Tax year-end checklist: before 5 April

Before the 2026/27 tax year ends on 5 April 2027, review your pension contributions against the £60,000 annual allowance, use your ISA allowance, and check whether income over £100,000 or £60,000 costs you Personal Allowance or Child Benefit. Consider Marriage Allowance, Gift Aid, dividends against the £500 allowance and gains against the £3,000 exempt amount. Most of these can't be used after the year ends.

Pensions

- [ ] Check total pension contributions, including your employer's, against the £60,000 annual allowance.
- [ ] Check for unused allowance from the previous three tax years that you could carry forward.
- [ ] If your income is high, check whether a tapered annual allowance applies.

Income and allowances

- [ ] Estimate your adjusted net income for the year.
- [ ] Over £100,000, your Personal Allowance falls by £1 for every £2 of income: pension contributions and Gift Aid reduce adjusted net income.
- [ ] Over £60,000, check the High Income Child Benefit Charge.
- [ ] If your spouse or civil partner earns less than their Personal Allowance, check Marriage Allowance (£1,260).

Savings and investments

- [ ] Use this year's ISA allowance if you have savings or investments to shelter.
- [ ] Directors: check dividends paid this year against the £500 dividend allowance and your tax band.
- [ ] Review gains made this year against the £3,000 annual exempt amount before selling more.

Business and records

- [ ] Sole traders and landlords: tidy this year's income and expense records ready for the return.
- [ ] Check payments on account against this year's expected profits.
- [ ] Keep Gift Aid donation records: higher-rate taxpayers can claim extra relief.

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Guidance and the latest version: https://www.countify.co.uk/resources/checklists/tax-year-end-checklist