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Samplestone
BOOKKEEPING

MAKING TAX DIGITAL CLIENT PACK 2027

Getting ready for Making Tax Digital for Income Tax

Find out whether it applies to you and from when, what to record, what to send us and by which dates.

Prepared for clients of Samplestone Bookkeeping

Sole traders and landlords in Samplestone and the surrounding villages (a fictional firm)

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1 December 2026 (sample date) · General information, not tax advice · Guidance by Plainfiles (TurboKast Ltd), supplied to Samplestone Bookkeeping under licence.
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1 December 2026 (sample date)

Making Tax Digital for Income Tax: what it means for you

Dear client,

GOV.UK says Making Tax Digital (MTD) for Income Tax already applies to sole traders and landlords whose qualifying income for 2024 to 2025 was over £50,000 (from 6 April 2026). From 6 April 2027 it extends to those whose qualifying income for 2025 to 2026 was over £30,000, unless they are exempt. You keep digital records in compatible software, send HM Revenue and Customs (HMRC) a short summary every three months, and send your tax return through that software. If you were over £50,000 and have not started, tell us now.

Does it apply to you?

Qualifying income is your self-employment and property income before expenses, not your profit. Wages, dividends, pensions and a share of partnership profit do not count. HMRC will check your 2025 to 2026 Self Assessment return, due by 31 January 2027, and GOV.UK says it will write to you if you are over the limit. If you do not get a letter, it is still your responsibility to check. The limit falls to £20,000 from 6 April 2028. Please fill in the income test worksheet in the pack and tell us the result, even if you think you are under.

The four update deadlines

Each quarterly update covers the tax year so far. For 2027 to 2028 the HMRC deadlines are:

Update covers	HMRC deadline
6 April to 5 July 2027	7 August 2027
6 April to 5 October 2027	7 November 2027
6 April to 5 January 2028	7 February 2028
6 April 2027 to 5 April 2028	7 May 2028

What we need from you

- Return the "What we need from you" sheet. It tells us you want us to act for you for MTD. HMRC also needs you to authorise us: if you already authorise us for Self Assessment we can use that, otherwise we will send you a request to accept.
- Send us your records by the dates in the deadlines calendar, or keep them in the software we agree with you.
- Speak to us before you sign yourself up or buy software.

What we will do

- Check with you whether MTD applies to you, and from when.
- Set up compatible software and sign you up, once you have agreed.
- Send your quarterly updates and your tax return from the records you give us, after you have confirmed them.
- Remind you before each deadline.

A note on the rules

This letter and the pack follow GOV.UK as at 7 November 2026. The government has announced some changes, including no late-submission penalty points for the 2027 to 2028 quarterly updates for people required to join in April 2027, that were not in GOV.UK's guidance or in law then. We will write to you if dates or rules change. The pack is general information, not tax advice.

If you have questions, please get in touch.

Yours sincerely,
A. Bookkeeper
Director, Samplestone Bookkeeping

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About this pack

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What it is

Samplestone Bookkeeping has prepared this pack for its sole-trader and landlord clients. It explains Making Tax Digital (MTD) for Income Tax in plain English and gives you a worksheet, checklists, a deadlines calendar and a handover sheet to get ready. It follows GOV.UK's guidance on MTD for Income Tax, the Income Tax (Digital Obligations) Regulations 2026 and the government's Budget 2026 documents.

Who wrote the guidance

The guidance and forms were written by Plainfiles (TurboKast Ltd) from the sources listed at the back of the pack, and are supplied to Samplestone Bookkeeping under licence. Samplestone Bookkeeping chose to send it to you. Where the guide says "we" in a letter or form, that means Samplestone Bookkeeping.

Status and checks

- Text checked against the sources on 7 November 2026. GOV.UK's pages and the legislation were as described in the guide on that date.
- Two government announcements from the Budget on 28 October 2026 were not in GOV.UK's guidance or in law on 7 November 2026: no late-submission penalty points for the 2027 to 2028 quarterly updates for people required to join in April 2027, and longer-lasting exemptions for some groups. The pack calls them "announced".
- Pack version 1.0.0. The date on the cover letter shows when it was issued. If a date, limit or rule changes, check GOV.UK.

What this pack is not

It is general information, not tax advice, and not an engagement letter. It does not sign you up to anything or send anything to HMRC. It is not issued or endorsed by HMRC or any other government body. It does not recommend any software. It covers Making Tax Digital for Income Tax for sole traders and landlords only: not VAT, partnerships, limited companies or Corporation Tax.

What is inside

- **Making Tax Digital for Income Tax - client guide**: Who must use Making Tax Digital for Income Tax and from when, the income test, quarterly updates, your tax return, software, exemptions and penalties.
- **Income test worksheet**: Add up your qualifying income to see which MTD start date applies to you.
- **Client records checklist**: What to record, what to keep and what to check before each quarter.
- **Quarterly deadlines calendar**: The four HMRC update deadlines and the tax return deadline for 2027 to 2028 and 2028 to 2029, with the dates we ask for your records.
- **What we need from you**: A handover sheet between Samplestone Bookkeeping and you. Fill it in, sign it and return it.

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Making Tax Digital for Income Tax - client guide

Who must use Making Tax Digital for Income Tax and from when, the income test, quarterly updates, your tax return, software, exemptions and penalties.

Read this first. It explains Making Tax Digital for Income Tax (MTD) in plain English and shows how the other pages in this pack fit together. It is general information, not tax advice. Some points announced by the government are not in force yet, and the status box in section 1 says which. Check GOV.UK before you rely on a date.

1. What MTD for Income Tax is

MTD for Income Tax is an HM Revenue and Customs (HMRC) service for sole traders and landlords. Once you are in it, you keep your business records in compatible software, send HMRC a short summary every three months, and send your tax return through that software.

GOV.UK says it will not change the way you pay tax or the dates your payments are due.

> Status of the rules, checked 7 November 2026. In force: the Income Tax (Digital Obligations) Regulations 2026 were made on 23 March 2026 and came into force on 1 April 2026. Regulation 27 sets the income limits: £50,000 for 2024 to 2025, £30,000 for 2025 to 2026 and £20,000 for 2026 to 2027 and later years. People over £50,000 have had to use MTD since 6 April 2026. Announced at Budget 2026 (28 October 2026) but not in GOV.UK's guidance or in law when we checked: no late-submission penalty points for the first four quarterly updates (the 2027 to 2028 tax year) for people required to join in April 2027 (section 11), and longer-lasting exemptions for some groups, with regulations before April 2027 (section 10). Not set yet: a start date for partnerships. We will keep calling the announced points announced until GOV.UK says they are in force.

Sources: GOV.UK: Choose the right software; GOV.UK: Send quarterly updates; GOV.UK: Submit your tax return; S.I. 2026/336, regulations 1 and 27; GOV.UK: Find out if and when you need to use MTD for Income Tax; Budget 2026, paragraph 6.152; Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37; GOV.UK: Penalties for MTD for Income Tax

2. Who must use it, and from when

GOV.UK says you must use MTD for Income Tax if you are a sole trader or a landlord registered for Self Assessment, you have income from self-employment or property, and your qualifying income is more than the limit for the year. Partnerships are not in yet: GOV.UK says it will set out their timeline later.

Qualifying income more than	Measured on tax year	You must use MTD from	First quarterly update due
£50,000	2024 to 2025	6 April 2026	7 August 2026
£30,000	2025 to 2026	6 April 2027	7 August 2027
£20,000	2026 to 2027	6 April 2028	7 August 2028

If you are not yet in MTD and your qualifying income for the test year is £20,000 or less, GOV.UK says you are automatically exempt. If you are already in MTD, being under the limit does not take you out: you can only leave after three tax years in a row at or under the limit, and then GOV.UK says you can choose to opt out.

From September 2026 HMRC has been signing up people over £50,000 who had not signed up themselves, using only the information it holds, which may be out of date. If you get a letter or message saying HMRC has signed you up, tell us straight away. We will check that your details are right.

HMRC checks your Self Assessment return each year and writes to you if you are over the limit. GOV.UK says that if you do not get a letter, it is still your responsibility to check if and when you need to use MTD. The return that decides the April 2027 start is your 2025 to 2026 return, which is due by 31 January 2027.

To sign up you must be registered for Self Assessment and have submitted a tax return in the last two years. HMRC is urging people over £30,000 to sign up and start preparing.

Sources: GOV.UK: Find out if and when you need to use MTD for Income Tax; S.I. 2026/336, regulations 1 and 27; GOV.UK: Send quarterly updates; GOV.UK: Find out if you can get an exemption; GOV.UK: Work out your qualifying income; GOV.UK: Sign up your client; GOV.UK: Sign up for MTD for Income Tax; GOV.UK: Submit your tax return; GOV.UK news story, 5 October 2026

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3. The income test

Qualifying income is your total income from self-employment and property before expenses (also called turnover). It is not your profit. If you have more than one business or property, you add them together.

What counts	What does not count
Sales, takings and fees from every self-employment	Wages and salary (PAYE)
Rent and other property income, UK and foreign	Your share of profit from a partnership, as an individual partner
Your share only, if you own a property jointly	Dividends, including from your own company
Income from a source that has stopped, if you still have another source of self-employment or property income	State Pension and private pensions

Also not counted: qualifying care relief receipts (for example foster carers), transition profits from the basis period change, and income from UK REITs and property authorised investment funds. Tell us if any of your income is in these groups.

GOV.UK's examples: £25,000 of rent plus £27,000 of self-employment income is £52,000 of qualifying income. A property that earns £50,000, owned equally with a sibling, counts as £25,000 for you.

If you traded for only part of a year, HMRC will work out what your income would be over a full year if it has the information (six months of trading is doubled). A landlord has to work out the full-year figure for property income themselves.

If you change your return after you have sent it, HMRC checks whether the change affects your qualifying income. A change before a tax year starts that takes you over the limit puts you in for that year. If you are not already in MTD, one that takes you under means you do not need MTD that year. After the year starts, a change that takes you over is not counted for that year. If you are not already in MTD, one that takes you under means you do not need MTD for that year, but you can carry on or opt out.

If all your self-employment and property income has stopped since your last tax return, tell HMRC before the start of the next tax year (ask us and we will check what is needed). If you do not, you may be signed up. You must still send your tax return.

Use the income test worksheet in this pack to add up your figures. Tell us if you are close to a limit.

Sources: GOV.UK: Work out your qualifying income; GOV.UK: Sign up for MTD for Income Tax

4. What you do each year

1. Keep digital records of your self-employment and property income and expenses, in software that works with MTD.
2. Send HMRC a quarterly update every three months for each of your self-employment and property businesses.
3. After the fourth update, add your other income and gains, check the figures and send your tax return through the software by 31 January after the end of the tax year. For 2027 to 2028 that is 31 January 2029. Your 2025 to 2026 and 2026 to 2027 returns are still sent the normal Self Assessment way, by 31 January 2027 and 31 January 2028. From your 2027 to 2028 return you use MTD software.

Sources: GOV.UK: Create digital records; GOV.UK: Send quarterly updates; GOV.UK: Submit your tax return

5. Digital records

- A digital record is an amount, a date and a category, created and stored in compatible software. The categories are the same as Self Assessment.
- You must also keep your original records or copies, such as bank statements and invoices, as you do now. GOV.UK says to keep records of a business for at least 5 years after the 31 January submission deadline for the tax year.
- You need the records for a quarter in place before that quarter's deadline, or before you send the update if that is earlier. GOV.UK says to record transactions as close to the date as you can.
- If your turnover from a source is under £90,000, you can record less detail. A sole trader only has to say whether each item is income or an expense. A landlord with residential property must also say whether each expense is a restricted finance cost. If your turnover for a source reaches £90,000, all its records for the year must then be categorised in full, or you cannot send updates. If you are unsure, record in full.

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- Each self-employment is a separate business with its own records and updates. All your UK property counts as one business. Foreign property counts as another.
- For jointly let property you only record your share.

Sources: GOV.UK: Create digital records; GOV.UK: Business records if you're self-employed; GOV.UK: Working out your rental income

6. Quarterly updates

A quarterly update is a summary of your income and expenses, by category, for the tax year so far. It is not a tax return. HMRC does not receive your individual receipts or invoices. GOV.UK says you must send an update even if you had no income or expenses in the period.

Standard update period	HMRC deadline
6 April to 5 July	7 August
6 April to 5 October	7 November
6 April to 5 January	7 February
6 April to 5 April	7 May (the following tax year)

If your accounting period is 1 April to 31 March, GOV.UK says to use calendar update periods (1 April to 30 June, 30 September, 31 December and 31 March), with the same deadlines. You must choose them before you send your first update and cannot change them for the rest of that tax year after you have sent one. Your digital records then start on 1 April.

You can send an update any time after the end of the period, up to and including the deadline. You can also send it up to 10 days before the period ends if you expect no more transactions. After an update, the software and your HMRC account can show an estimate of your tax bill so far.

Sources: GOV.UK: Send quarterly updates

7. Your tax return

The last step of the year is sending your tax return through your software. You may still hear this called the 'final declaration'; GOV.UK calls it submitting your tax return. After your fourth update you make any adjustments, add the rest of your income and gains, check the figures, and send the return through your software.

HMRC adds some information it holds, for example PAYE income, pensions and student loan details, and you must check it. You add the rest, for example savings interest, dividends and a share of partnership profit.

You send the return by declaring that your information is correct and complete to the best of your knowledge. GOV.UK says that when an agent submits a client's return, the agent shares a copy of the information with the client and asks the client to confirm in writing that it is correct and complete. That is why we ask you to check and confirm.

Sources: GOV.UK: Submit your tax return

8. Compatible software

GOV.UK says you, or an agent for you, need commercial software that works with MTD to create, store and correct digital records, send quarterly updates, and add your other income and send the tax return. Some software creates the records. Other software, often called bridging software, connects to records you already keep, for example in a spreadsheet.

- You can use more than one product, but only one product for each separate submission to HMRC. If you use more than one, the records must be digitally linked. Once a record has been created and sent in an update, do not copy it by hand or cut and paste it between products.
- HMRC's software finder lists software that has been through HMRC's recognition process. HMRC does not recommend any product. Always check with the provider that it meets your needs.

> Software Samplestone Bookkeeping uses for clients: (the firm's chosen software goes here). Please ask us before you buy or change software.

Sources: GOV.UK: Choose the right software; GOV.UK: Create digital records; GOV.UK: Find software that works with MTD for Income Tax

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9. Working with us as your agent

GOV.UK says an agent needs the client's permission before signing them up. The client authorises the agent. If you already authorise an agent for Self Assessment, HMRC recognises that for MTD as a main agent authorisation, but each client still has to be signed up.

GOV.UK describes two kinds of agent. A main agent can fully manage your MTD, including submitting your tax return. A supporting agent has limited access, for example a bookkeeper who sends your quarterly updates, and cannot submit your return. You can have one main agent and any number of supporting agents.

GOV.UK says you can sign up early, for the current or the next tax year, but early sign-up as a volunteer is treated differently for penalties. You agree to the new penalties and cannot go back to the old ones, and the limit for late tax returns is 2 points, not 4. Please speak to us before you sign yourself up.

Sources: GOV.UK: Sign up your client; GOV.UK: Add your client authorisations; GOV.UK: Choose agents for MTD for Income Tax; GOV.UK: Sign up for MTD for Income Tax; GOV.UK: Penalties for MTD volunteers

10. Exemptions and digital exclusion

If you are exempt you do not use MTD, but GOV.UK says you must still report your income and gains in a Self Assessment tax return as normal.

- Automatic exemptions include: qualifying income of £20,000 or less if you are not already in MTD (section 2); no National Insurance number before the start of the tax year; and some other cases GOV.UK lists. You do not need to apply.
- Some exemptions last beyond April 2027 (GOV.UK says it will set out later when those people must start), for example if you claim Blind Person's Allowance or Married Couple's Allowance or are a minister of religion. Others, such as having a lasting power of attorney or deputy in place because you cannot give HMRC your financial information, are permanent while that stays true.
- Some exemptions last until April 2027 at the earliest, for example if you claimed averaging relief or qualifying care relief, or included the SA107 or SA109 pages. GOV.UK says that if your qualifying income for 2025 to 2026 is over £30,000 you will need to use MTD from 2027 to 2028. You apply for some of these.
- Digitally excluded means it is not reasonable for you to use compatible software for records, updates or your return. GOV.UK's examples: your age, a health condition or disability stops you using a computer, tablet or smartphone; you are a practising member of a religious society or order whose beliefs are incompatible with digital communications or digital records, and you do not use a computer, tablet or smartphone for business or personal use; or you cannot get internet access at home or work because of where you are and cannot get it anywhere suitable. HMRC decides each case on its own facts.
- HMRC will not accept an application if the only reason is that you filed a paper return before, you do not know accounting software, you have few records, or it will take extra time or cost.
- You apply to HMRC by phone or letter, and HMRC aims to reply within 28 calendar days. Apply before you would have to start: for 6 April 2027 you can apply now. If you are already signed up, keep using MTD while you wait. If HMRC says no you can appeal within 30 days of its letter. An agent can apply for a client, based on the client's own circumstances.

GOV.UK says that if your agent uses compatible software to keep your digital records and send them to HMRC, the agent can meet the MTD requirements for you, so you may not need to apply as digitally excluded. Talk to us first.

> Some groups are already exempt in the Regulations for particular activities, such as providing qualifying care, and for 2026 to 2027. At Budget 2026 (28 October 2026) the government announced it will exempt people eligible for qualifying care relief, non-UK resident foreign entertainers and sportspeople, and expected non-resident customers 'until further notice', with regulations before April 2027. That longer-lasting exemption is announced, not yet law. Until then follow GOV.UK's exemption pages and tell us if this applies to you.

Sources: GOV.UK: Find out if you can get an exemption; GOV.UK: Apply for an exemption; Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37; Budget 2026, paragraph 6.152; S.I. 2026/336, regulations 1 and 27

11. Penalties

GOV.UK says new penalties replace the current late submission and late payment penalties on your personal tax return from the tax year you join MTD. GOV.UK also says that from April 2027 the new penalties apply to everyone who sends a personal Self Assessment tax return, including people who are exempt or below the limit. For people with only an annual return the penalty-point threshold is 2 points, not 4. Late payment penalties

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can start 16 days after the due date (31 days in your first year under the new rules). The current penalties still apply to earlier tax years.

Late submission is points based. For each quarterly update (for tax years after 2026 to 2027) or tax return deadline you miss, you get one penalty point, and only one point per deadline however many businesses you have. At 4 points you get a £200 penalty, and another £200 each time you miss a further deadline.

If you are below the 4-point limit, HMRC removes each point automatically 24 months after the missed deadline. At 4 points, points are not removed one by one: you must send your updates and returns on time for 12 months and send anything outstanding from the previous 24 months.

> Announced at Budget 2026, not in GOV.UK's guidance or in law when we checked (7 November 2026): people who are required to join MTD in April 2027 will not get late-submission penalty points for their first four quarterly updates (the 2027 to 2028 tax year). The updates must still be sent before the tax return can be submitted. GOV.UK's penalties page then said only that there are no penalties for missing a quarterly deadline in 2026 to 2027. The announcement does not mention late tax returns or late payment, so plan to send everything on time.

Late payment penalties are separate and are not points based. They depend on how late the tax is paid. There is no late payment penalty if you pay within 15 days of the due date (30 days in your first year under the new rules). Late payment penalties apply to balancing payments, not payments on account. GOV.UK gives the rates for each tax year on its penalties page. Late payment interest works as before. If you cannot pay on time, contact HMRC as soon as you can: if a payment plan is agreed and you keep to it, penalties are paused from the date you contacted HMRC.

HMRC sends a letter if you get a point or a penalty, and you can appeal using it.

Sources: GOV.UK: Penalties for MTD for Income Tax; Budget 2026, paragraph 6.152; Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37

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Income test worksheet

Add up your qualifying income to see which MTD start date applies to you.

Your name _____ Date _____

Use gross income, before expenses, from your Self Assessment returns. Qualifying income is self-employment and property income only. Show it to us if you are close to a limit.

Your figures

Income source	2025 to 2026 (£)	2026 to 2027 (£)	Notes
Self-employment: business 1			
Self-employment: business 2			
UK property: your share of rent and other property income			
Foreign property: your share			
Income from a source that has stopped (if you still have another source)			
Total qualifying income			

Sources: GOV.UK: Work out your qualifying income

Do not include

Wages and salary (PAYE); your share of profit from a partnership as an individual partner; dividends, including from your own company; State Pension and private pensions; qualifying care relief receipts (for example foster carers); transition profits from the basis period change; income from UK REITs or property authorised investment funds.

Sources: GOV.UK: Work out your qualifying income

The result

Compare the total with the limits (more than, not equal to). The 2025 to 2026 return decides the April 2027 start.

- ☐ 2025 to 2026 total is more than £30,000: MTD starts for me on 6 April 2027 unless I am exempt.
- ☐ 2025 to 2026 total is £30,000 or less: not in MTD from April 2027 on this test, unless I am already using MTD. The new penalty rules still apply to my tax return from April 2027.
- ☐ 2026 to 2027 total is more than £20,000: MTD is due to start for me on 6 April 2028 unless I am exempt.
- ☐ 2026 to 2027 total is £20,000 or less and I am not already using MTD: I am automatically exempt. If I am already using MTD, being under the limit does not take me out: I can only leave after three tax years in a row at or under the limit.

Sources: GOV.UK: Find out if and when you need to use MTD for Income Tax; S.I. 2026/336, regulations 1 and 27; GOV.UK: Find out if you can get an exemption

Before you add up

- ☐ I used my share only for any jointly owned property.
- ☐ I used the amount before expenses, not my profit.
- ☐ I included every self-employment and every property, and checked with Samplestone Bookkeeping whether any of my income is in the groups above.

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Client records checklist

What to record, what to keep and what to check before each quarter.

Tick each line when it is done. Most of this is what GOV.UK says your digital records must contain. Your software may do some of it for you.

Every record

- [ ] The amount, the date the money came in or went out, and the category (the same ones as Self Assessment), entered as close to the date as you can.

Sources: GOV.UK: Create digital records

Every quarter, before you send records to Samplestone Bookkeeping

- [ ] All sales, takings, fees and rent are recorded, including cash.
- [ ] All business costs are recorded. If a cost is part personal, record the business part only, or the full amount and the personal part.
- [ ] If your software uses a bank feed, check each transaction has the right category. Some transactions do not show in full and need adding by hand.
- [ ] Anything wrong or missing is corrected. A correction is picked up in your next update.
- [ ] If nothing came in or went out, tell us anyway. An update must still be sent.

Sources: GOV.UK: Create digital records; GOV.UK: Send quarterly updates

If you are a sole trader

- [ ] Each business has its own records.
- [ ] Tell us if you claimed the trading income allowance or use simplified expenses.
- [ ] Tell us about payments that are part capital and part revenue, for example a loan repayment.
- [ ] Budget 2026 announced the trading allowance will rise from £1,000 to £3,000 from 6 April 2027. That is announced, not yet law. Ask us before you rely on it.

Sources: GOV.UK: Create digital records; Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37

If you are a landlord

- [ ] Rent and other property income is recorded. All your UK property is one business, so one set of records.
- [ ] Costs of repairs, maintenance and other services are recorded.
- [ ] For jointly let property, only your share is recorded.
- [ ] For residential property, say whether each cost is a restricted finance cost.
- [ ] Tell us about any Rent-a-Room income. Foreign property needs separate records for each property.

Sources: GOV.UK: Create digital records

Keep safe, and keep linked

- [ ] Bank statements, invoices and receipts, or copies, kept for at least 5 years after the 31 January deadline for the tax year.
- [ ] If you use a spreadsheet: it needs bridging software to send updates and must be digitally linked to it. Once a record is sent in an update, do not copy it by hand or cut and paste it into another product.

Sources: GOV.UK: Create digital records; GOV.UK: Business records if you're self-employed; GOV.UK: Working out your rental income; GOV.UK: Choose the right software

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Quarterly deadlines calendar

The four HMRC update deadlines and the tax return deadline for 2027 to 2028 and 2028 to 2029, with the dates we ask for your records.

HMRC's deadlines are from GOV.UK. The dates in the 'Records to us by' column are our own requests so that we have time to check your figures. They are not HMRC rules.

Tax returns before MTD software is needed

What	Deadline	How it is sent	Done
Tax return 2025 to 2026	31 January 2027 (Sunday)	The normal Self Assessment way	
Tax return 2026 to 2027	31 January 2028 (Monday)	The normal Self Assessment way	

2027 to 2028 (everyone using MTD, including people who joined in April 2027)

What	Period covered (standard update periods)	Records to us by	HMRC deadline	Done
Update 1	6 April 2027 to 5 July 2027	19 July 2027	7 August 2027 (Saturday)	
Update 2	6 April 2027 to 5 October 2027	19 October 2027	7 November 2027 (Sunday)	
Update 3	6 April 2027 to 5 January 2028	19 January 2028	7 February 2028 (Monday)	
Update 4	6 April 2027 to 5 April 2028	19 April 2028	7 May 2028 (Sunday)	
Tax return	Tax year 6 April 2027 to 5 April 2028	3 January 2029 (other income and anything missing)	31 January 2029 (Wednesday)	

2028 to 2029 (everyone using MTD that year)

What	Period covered (standard update periods)	Records to us by	HMRC deadline	Done
Update 1	6 April 2028 to 5 July 2028	19 July 2028	7 August 2028 (Monday)	
Update 2	6 April 2028 to 5 October 2028	19 October 2028	7 November 2028 (Tuesday)	
Update 3	6 April 2028 to 5 January 2029	19 January 2029	7 February 2029 (Wednesday)	
Update 4	6 April 2028 to 5 April 2029	19 April 2029	7 May 2029 (Monday)	
Tax return	Tax year 6 April 2028 to 5 April 2029	3 January 2030 (other income and anything missing)	31 January 2030 (Thursday)	

Weekends. 7 August 2027 is a Saturday, 7 November 2027 and 7 May 2028 are Sundays. GOV.UK's guidance does not say a deadline moves when it falls on a weekend, so do not rely on that.

Announced at Budget 2026, not yet in GOV.UK's guidance or in law when we checked (7 November 2026): no late-submission penalty points for the first four quarterly updates (2027 to 2028) for people required to join in April 2027. Updates must still be sent before the return can be submitted. The 2028 to 2029 dates apply to everyone using MTD that year. The announced easement is for 2027 to 2028 only, so late updates in 2028 to 2029 earn penalty points under the current rules.

Sources: GOV.UK: Submit your tax return; GOV.UK: Send quarterly updates; Budget 2026, paragraph 6.152; Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37; GOV.UK: Find out if and when you need to use MTD for Income Tax

SAMPLE

What we need from you

A handover sheet between Samplestone Bookkeeping and you. Fill it in, sign it and return it.

Client name _____ Date _____

This sheet records what we need from you and what we will do. It is not an engagement letter: that sets out our services and fees. Give us your National Insurance number the way we have agreed with you.

A. About you

Full name

Date of birth

National Insurance number

Phone and email

Sources: GOV.UK: Sign up your client

B. Your businesses and income

Business or property	Trade, and business name used on invoices	Business address	Start date (if in the last 2 tax years)	Accounting period ends (5 April, 31 March or another date)
Self-employment 1				
Self-employment 2				
UK property				
Foreign property				

Gross income, 2025 to 2026 (from the income test worksheet)

Other income to report on your tax return, for example pay, pensions, dividends, savings interest

Sources: GOV.UK: Sign up your client; GOV.UK: Send quarterly updates; GOV.UK: Work out your qualifying income; GOV.UK: Submit your tax return

C. Software and permission

- ☐ I will use the software Samplestone Bookkeeping uses.
- ☐ I already use this software and want to keep it (we will check that it works with MTD):
- ☐ I give Samplestone Bookkeeping permission to act for me for MTD for Income Tax as my main agent (including my tax return).
- ☐ I give Samplestone Bookkeeping permission to act for me for MTD for Income Tax as a supporting agent (limited access to my business and property records and quarterly updates; not my tax return).
- ☐ I understand HMRC may also ask me to confirm this authorisation before the firm can act, unless an existing Self Assessment authorisation carries over.

SAMPLE

☐ I will not sign myself up to MTD before speaking to Samplestone Bookkeeping.

Sources: GOV.UK: Choose the right software; GOV.UK: Choose agents for MTD for Income Tax; GOV.UK: Sign up for MTD for Income Tax

D. Who does what

You	Samplestone Bookkeeping
Keep your records up to date, or send them to us by the dates in the calendar.	Check with you whether MTD applies to you, and from when.
Check each quarterly update summary we send you.	Set up compatible software and sign you up, once you have agreed.
Tell us if you have no income or costs in a quarter. Tell us at once if HMRC writes to say it has signed you up.	Send your quarterly updates and your tax return from the records you give us, after you have confirmed them.
Tell us about changes: a new business or property, stopping trading, a new address, other income.	Remind you before each deadline.
Check your tax return and the tax calculation, and confirm in writing that they are correct and complete.	Send the return only after you have confirmed it.
Pay your tax by the usual due dates. MTD does not change them.	Remind you of the payment dates.

Sources: GOV.UK: Send quarterly updates; GOV.UK: Submit your tax return; GOV.UK: Sign up your client

E. Agreed

Client signature and date

_____

_____

For Samplestone Bookkeeping: name, signature and date

_____

_____

SAMPLE

Sources and last check

Where each rule in this pack comes from. Last checked 7 November 2026.

Every rule comes from GOV.UK or legislation.gov.uk, last checked 7 November 2026. Points marked 'announced' were not in GOV.UK's guidance or in law on that date. If GOV.UK now says something different, GOV.UK is right: tell us.

Source	Where to read it
GOV.UK: Find out if and when you need to use MTD for Income Tax	https://www.gov.uk/guidance/find-out-if-and-when-you-need-to-use-making-tax-digital-for-income-tax
GOV.UK: Work out your qualifying income	https://www.gov.uk/guidance/work-out-your-qualifying-income-for-making-tax-digital-for-income-tax
GOV.UK: Sign up for MTD for Income Tax	https://www.gov.uk/guidance/sign-up-for-making-tax-digital-for-income-tax
GOV.UK: Sign up your client	https://www.gov.uk/guidance/sign-up-your-client-for-making-tax-digital-for-income-tax
GOV.UK: Choose agents for MTD for Income Tax	https://www.gov.uk/guidance/choose-agents-for-making-tax-digital-for-income-tax
GOV.UK: Add your client authorisations	https://www.gov.uk/guidance/add-your-client-authorisations-for-making-tax-digital-for-income-tax
GOV.UK: Choose the right software	https://www.gov.uk/guidance/choose-the-right-software-for-making-tax-digital-for-income-tax
GOV.UK: Find software that works with MTD for Income Tax	https://www.gov.uk/guidance/find-software-that-works-with-making-tax-digital-for-income-tax
GOV.UK: Create digital records	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax/create-digital-records
GOV.UK: Send quarterly updates	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax/send-quarterly-updates
GOV.UK: Submit your tax return	https://www.gov.uk/guidance/use-making-tax-digital-for-income-tax/submit-your-tax-return
GOV.UK: Find out if you can get an exemption	https://www.gov.uk/guidance/find-out-if-you-can-get-an-exemption-from-making-tax-digital-for-income-tax
GOV.UK: Apply for an exemption	https://www.gov.uk/guidance/apply-for-an-exemption-from-making-tax-digital-for-income-tax
GOV.UK: Penalties for MTD for Income Tax	https://www.gov.uk/guidance/penalties-for-making-tax-digital-for-income-tax
GOV.UK: Penalties for MTD volunteers	https://www.gov.uk/guidance/penalties-for-income-tax-self-assessment-volunteers
GOV.UK news story, 5 October 2026	https://www.gov.uk/government/news/sole-traders-and-landlords-earning-more-than-30000-urged-to-act-now
GOV.UK: Business records if you're self-employed	https://www.gov.uk/self-employed-records
GOV.UK: Working out your rental income	https://www.gov.uk/guidance/income-tax-when-you-rent-out-a-property-working-out-your-rental-income
S.I. 2026/336, regulations 1 and 27	https://www.legislation.gov.uk/uksi/2026/336/contents/made
Budget 2026, paragraph 6.152	https://www.gov.uk/government/publications/budget-2026-document/budget-2026-html
Budget 2026 OOTLAR, paragraphs 1.5, 2.36 and 2.37	https://www.gov.uk/government/publications/budget-2026-overview-of-tax-legislation-and-rates-ootlar

SAMPLE