

MTD Readiness Checker 2026/27

Making Tax Digital for Income Tax is live. Answer honestly — three "no"s means you have work to do before your next quarter deadline (7 Aug / Nov / Feb / May).

Am I mandated?

- ☐ I've added my GROSS self-employment turnover + GROSS property income (before expenses) from my 2024/25 return
- ☐ That combined figure is under £50,000 (if over — you're mandated NOW; £30k from Apr 2027, £20k from Apr 2028)
- ☐ I know HMRC tests the return from two years back, not this year's income

If mandated, am I ready?

- ☐ MTD-compatible software chosen (or bridging software + my spreadsheet)
- ☐ Signed up / software authorised with my Government Gateway ID
- ☐ Digital records from 6 April: every transaction with date, amount, category
- ☐ Receipts photographed same-day, filenames YYYY-MM-DD_supplier_£amount
- ☐ One update per income source diarised for each quarter deadline
- ☐ I know quarterly updates are NOT tax bills — payment dates don't change
- ☐ Separate business bank account feeding the records

Most-missed fact: the threshold is tested on gross turnover, added across trades AND property. £40k freelance + £14k rent = mandated.

Want the full system? The £30 course "HMRC Tax & Expense Mastery 2026/27" covers the complete quarter-close routine, every expense category, and 11 working templates — with free updates at every Budget. → thepaidhour.com