

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 2002.

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 2003.

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 (call 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 on page 5 of your Return (boxes 15.9, 15.11 or 15.12)

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 Internet service for Self Assessment (if so, go to www.inlandrevenue.gov.uk).

If not, you'll need the **Comprehensive Tax Calculation Guide** for the year ended 5 April 2002 (available from the Orderline, call 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 not UK dividends	UK Dividends and tax credits
Rate of tax on			
first £1,880 of Taxable Income (see Note 1)	10%	10%	10%
next £27,520 of Taxable Income (see Note 2)	22%	20%	10%
all remaining Taxable Income	40%	40%	32.5%

Note 1: The £1,880 is first set against taxable non-savings income. Only when the taxable non-savings income is less than £1,880 is there a balance that is set against taxable savings income.

If the taxable non-savings **and** savings income (added together) is less than £1,880 the balance can be set against dividends.

Likewise, the next £27,520 is first set against taxable non-savings income and only when there is a balance (because taxable non-savings income is less than £27,520) is that set against taxable savings income.

Note 2: As in life there are exceptions to every rule - sometimes more than £27,520 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 £4,535)

Step 3 - adds savings and dividend income to get your **total income**, 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, deductions and tax paid at source - 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 - to give you the figure to enter in box 18.3 on page 8 of your Return

Step 5 - works out what you have to pay for 2001-02 by 31 January 2003, or what we have to pay you

Step 6 - works out any 2002-03 payments on account you may have to make on 31 January and 31 July 2003

Pages 13 to 17 may not apply - they contain working sheets for the age related allowance (**briefly**, if you're over 65), the married couple's allowance, the Children's Tax Credit 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 w81 to box 18.3 on 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)		£		
	from box 3.92			
Self-employment (from Question 3)		£		
	from box 4.73			
Partnership (short) (from Question 4)		£		
	from box 5.43			
UK Land and Property (from Question 5)		£		
	total boxes 11.1 to 11.7, 11.9 and (11.12 minus 11.13)			
UK Pensions etc. (from Question 11)		£		
	box 13.3 minus 13.5			
Other Income (from Question 13)		£		
			Total Non-savings income	£
				total column aside w1
				<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

			boxes 3.85 + 4.15	
Deductions	Losses	£		
			boxes 5.16 + 5.44	
	Losses	£		
			boxes 14.5 + 14.10	
	Pension payments	£		
			boxes 15.1 + 15.7 + 15.8 + 15.10	
	Other deductions	£		
				total column aside w2
			Total Deductions	£

CALCULATION HELP

Pension payments paid gross come into the calculation here at the deduction stage. Other pension payments (including stakeholder pensions) in boxes 14.9 and 14.11 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**.

		£	4,535	
Allowances	Personal allowance			
			from box w112 on page 13 w3	
	Age-related personal allowance (if you were born before 6 April 1937 go to page 13 – you may be entitled to a higher age-related personal allowance depending on your income).	£		
			£1,450	
	Blind person's allowance	£		
			from box 16.31	
	Blind person's surplus allowance from spouse	£		
				total column aside w4
			Total Allowances	£
				boxes w2 + w4 w5
			Total Deductions and Allowances	£
				<i>copy to box w7</i>

Step 3

Working out the tax due on all your Taxable Income, bringing in Non-savings,

CALCULATION HELP

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

Non-savings income

Savings income

		from box w1 w6	boxes 4.70 + 10.1 + 10.4 + 10.7 + 10.8 + 10.11 + 10.14 w21
Income	£	<input type="text"/>	£ <input type="text"/>
		from box w5 w7	box w7 <i>minus</i> w6 w22
Deductions and allowances	£	<input type="text"/>	£ <input type="text"/>
		box w6 <i>minus</i> w7 w8	box w21 <i>minus</i> w22 w23
Taxable Income	£	<input type="text"/>	£ <input type="text"/>
		w9	box w9 <i>minus</i> w10 w24
Starting rate band	£	<input type="text" value="1,880"/>	£ <input type="text"/>
		lower of boxes w8 and w9 w10	lower of boxes w23 and w24 w25
Income chargeable at starting rate	£	<input type="text"/>	£ <input type="text"/>
		box w10 x 10% w11	box w25 x 10% w26
Tax due	£	<input type="text"/>	£ <input type="text"/>
		box w8 <i>minus</i> w10 w12	box w23 <i>minus</i> w25 w27
Taxable Income over £1,880	£	<input type="text"/>	£ <input type="text"/>
		w13	
Basic Rate band	£	<input type="text" value="27,520"/>	
		boxes 14.9 + 14.11 w14	
Pension payments	£	<input type="text"/>	
		box 15.5 x 100, <i>divided by</i> 78 w15	
Gift Aid (see page 6)	£	<input type="text"/>	
		<i>copy to box w61 on page 7</i>	
		total boxes w13 to w15 w16	box w16 <i>minus</i> w17 w28
Extended Basic Rate band	£	<input type="text"/>	£ <input type="text"/>
		lower of boxes w12 and w16 w17	lower of boxes w27 and w28 w29
Income within Basic Rate limit	£	<input type="text"/>	£ <input type="text"/>
		box w17 x 22% w18	box w29 x 20% w30
Tax due	£	<input type="text"/>	£ <input type="text"/>
		box w12 <i>minus</i> w17 w19	box w27 <i>minus</i> w29 w31
Income chargeable at higher rate	£	<input type="text"/>	£ <input type="text"/>
		box w19 x 40% w20	box w31 x 40% w32
Tax due	£	<input type="text"/>	£ <input type="text"/>

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

	Dividend income	Tax due
	boxes 10.17 +10.20 w33	
Income	£ <input type="text"/>	
	box w22 <i>minus</i> w21 w34	
Deductions and allowances	£ <input type="text"/>	
	box w33 <i>minus</i> w34 w35	
Taxable Income	£ <input type="text"/>	
	box w24 <i>minus</i> w25 w36	
Starting rate band	£ <input type="text"/>	
	lower of boxes w35 and w36 w37	
Income chargeable at starting rate	£ <input type="text"/>	
	box w37 x 10% w38	boxes w11 + w26 + w38 w45
Tax due	£ <input type="text"/>	£ <input type="text"/>
	box w35 <i>minus</i> w37 w39	
Taxable Income over £1,880	£ <input type="text"/>	

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

	box w28 <i>minus</i> w29 w40	
Extended Basic Rate band	£ <input type="text"/>	
	lower of boxes w39 and w40 w41	
Income within Basic Rate limit	£ <input type="text"/>	
	box w41 x 10% w42	boxes w18 + w30 + w42 w46
Tax due	£ <input type="text"/>	£ <input type="text"/>
	box w39 <i>minus</i> w41 w43	
Income chargeable at upper dividend rate	£ <input type="text"/>	
	box w43 x 32.5% w44	boxes w20 + w32 + w44 w47
Tax due	£ <input type="text"/>	£ <input type="text"/>
	boxes w45 to w47 w48	
Total tax due at this stage		£ <input type="text"/>

box w15

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 15.5 on page 5 of your Return) by multiplying box 15.5 by 100 and dividing by 78.

boxes w61 to w71

Gift Aid payments are treated as having been paid after deduction of 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 w71 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 w48

Income Tax due

£ **w49**

boxes 15.3 + 15.4

Venture Capital Trust and Enterprise Investment Schemes

£ **w50**

from boxes w118 or w123 or w128 or w129

box w50 x 20%

£ **w51**

Married couple's allowance

£ **w52**

from box 16.32

Married couple's surplus allowance

£ **w53**

from box 15.2

Maintenance and Alimony

£ **w54**

from boxes w131 or w132 or w133 or w136

Children's Tax Credit

£ **w55**

from box 16.33

Surplus Children's Tax Credit

£ **w56**

boxes w52 to w56

£ **w57**

box w57 x 10%

£ **w58**

boxes w51 + w58

£ **w59**

box w49 minus w59

Income Tax due after allowances and reliefs

£ **w60**

Gift Aid etc. payments (see notes)

£ **w61**

from box w15

box w61 x 22%

£ **w62**

higher of boxes w60 and w62

£ **w63**

from box w33

£ **w64**

box w64 x 10%

£ **w65**

from box w34

£ **w66**

CALCULATION HELP

If box w66 is zero ignore boxes w67 to w70. Copy box w65 to box w71 and carry on.

w62 minus w49

£ **w67**

w67 x 10

£ **w68**

w66 minus w68

£ **w69**

box w69 x 10%

£ **w70**

w65 minus w70

£ **w71**

box w63 minus w71

Income Tax due after taking off tax credits

£ **w72**

box w73

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 H of that working sheet. Copy it to box w73. (If you have more than one business copy the figure from box V on the working sheet in *Help Sheet IR220: More than one business.*)

box w75

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 2001-02 tax code may have been adjusted to collect tax you owe for earlier years. Look at your **latest** 2001-02 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 w75 **and** box 18.1 on your Return.

box w79

If because of a change in your circumstances your 2001-02 tax code was reduced during the year to 5 April 2002, 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 2002-03. Look at your **latest** Notice of Coding (form P2) for 2001-02. If there's an 'estimated underpayment' figure on the bottom of the P2 copy it to box w79 **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)

w73

£

boxes w72 + w73

Income Tax and Class 4 National Insurance contributions

w74

£

Unpaid tax for earlier years included in your 2001-02 PAYE code (see notes)

w75

£

copy box w75 to box 18.1 on your Tax Return

Student Loan Repayment
(If you ticked 'Yes' in Question 17 on page 7 of your Tax Return go to page 17 to work out the figure for box w76)

w76

£

copy box w76 to box 18.2A on your Tax Return

boxes w74 + w75 + w76

w77

£

Tax paid at source

Employment (from Question 1) boxes 1.11 + 1.30

£

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

£

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

£

Partnership (short) (from Question 4) from box 4.77

£

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

£

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

£

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 **w78**

£

2001-02 unpaid tax included in your PAYE code for 2002-03 (see Notes)

w79

£

copy box w79 to box 18.2 on your Tax Return

boxes w78 + w79

w80

£

CALCULATION HELP

box w81 can be a **minus amount**

box w77 minus w80

w81

£

copy box w81 to box 18.3 on your Tax Return

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

box w84 and box 18.4 on your Tax Return

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

- you claimed averaging for farmers and creators of literary or artistic work which has increased your income for last year, **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 w81 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 w84 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 w86 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 2000-01 - boxes 14.3 or 14.7 on your Tax Return, **or**
- you claim averaging for farmers and creators of literary or artistic work reducing your income for 2000-01.

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 w81 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 w86 and copy it to box 18.5 on your Tax Return. If you need help, ask your Inland Revenue office or your tax adviser.

box w87 and box 18.8 on your Tax Return

If you are claiming now to carry back to 2001-02:

- a 2002-03 trading loss, or certain 2002-03 capital losses (provide details of your claim in the 'Additional information' box, box 23.5 on page 9 of your Return)
- 2002-03 pension payments (boxes 14.4 or 14.8 on your Return)

work out the 2002-03 repayment by reference to the tax rates and your circumstances for 2001-02. Recalculate your 2001-02 liability taking into account the loss or pension payment. The difference between that figure and box w81 is the amount of your 2002-03 repayment. Enter it in box w87 and copy it to box 18.8 on your Tax Return.

Step 5 Work out what you have to pay us by 31 January 2003, or what we have to pay you

Total Income Tax, Class 4 National Insurance contributions and Student Loan Repayment for 2001-02 **from box w81 w82**

Tax refunded in the year **from box 20.1 w83**

Any tax due for earlier years (see note aside) **w84**
copy box w84 to box 18.4 on your Tax Return

Any tax overpaid for earlier years (see note aside) **w86**
copy box w86 to box 18.5 on your Tax Return

Any 2002-03 repayment you are claiming now (see note aside) **w87**
copy box w87 to box 18.8 on your Tax Return

CALCULATION HELP
 box w85 may be a **minus amount**

boxes w82 + w83 + w84
 w85

Look at your Statements of Account (if you've never had a Statement of Account, it's unlikely you've paid anything towards your 2001-02 tax bill yet).

Any payments or credits that have been made towards your 2001-02 payments on account **w88**

Any other payments or credits, not already included in boxes w86, w87 or w88, that have been made towards your 2001-02 tax bill **w89**

If you have a tax code and your Tax Return was received by 30 September 2002, you may be able to have the tax you owe collected through your PAYE code for 2003-04.

box w85 minus box w88
 w90

If box w90 is less than £2,000 and you want this included in your 2003-04 tax code, copy the figure in box w90 to box w91.

But if:

- box w90 is equal to, or more than, £2,000, or
 - you don't want any underpaid tax collected through your tax code (tick box 23.1 on page 9 of your Tax Return), or
 - you don't have a tax code
- leave box w91 blank.

w91

boxes w86 to w89 + w91
 w92

If box w93 is positive, this is the tax you owe
If box w93 is negative, this is the tax we owe you

box w85 minus w92
 w93

(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 on your Tax Return.)

Step 6 **Finally, consider whether you have to make payments on account for 2002-03 (the first one will be due on 31 January 2003).**

If box w94 is less than £500, you do not have to make payments on account for 2002-03; do not complete boxes w95 and w96. Enter zero ('0') in box w97 and complete box w98.

box w82 minus (w76 + w91)

w94

£

boxes w63 + w73

w95

£

If box w94 is £500 or more, carry on.

Boxes w95 and w96 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 2001-02 is met from tax paid at source, you don't need to make payments on account for 2002-03.

box w95 x 20%

w96

£

If box w94 is less than box w96, you do not have to make payments on account for 2002-03. Enter zero ('0') in box w97 and copy box w93 to box w98.

CALCULATION HELP

You may want to reduce your payments on account for 2002-03 (including reducing to nil) if you expect:

- your 2002-03 income to be lower than 2001-02, **or**
- your allowances or reliefs to be higher, **or**
- more of your 2002-03 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 2002-03 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 23.5 on page 9 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 2003 and 31 July 2003, add up to your best estimate of your tax bill for 2002-03.

If your two payments on account turn out to be different from your 2002-03 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 2001-02 or 2002-03.

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 w94 is equal to, or more than, box w96, enter in box w97, box w94 x 50%. You must include the pence in box w97 (and when you copy it to box 18.6 on your Tax Return).

box w94 x 50%

w97

£

copy box w97 to
box 18.6 on your Tax Return

boxes w93 + w97

w98

£

Your total payment due on 31 January 2003

If box w98 is positive, this is the tax you owe. If box w98 is negative, this is the tax we owe you

Note: if you make any payment towards your 2001-02 tax bill between now and 31 January 2003, and that payment isn't included in boxes w88 or w89, reduce the figure in box w98 by the amount of that payment. **If 2001-02 payments on account aren't paid by their due dates (31 January 2002 and 31 July 2002) interest may also be due.**

Work out the age-related personal allowance if you were born before 6 April 1937

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

Income from box w1 **w99**

boxes 4.70 + 10.1 + 10.4 + 10.7 + 10.8 + 10.11 + 10.14

w100

copy box w100 to box w21 on page 4

boxes 10.17 + 10.20

w101

copy box w101 to box w33 on page 5

w99 + w100 + w101

w102

Deductions from box w2 **w103**

boxes 14.9 + 14.11

w104

Pension payments

box 15.5 x 100 divided by 78

w105

Gift Aid

boxes w103 to w105

w106

box w102 minus w106

w107

Net income for Age Allowance

Income limit for Age Allowance

w108 17,600

box w107 minus w108

w109

Income exceeding limit

CALCULATION HELP

Age-related personal allowance depends on **your** date of birth. If you were born after 6 April 1937 but your wife was born before 6 April 1935, you will need the figures from boxes w109 and w110 when you work out married couple's allowance. Boxes w109 and w111 will be zero because you do not qualify for age-related personal allowance.

TABLE 1

Your date of birth	Maximum age-related personal allowance
After 5 April 1937	0
Between 6 April 1927 and 5 April 1937	£1,455
Before 6 April 1927	£1,725

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

w110

box w109 x 50%

w111

box w110 minus w111

w112

copy box w112 to box w3 on page 3

Work out married couple's allowance if you or your wife were born before 6 April 1935

If you are the husband, use boxes w113 to w118 to work out the married couple's allowance.

If you are the wife, and your husband has transferred married couple's allowance to you, go to box w124.

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 1927 and 5 April 1935	£5,365
Before 6 April 1927	£5,435

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

w113

£

CALCULATION HELP

If you are the husband and you were born after 6 April 1937 but your wife was born before 6 April 1935, go back to page 13 and complete up to box w111. This will give you the figures to go into boxes w114 and w115.

from box w111

w114

£

from box w110

w115

£

box w114 minus w115

w116

£

box w113 minus w116

w117

£

higher of box w117 and £2,070

w118

£

copy box w118 to box w52 on page 7 unless

- you married after 5 May 2001 – fill in boxes w119 to w123, or
- your wife is getting half or all of the allowance – fill in boxes w124 to w129.

If you married after 5 May 2001 use boxes w119 to w123 to work out reduced married couple's allowance

from box w118

w119

£

Select month from Table 3

w120

box w119 x w120

w121

£

box w121 divided by 12

w122

£

box w119 minus w122

w123

£

- copy box w123 to box w52 on page 7 unless your wife is getting half or all of the allowance. If she is, fill in boxes w124 to w129.*

TABLE 3

Date of marriage between	Month
6 May 2001 and 5 June 2001	1
6 June 2001 and 5 July 2001	2
6 July 2001 and 5 August 2001	3
6 August 2001 and 5 September 2001	4
6 September 2001 and 5 October 2001	5
6 October 2001 and 5 November 2001	6
6 November 2001 and 5 December 2001	7
6 December 2001 and 5 January 2002	8
6 January 2002 and 5 February 2002	9
6 February 2002 and 5 March 2002	10
6 March 2002 and 5 April 2002	11

Only half or all of the minimum married couple's allowance of £2,070 can be transferred to the wife.

If you are the wife, use boxes w124 to w128 to work out the married couple's allowance that can be transferred to you.

If you are the husband, use boxes w124 to w129 if you want your wife to receive half or all the allowance.

Enter £2,070 if all the minimum allowance is to be transferred, or
£1,035 if half the minimum allowance is to be transferred.

w124
£

If you married after 5 May 2001, select month from Table 3.
Otherwise ignore boxes w125 and w126, enter zero '0'
in box w127 and carry on.

w125

box w124 x w125

w126
£

w126 divided by 12

w127
£

w124 minus w127

w128
£

*If you are the wife, copy box w128 to
box w52 on page 7*

(w118 or w123) minus w128

w129
£

*If you are the husband, copy box w129
to box w52 on page 7*

Working out Children's Tax Credit (CTC) if you entered, in box 16.14, a date of birth later than 5 April 1985 and you ticked box 16.15 on page 6 of your Tax Return.

CALCULATION HELP

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

w19 + w31 + w43
w130

Income charged to higher rates

If box w130 is more than zero you are liable to higher rate tax.
If you have a partner tick box 16.22 on page 7 of your Return.
You or your partner cannot transfer any part of CTC to the other.
CTC must be claimed by the higher earning partner.

If you entered a figure in box 16.26

from box 16.26

w131

If box w130 is zero, copy box w131 to box w55: you have finished this part of the calculation.
Otherwise, copy box w131 to box w134 (do not fill in boxes w132 and w133 - carry on from box w134).

If box 16.26 is blank and you ticked box 16.16, enter £5,200 in box w132.
Otherwise, copy the figure in box 16.17 to box w132.

w132

If you are a single claimant and box w130 is zero, copy box w132 to box w55. You have finished this part of the calculation.
If box w130 is more than zero, copy box w132 to w134, ignore box w133 and carry on from w134.

Otherwise, if you ticked box 16.20 and either box 16.22 or 16.23, copy box w132 to w133, or boxes 16.20 and 16.24, enter **half** of box w132 in box w133, or boxes 16.20 and 16.25, enter zero in box w133, or boxes 16.21 and 16.24, enter **half** of box w132 in box w133, or boxes 16.21 and 16.25, copy box w132 to box w133.

w133

If box w130 is zero, copy box w133 to box w55: you have finished this part of the calculation. If box w130 is more than zero, copy box w133 to w134 and carry on.

from boxes w131 or w132 or w133

w134

box w130 x 2 divided by 3

w135

w134 minus w135

w136

Children's Tax Credit due

copy box w136 to box w55 on page 7

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:

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

	boxes 1.8 to 1.10, 1.13, 1.15, 1.23, 1.27 and 1.28 <i>minus</i> boxes 1.31 to 1.38	
Employment	£ <input style="width: 100%;" type="text"/>	
	boxes 1M.51 + 1M.21 <i>minus</i> 1M.8 + 1M.22	
Ministers of religion	£ <input style="width: 100%;" type="text"/>	
	boxes 3.92 and 4.73	
Self-employment and partnerships	£ <input style="width: 100%;" type="text"/>	
	box 5.14	box 5.43 <i>minus</i> 5.14
UK Land and Property	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
		total any figures in the 'right hand' column of Question 10 excluding boxes 10.23 and 10.26
Savings and investments		£ <input style="width: 100%;" type="text"/>
	box 11.7	boxes 11.1 to 11.6 and (11.12 <i>minus</i> 11.13)
Pensions and benefits	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
		box 13.3 <i>minus</i> 13.5
Other income		£ <input style="width: 100%;" type="text"/>
	total column above w137	total column above w138
	£ <input style="width: 100%;" type="text"/>	£ <input style="width: 100%;" type="text"/>
		w139
		£ <input style="width: 100%;" type="text"/>

If box w138 is greater than £2,000 copy box w138 to box w139.
If box w138 is less than or equal to £2,000 leave box w139 blank.

boxes w137 + w139
w140

Total income for student loan purposes

£

	boxes 3.85, 4.15, 5.16, 5.44	
Student loan deductions from:	Losses	£ <input style="width: 100%;" type="text"/>
	from 15.8	
	Post-cessation expenses and losses, etc.	£ <input style="width: 100%;" type="text"/>
	boxes 14.5, 14.9, 14.10 and 14.11	
	Relief for pension contributions	£ <input style="width: 100%;" type="text"/>

total deductions + £10,000
w141

£

box w140 *minus* w141
w142

£

box w142 x 9%
w143

£

Student Loan Repayment due

boxes 1.39 + 1M.52
w144

£

PAYE Student Loan Repayment made

box w143 *minus* w144
w145

£

Net Student Loan Repayment due 31 January 2003

(Round down to whole pounds only)

copy to box w76 and box 18.2A on your Return