

Full tax calculation for DR DAVID HEAVER FREMLIN

National Insurance Number Y\* \*\* \*\* 23 B

For the tax year 2017-18

Income	Income	Income Tax
<b>UNIVERSITIES SUPERANNUATION SCHEME</b>	£27164.40	£4686.20
<b>State Pension/State benefits</b>	£7518.68	£0.00
<b>Untaxed Interest</b>	£1529.00	£0.00
<b>Dividends Income</b>	£988.00	£0.00
<b>Other Earned Income</b>	£173.00	£0.00
<b>Total</b>	<b>£37373.08</b>	<b>£4686.20</b>

Less your allowances	Amount	Income
Personal Allowance (Tapered if appropriate)	£11500.00	
Total tax free amount	£11500.00	
<b>Your total taxable income</b>		<b>£25873.08</b>

Income tax rate(s)	Income	Income Tax
Personal Savings Allowance rate at 0% on	£1000.00	£0.00
Basic rate at 20% on	£23884.00	£4776.80
Dividends at 0% on	£988.00	£0.00
<b>Total</b>	<b>£25872.00</b>	<b>£4776.80</b>

Adjustments	Amount	Income Tax
Plus other adjustments	£18.59	
<b>Plus Total adjustments</b>		<b>£18.59</b>

Result	Income Tax
Total tax payable	£4795.39
Tax you've already paid	£4686.20
<b>You owe HMRC</b>	<b>£109.19</b>

**This calculation is broken down into the following sections (where appropriate)**

**Income** Your income and the tax you paid from jobs or pensions, any taxable state benefits (including State Pension) received from Department for Work and Pensions (DWP) and any savings or investments. It includes any benefits paid to you by your employer. For more information go to [www.gov.uk/income-tax](http://www.gov.uk/income-tax)

**Deductions** Any tax relief to take account of things like professional subscriptions, expenses associated with your employment for things like tools and special clothing, retirement annuity payments, death and superannuation benefits (if not already given). For more information go to [www.gov.uk/income-tax-reliefs](http://www.gov.uk/income-tax-reliefs)

**Allowances** Most people in the UK get a personal allowance. This is the amount of income you can have before you pay tax. There are other allowances due, for example, for those who are visually impaired. For more information go to [www.gov.uk/income-tax-rates](http://www.gov.uk/income-tax-rates)

**Income Tax rate(s)** The tax you pay depends on the amount of your income once your deductions and allowances have been taken off. You can check the details against the P60s, P45s and P11Ds your employer or pension payer may give you. For more information go to [www.gov.uk/income-tax-rates](http://www.gov.uk/income-tax-rates)



**Adjustments**

Any tax owed for an earlier year that we have not yet collected or repaid to you will be shown here. Married Couple's Allowance (due to married couples or civil partners where at least one of you was born before 6 April 1935), outstanding debt (for example from tax credits or Self-Assessment) or tax relief due for interest paid on certain loans will also be shown here. If we show a repayment supplement in your calculation this is because we pay you interest when you have paid too much tax and we delay your repayment. We will add interest to your repayment if we do not repay you until after 31 January following the tax year that the repayment relates to.

**Explanation****Untaxed Interest**

Estimated amount of Untaxed Interest	£1121.00
Your actual amount of Untaxed Interest	£1529.00

Your actual interest was more than the estimated amount you paid tax on.

The amount included in this calculation was either given to us by your bank(s)/building society(s) or by you. If you are entitled to Starter Savings Rate and Personal Savings Allowance they are included in this calculation. Visit [gov.uk/apply-tax-free-interest-on-savings](http://gov.uk/apply-tax-free-interest-on-savings) or log onto your Personal Tax Account to see the interest we have included.

**Tax From Earlier Year**

This calculation includes tax you owe HMRC for an earlier year. We have shown this in the Adjustments section of your calculation above.

**Other Earned Income**

Other Earned Income you paid tax on	£208.00
Your actual Other Earned Income	£173.00

Your actual other earned income was less than the amount you paid tax on.

**Your tax history**

We send a tax calculation for each year that you have paid too much or too little tax. If you have paid the right amount of tax, we will **not** send you a calculation for that year.

Because you have paid too much or too little tax in a previous year, a summary is shown below:

**Tax Year**

2016-17 The information we hold shows you paid the right amount of tax

2017-18 you paid £109.19 too little tax

**Please note:** your figure for the most recent tax year is a **total figure**, as the result from each year is carried forward to the next. This means the previous tax year figure(s) were taken into account in order to calculate your final total figure. We have shown this in the Adjustments section of your calculation above.

