Making Tax Digital: the quarterly checklist 2026/27

High Street Stack

For sole traders and landlords who keep their own records. Tick each box as you go. One page, so it fits on the fridge or the back of the office door.

Are you in?

Add your gross self-employment turnover and gross rental income, before expenses. Wages, pensions and dividends don't count. Joint property counts your share only.

- **Over £50,000** on your 2024/25 return: in from 6 April 2026
- **Over £30,000** on your 2025/26 return: in from 6 April 2027
- **Over £20,000** on your 2026/27 return: in from 6 April 2028

Before your first update

- ☐ Sign up for Making Tax Digital for Income Tax on gov.uk
- ☐ Pick software from gov.uk's list. To keep a spreadsheet, you need a bridging tool that sends its totals
- ☐ Choose standard quarters (6th to 5th) or calendar quarters (1st to the month end). You can't switch once the first update has gone
- ☐ Keep records digitally from 6 April: a spreadsheet counts

The four updates (standard quarters)

Update	Covers	Send by	Done
1	6 April to 5 July	**7 August**	☐
2	6 April to 5 October	**7 November**	☐
3	6 April to 5 January	**7 February**	☐
4	6 April to 5 April	**7 May**	☐

Each update is a running total from 6 April, not just the last three months. Calendar quarters have the same send-by dates.

Every quarter

- ☐ Enter every sale, rent payment and cost up to the quarter end
- ☐ Turnover under £90,000? You can mark each line as income or expense, with no categories
- ☐ £90,000 or more: use HMRC's expense categories
- ☐ Check the year-to-date totals against your bank
- ☐ Send the update by the 7th and note the date you sent it
- ☐ Put money aside for the tax on this quarter's profit

After the year ends

- ☐ Make any year-end adjustments in your software
- ☐ Send the final declaration by 31 January. It replaces the old tax return
- ☐ Pay the balance and your first payment on account by 31 January
- ☐ Pay the second payment on account by 31 July
- ☐ No payments on account if last year's bill was under £1,000

If you're late

Each missed deadline earns a point, and 4 points means a £200 penalty, then £200 for every miss after that. For 2026/27 HMRC is not giving points for late quarterly updates, but a late final declaration still earns one. Tax paid 16 to 30 days late costs 3% of what you owe (4% from 2027/28), with more added from day 31.

Rules as published on gov.uk, checked 6 November 2026. This is general information, not tax advice. Check gov.uk if you're close to a threshold. Nothing here sends anything to HMRC.

Free calculators: highstreetstack.com/tools