**Blog post template**

Self-assessment at Christmas

1. *Save a copy of this file.*
2. *Work your way through the template, step by step, until you’ve created your own blog post full of images, links and videos.*
3. *Use the examples we’ve provided below for inspiration. (Remember, though, that you’ll only realise the full value of this process if you* ***use your own words*** *and produce a unique take on this outline.)*
4. *When it’s done, copy and paste the text into the relevant page on your content management system, apply formatting and insert images as you would usually.*

**<<Feature image>>**

*Insert a picture or illustration.*

**Headline/H1**

Eg ‘This Christmas, swerve the ghost of self-assessments past’

**Alternatives:** ‘Mince pies, fairy lights and tax returns’; ‘Self-assessment by an open fire?’

**Subheadline/H2**

*(Optional, depending on your website design – most standard layouts don’t include subheadlines.)*

Eg ‘Get your tax return done well ahead of the 31 January 2019 deadline so you can relax and enjoy your turkey dinner.’

**Strong opening statement**

Eg ‘The stockings are on the mantelpiece, the fairy lights are on the tree, but there’s something weighing on your shoulders: you’ve been putting off your self-assessment tax return.’

**Alternatives:** ‘Don’t spend your Christmas Eve worrying about your tax return or tapping away at a calculator by the light of a cinnamon-scented candle.’

**Facts and figures section**

*(Write a few paragraphs based around the following information.)*

* around 11 million people undertook self-assessment in the UK (2017/18)
* primarily self-employed, and people with lots of savings
* In 2017, 8,623 people completed their return on Christmas Eve or Christmas Day
* 92 tax returns arrived at HMRC between 11pm and midnight on Christmas Eve
* around 1.3 million submitted returns after Christmas
* 30,348 between 11pm and midnight on 31 January
* around three-quarters of a million people missed the deadline
* registration deadline for 2018/19 has passed (5 October 2018).

**Penalties section (H2)**

*(Write a few paragraphs based around the following information.)*

If you fail to submit a tax return before midnight on 31 January 2019 you’ll face a fine of £100, with interest charged on any late payments.

That applies to returns which are up to three months late. If you let your return slip later again, you could see the fine rise by £10 a day, up to a maximum of £900.

If after six months you still haven’t sorted it, a further penalty of 5% of the tax you owe, or £300 – whichever is more – applies.

There’s an additional penalty of 5%, or a £300 charge, if you still haven’t reached a resolution after a year, while fines of 5% of the unpaid tax can be charged after 30 days, 6 months and 12 months.

**Appeals (H2)**

*(Write an introductory paragraph for the bulleted list.)*

HMRC treats the following as legitimate reasons to reconsider a penalty:

* if your partner or a close relative died shortly before the deadline
* if you’ve been seriously ill
* you got rushed into hospital
* unexpected problems with the postal service
* an IT failure (hardware or software) while preparing your return
* things like fire, flood or theft that prevent you completing a return
* issues problems with HMRC’s own IT or other services.

##

**Call to action**

*(Write a couple of paragraphs based around the following information.)*

* the process is easier than it used to be
* giving your accountants time means they can apply for all the tax breaks you may entitled to (lower your tax bill)
* if you want your accountant to act on your behalf you need to give them time to notify HMRC of this intention.

*To take the pressure off contact us now for help with your self-assessment.*