is a **minus amount**, substitute zero ('0')

If box w127 is greater than £2,000 copy box w127 to box w128.  
If box w127 is less than or equal to £2,000 leave box w128 blank.

### Total income for student loan purposes

boxes w126 + w128  
**w129**

Student loan deductions from:	Losses <input type="text" value="£"/>	boxes 3.85, 4.15, 5.16, 5.44
	Post cessation expenses and losses, etc. <input type="text" value="£"/>	from 15.8
Relief for pension contributions <input type="text" value="£"/>		boxes 14.5, 14.10, 14.15, 14.16 and 14.17

total deductions + £10,000  
**w130**

box w129 minus w130  
**w131**

box w131 x 9%  
**w132**

Student Loan Repayment due

boxes 1.39 + 1M.52  
**w133**

PAYE Student Loan Repayment made

box w132 minus w133  
**w134**

### Net Student Loan Repayment due 31 January (Round down to whole pounds only)

copy to box w75 and box 18.2A on your Return