

***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 2003.

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 2004.

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](http://www.inlandrevenue.gov.uk)).

If not, you'll need the **Comprehensive Tax Calculation Guide** for the year ended 5 April 2003 (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 <b>not</b> UK dividends	UK Dividends and tax credits
<b>Rate of tax on</b>			
first £1,920 of Taxable Income (see Note 1)	10%	10%	10%
next £27,980 of Taxable Income (see Note 2)	22%	20%	10%
all remaining Taxable Income	40%	40%	32.5%

Note 1: The £1,920 is first set against taxable non-savings income. Only when the taxable non-savings income is less than £1,920 is there a balance that is set against taxable savings income.

If the taxable non-savings **and** savings income (added together) is less than £1,920 the balance can be set against dividends.

Likewise, the next £27,980 is first set against taxable non-savings income and only when there is a balance (because taxable non-savings income is less than £27,980) is that set against taxable savings income.

Note 2: As in life there are exceptions to every rule - sometimes more than £27,980 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 £4,615)

**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 2002-03 by 31 January 2004, or what we have to pay you

**Step 6** - works out any 2003-04 payments on account you may have to make on 31 January and 31 July 2004

**Pages 13 to 16** may not apply - they contain working sheets for the age related allowance (**briefly**, if you're over 65), the married couple's allowance and the Children's Tax Credit.

### 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 w83 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

Employment (from Question 1)	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	£ <input type="text"/>
Ministers of religion (from Question 1M)	box 1M.51 minus 1M.45	£ <input type="text"/>
Self-employment (from Question 3)	from box 3.92	£ <input type="text"/>
Partnership (short) (from Question 4)	from box 4.73	£ <input type="text"/>
UK Land and Property (from Question 5)	from box 5.43	£ <input type="text"/>
UK Pensions etc. (from Question 11)	total boxes 11.1 to 11.7, 11.9 and (11.12 minus 11.13)	£ <input type="text"/>
Other Income (from Question 13)	box 13.3 minus 13.5	£ <input type="text"/>

### CALCULATION HELP

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

**Total Non-savings income**

total column aside  
**w1**  
£   
copy to box w6

## Step 2 Add together Deductions and Allowances

<b>Deductions</b>	Losses	boxes 3.85 + 4.15	£ <input type="text"/>
	Losses	boxes 5.16 + 5.44	£ <input type="text"/>
	Pension payments	boxes 14.5 + 14.10	£ <input type="text"/>

### 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.

boxes 15.1 + 15A.4 + 15A.5 + 15.8 + 15.10  
Other deductions

£

**Total Deductions**

total column aside  
**w2**  
£

### 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**.

**Allowances** Personal allowance £

from box w114 on page 13

**w3**  
£

Age-related personal allowance (if you were born before 6 April 1938 go to page 13 – you may be entitled to a higher age-related personal allowance depending on your income).

Blind person's allowance £

Blind person's surplus allowance from spouse from box 16.31  
£

**Total Allowances**

total column aside  
**w4**  
£

**Total Deductions and Allowances**

boxes w2 + w4  
**w5**  
£   
copy to box w7

### 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')

	<b>Non-savings income</b>	<b>Savings income</b>
	from box w1 <b>w6</b>	boxes 4.70 + 10.1 + 10.4 + 10.7 + 10.8 + 10.11 + 10.14 <b>w21</b>
Income	£ <input type="text"/>	£ <input type="text"/>
	from box w5 <b>w7</b>	box w7 minus w6 <b>w22</b>
Deductions and allowances	£ <input type="text"/>	£ <input type="text"/>
	box w6 minus w7 <b>w8</b>	box w21 minus w22 <b>w23</b>
<b>Taxable Income</b>	£ <input type="text"/>	£ <input type="text"/>
	<b>w9</b>	box w9 minus w10 <b>w24</b>
Starting rate band	£ <input type="text" value="1,920"/>	£ <input type="text"/>
	lower of boxes w8 and w9 <b>w10</b>	lower of boxes w23 and w24 <b>w25</b>
Income chargeable at starting rate	£ <input type="text"/>	£ <input type="text"/>
	box w10 x 10% <b>w11</b>	box w25 x 10% <b>w26</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w8 minus w10 <b>w12</b>	box w23 minus w25 <b>w27</b>
Taxable Income over £1,920	£ <input type="text"/>	£ <input type="text"/>
	<b>w13</b>	
Basic Rate band	£ <input type="text" value="27,980"/>	
	boxes 14.9 + 14.11 <b>w14</b>	
Pension payments	£ <input type="text"/>	
	(boxes 15A.1 + 15A.3) x 100, divided by 78 <b>w15</b>	
Gift Aid (see page 6)	£ <input type="text"/>	
	<i>copy to box w63 on page 7</i>	
	total boxes w13 to w15 <b>w16</b>	box w16 minus w17 <b>w28</b>
Extended Basic Rate band	£ <input type="text"/>	£ <input type="text"/>
	lower of boxes w12 and w16 <b>w17</b>	lower of boxes w27 and w28 <b>w29</b>
Income within Basic Rate limit	£ <input type="text"/>	£ <input type="text"/>
	box w17 x 22% <b>w18</b>	box w29 x 20% <b>w30</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w12 minus w17 <b>w19</b>	box w27 minus w29 <b>w31</b>
Income chargeable at higher rate	£ <input type="text"/>	£ <input type="text"/>
	box w19 x 40% <b>w20</b>	box w31 x 40% <b>w32</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>

Savings and 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>w33</b>	
Income	£ <input type="text"/>	
	box w22 <i>minus</i> w21 <b>w34</b>	
Deductions and allowances	£ <input type="text"/>	
	box w33 <i>minus</i> w34 <b>w35</b>	
<b>Taxable Income</b>	£ <input type="text"/>	
	box w24 <i>minus</i> w25 <b>w36</b>	
Starting rate band	£ <input type="text"/>	
	lower of boxes w35 and w36 <b>w37</b>	
Income chargeable at starting rate	£ <input type="text"/>	
	box w37 x 10% <b>w38</b>	boxes w11 + w26 + w38 <b>w45</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w35 <i>minus</i> w37 <b>w39</b>	
Taxable Income over £1,920	£ <input type="text"/>	

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

	box w28 <i>minus</i> w29 <b>w40</b>	
Extended Basic Rate band	£ <input type="text"/>	
	lower of boxes w39 and w40 <b>w41</b>	
Income within Basic Rate limit	£ <input type="text"/>	
	box w41 x 10% <b>w42</b>	boxes w18 + w30 + w42 <b>w46</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
	box w39 <i>minus</i> w41 <b>w43</b>	
Income chargeable at upper dividend rate	£ <input type="text"/>	
	box w43 x 32.5% <b>w44</b>	boxes w20 + w32 + w44 <b>w47</b>
<b>Tax due</b>	£ <input type="text"/>	£ <input type="text"/>
		boxes w45 to w47 <b>w48</b>
<b>Total tax due at this stage</b>		£ <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 boxes 15A.1 + 15A.3 on page 5 of your Return) by multiplying boxes 15A.1 + 15A.3 by 100 and dividing by 78.

### boxes w63 to w73

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 w63 to w65 compare the tax charged on your income with the tax treated as deducted from your Gift Aid payments.

Boxes w66 to w73 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')

boxes 15.3 + 15.4  
**w50**

Venture Capital Trust and Enterprise Investment Schemes £

from box 15.7  
**w52**

Community Investment Tax Relief £

from boxes w120 or w125 or w130 or w131  
**w54**

Married couple's allowance £

from box 16.32  
**w55**

Married couple's surplus allowance £

from box 15.2  
**w56**

Maintenance and Alimony £

from boxes w133 or w134 or w135 or w138  
**w57**

Children's Tax Credit £

from box 16.33  
**w58**

Surplus Children's Tax Credit £

boxes w54 to w58  
**w59**

£

from box w48

**Income Tax due**

£  **w49**

box w50 x 20%

£  **w51**

box w52 x 5%

£  **w53**

### CALCULATION HELP

If you or your spouse were born before 6 April 1935 and

- you are a married man, go to page 14, or
- you are a married woman and you ticked either box 16.10 or box 16.11, go to page 15 to work out the figure for box w54.

### CALCULATION HELP

Box w56: Maintenance and Alimony can only be claimed if either you or your ex-spouse were born before 6 April 1935.

box w59 x 10%  
**w60**

£

boxes w51 + w53 + w60  
**w61**

£

box w49 minus w61  
**w62**

£

**Income Tax due after allowances and reliefs**

from box w15  
**w63**

Gift Aid etc. payments (see notes) £

box w63 x 22%  
**w64**

£

higher of boxes w62 and w64  
**w65**

£

from box w33  
**w66**

Dividend £

box w66 x 10%  
**w67**

£

from box w34  
**w68**

£

w64 minus w49  
**w69**

£

w69 x 10  
**w70**

£

w68 minus w70  
**w71**

£

box w71 x 10%  
**w72**

£

w67 minus w72  
**w73**

£

box w65 minus w73  
**w74**

£

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

£

### CALCULATION HELP

If box w68 is zero ignore boxes w69 to w72. Copy box w67 to box w73 and carry on.

### **box w75**

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 w75. (If you have more than one business copy the figure from box W on the working sheet in *Help Sheet IR220: More than one business.*)

### **box w77**

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 2002-03 tax code may have been adjusted to collect tax you owe for earlier years. Look at your **latest** 2002-03 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 w77 **and** box 18.1 on your Return.

### **box w81**

If because of a change in your circumstances your 2002-03 tax code was reduced during the year to 5 April 2003, 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 2003-04. Look at your **latest** Notice of Coding (form P2) for 2002-03. If there's an 'estimated underpayment' figure on the bottom of the P2 copy it to box w81 **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)

**w75**

£

boxes w74 + w75

Income Tax and Class 4 National Insurance contributions

**w76**

£

Unpaid tax for earlier years included in your 2002-03 PAYE code (see notes)

**w77**

£

copy box w77 to box 18.1 on your Tax Return

from box 15 of Help Sheet IR235

Student Loan Repayment  
(If you ticked 'Yes' in Question 17 on page 7 of your Tax Return please refer to Help Sheet IR235)

**w78**

£

copy box w78 to box 18.2A on your Tax Return

boxes w76 + w77 + w78

**w79**

£

### 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** **w80**

£

2002-03 unpaid tax included in your PAYE code for 2003-04 (see Notes)

**w81**

£

copy box w81 to box 18.2 on your Tax Return

boxes w80 + w81

**w82**

£

### CALCULATION HELP

box w83 can be a **minus amount**

box w79 minus w82

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

**w83**

£

copy box w83 to box 18.3 on your Tax Return

### **box w86 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 NICs by reference to the tax rates and circumstances of that earlier year. Recalculate the liability for that year (the equivalent of box w83 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 w86 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 w88 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 2001-02 - 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 2001-02.

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

Work out how much tax or Class 4 NICs you overpaid by reference to the tax rates and circumstances for the earlier year. Recalculate the liability for that year (the equivalent of box w83 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 w88 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 w89 and box 18.8 on your Tax Return**

If you are claiming now to carry back to 2002-03:

- a 2003-04 trading loss, or certain 2003-04 capital losses (provide details of your claim in the 'Additional information' box, box 23.5 on page 9 of your Return)
- 2003-04 pension payments (boxes 14.4 or 14.8 on your Return)

work out the 2003-04 repayment by reference to the tax rates and your circumstances for 2002-03. Recalculate your 2002-03 liability taking into account the loss or pension payment. The difference between that figure and box w83 is the amount of your 2003-04 repayment. Enter it in box w89 and copy it to box 18.8 on your Tax Return.

## Step 5 Work out what you have to pay us by 31 January 2004, or what we have to pay you

### CALCULATION HELP

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

Total Income Tax, Class 4 National Insurance contributions and Student Loan Repayment for 2002-03 from box w83  
w84  
£

Tax refunded in the year from box 20.1  
w85  
£

Any tax due for earlier years (see note aside) w86  
£   
*copy box w86 to box 18.4 on your Tax Return*

Any tax overpaid for earlier years (see note aside) w88  
£   
*copy box w88 to box 18.5 on your Tax Return*

Any 2003-04 repayment you are claiming now (see note aside) w89  
£   
*copy box w89 to box 18.8 on your Tax Return*

Look at your Statements of Account (if you've never had a Statement of Account, it's unlikely you've paid anything towards your 2002-03 tax bill yet).

Any payments or credits that have been made towards your 2002-03 payments on account w90  
£

Any other payments or credits, not already included in boxes w88, w89 or w90, that have been made towards your 2002-03 tax bill w91  
£

If you have a tax code and your Tax Return was received by 30 September 2003, you may be able to have the tax you owe collected through your PAYE code for 2004-05.

**box w87 minus box w90**  
w92  
£

If box w92 is less than £2,000 and you want this included in your 2004-05 tax code, copy the figure in box w92 to box w93.

But if:

- box w92 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 w93 blank.

w93  
£

**boxes w88 to w91 + w93**  
w94  
£

**If box w95 is positive, this is the tax you owe**  
**If box w95 is negative, this is the tax we owe you**

**box w87 minus w94**  
w95  
£

**(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 2003-04 (the first one will be due on 31 January 2004).**

If box w96 is less than £500, you do not have to make payments on account for 2003-04; do not complete boxes w97 and w98. Enter zero ('0') in box w99 and complete box w100.

box w84 minus (w78 + w93)

**w96**  
£

boxes w65 + w75

**w97**  
£

If box w96 is £500 or more, carry on.

Boxes w97 and w98 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 2002-03 is met from tax paid at source, you don't need to make payments on account for 2003-04.

box w97 x 20%

**w98**  
£

If box w96 is less than box w98, you do not have to make payments on account for 2003-04. Enter zero ('0') in box w99 and copy box w95 to box w100.

**CALCULATION HELP**

You may want to reduce your payments on account for 2003-04 (including reducing to nil) if you expect:

- your 2003-04 income to be lower than 2002-03, **or**
- your allowances or reliefs to be higher, **or**
- more of your 2003-04 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 2003-04 and your Income Tax on this Return. You can reduce each of your payments by half this difference.

Enter in box 18.7 the amount of each reduced payment on account (**including the pence**), or nil, if appropriate, and tick box 18.6. 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 2004 and 31 July 2004, add up to your best estimate of your tax bill for 2003-04.

If your two payments on account turn out to be different from your 2003-04 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 **from the date the tax becomes due until it is paid.**

Your two payments on account should be the **smaller** of the actual Income Tax and Class 4 NICs due (*net of tax deducted at source and tax credits on dividends*) for 2002-03 or 2003-04.

**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 w96 is equal to, or more than, box w98, enter in box w99, box w96 x 50%. You must include the pence in box w99 (and when you copy it to box 18.7 on your Tax Return).

box w96 x 50%

**w99**  
£

copy box w99 to box 18.6 on your Tax Return

boxes w95 + w99

**w100**  
£

**Your total payment due on 31 January 2004**

**If box w100 is positive, this is the tax you owe. If box w100 is negative, this is the tax we owe you**

**Note:** if you make any payment towards your 2002-03 tax bill between now and 31 January 2004, and that payment isn't included in boxes w90 or w91, reduce the figure in box w100 by the amount of that payment. **If 2002-03 payments on account aren't paid by their due dates (31 January 2003 and 31 July 2003) interest may also be due.**

# Work out the age-related personal allowance if you were born before 6 April 1938

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

Income  from box w1 **w101**

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

**w102**

copy box w102 to box w21 on page 4

boxes 10.17 + 10.20

**w103**

copy box w103 to box w33 on page 5

w101 + w102 + w103 **w104**

Deductions  from box w2 **w105**

boxes 14.9 + 14.11

**w106**

Pension payments   
(boxes 15A.1 + 15A.3) x 100 divided by 78

**w107**

Gift Aid

boxes w105 to w107 **w108**

box w104 minus w108 **w109**

Net income for Age Allowance

Income limit for Age Allowance

**w110** 17,900

box w109 minus w110 **w111**

Income exceeding limit

**CALCULATION HELP**

Age-related personal allowance depends on **your** date of birth. If you were born after 6 April 1938 but your wife was born before 6 April 1935, you will need the figures from boxes w112 and w113 when you work out married couple's allowance. Box w114 will be zero because you do not qualify for age-related personal allowance.

Your date of birth	Maximum age-related personal allowance
After 5 April 1938	0
Between 6 April 1928 and 5 April 1938	£1,485
Before 6 April 1928	£1,755

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

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

If you are the husband, use boxes w115 to w120 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 w126.

### 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 1928 and 5 April 1935	£5,465
Before 6 April 1928	£5,535

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

**w115**

£

### CALCULATION HELP

If you are the husband and you were born after 6 April 1938 but your wife was born before 6 April 1935, go back to page 13 and complete up to box w113. This will give you the figures to go into boxes w116 and w117.

from box w113

**w116**

£

from box w112

**w117**

£

box w116 minus w117

**w118**

£

box w115 minus w118

**w119**

£

higher of box w119 and £2,110

**w120**

£

*copy box w120 to box w54 on page 7 unless*

- you married after 5 May 2002 – fill in boxes w121 to w125, or
- your wife is getting half or all of the allowance – fill in boxes w126 to w131.

## If you married after 5 May 2002 use boxes w121 to w125 to work out reduced married couple's allowance

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 w54 on page 7 unless your wife is getting half or all of the allowance. If she is, fill in boxes w126 to w131.*

TABLE 3

Date of marriage between	Month
6 May 2002 and 5 June 2002	1
6 June 2002 and 5 July 2002	2
6 July 2002 and 5 August 2002	3
6 August 2002 and 5 September 2002	4
6 September 2002 and 5 October 2002	5
6 October 2002 and 5 November 2002	6
6 November 2002 and 5 December 2002	7
6 December 2002 and 5 January 2003	8
6 January 2003 and 5 February 2003	9
6 February 2003 and 5 March 2003	10
6 March 2003 and 5 April 2003	11

Only half or all of the minimum married couple's allowance of £2,110 can be transferred to the wife.

**If you are the wife**, use boxes w126 to w130 to work out the married couple's allowance that can be transferred to you.

**If you are the husband**, use boxes w126 to w131 if you want your wife to receive half or all the allowance.

Enter £2,110 if all the minimum allowance is to be transferred, or  
£1,055 if half the minimum allowance is to be transferred.

**w126**  
£

If you married after 5 May 2002, select month from Table 3.  
Otherwise ignore boxes w127 and w128, enter zero '0'  
in box w129 and carry on.

**w127**

box w126 x w127

**w128**  
£

w128 divided by 12

**w129**  
£

w126 minus w129

**w130**  
£

*If you are the wife, copy box w130 to  
box w54 on page 7*

(w120 or w125) minus w130

**w131**  
£

*If you are the husband, copy box w131  
to box w54 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 1986, you ticked box 16.15 on page 6 of your Tax Return and you are claiming CTC.

**CALCULATION HELP**

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

**w19 + w31 + w43**  
**w132**

Income charged to higher rates

If box w132 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**  
**w133**

If box w132 is zero, copy box w133 to box w57: you have finished this part of the calculation.

Otherwise, copy box w133 to box w136 (do not fill in boxes w134 and w135 - carry on from box w136).

**If box 16.26 is blank** and you ticked box 16.16,

- if the child was born between 6 April 1986 and 5 April 2002 inclusive enter £5,290 in box w134.
- if the child was born after 5 April 2002 enter £10,490 in box w134.

Otherwise, copy the figure in box 16.17 to box w134.

**w134**

If you are a single claimant and box w132 is zero, copy box w134 to box w57. You have finished this part of the calculation.

If box w132 is more than zero, copy box w134 to w136, ignore box w135 and carry on from w136.

Otherwise, if you ticked

box 16.20 and either box 16.22 or 16.23, copy box w134 to w135, or boxes 16.20 and 16.24, enter **half** of box w134 in box w135, or boxes 16.20 and 16.25, enter zero in box w135, or boxes 16.21 and 16.24, enter **half** of box w134 in box w135, or boxes 16.21 and 16.25, copy box w134 to box w135.

**w135**

If box w132 is zero, copy box w135 to box w57: you have finished this part of the calculation. If box w132 is more than zero, copy box w135 to w136 and carry on.

**from boxes w133 or w134 or w135**

**w136**

**box w132 x 2 divided by 3**

**w137**

**w136 minus w137**

**w138**

**Children's Tax Credit due**

*copy box w138 to box w57 on page 7*