

Tax Year-End & Spring Money Checklist 2027

For March and April 2027. The tax year ends on Monday 5 April. Tick each one off ✓. Free from Tidy Life Tools, no email needed.

Before 5 April 2027

- ☐ ISA: use what you can of the £20,000 (last year for £20k in cash if you're under 65)
- ☐ Pension: check your allowance, and use any unused 2023/24 allowance before it expires
- ☐ Income near £60k or £100k? A pension contribution may cut the Child Benefit charge or restore your Personal Allowance
- ☐ Marriage Allowance: claim for 2022/23 before 5 April or lose it
- ☐ Job expenses for 2022/23 (uniform, tools, fees, mileage): claim by 5 April
- ☐ CGT: £3,000 allowance used? (It doesn't carry over)
- ☐ Gift Aid donations listed for your tax return
- ☐ Gifts noted (the £3,000 a year Inheritance Tax exemption)
- ☐ Self-employed or landlord over £30k? MTD software ready for 6 April 2027

April bill rises: what changes for me?

Bill	Now (£/month)	From April (£/month)	Change
Energy (electricity VAT returns 1 Apr)			
Council tax (new bill in March)			
Water			
Broadband			
Mobile			
TV Licence			
Car insurance / MOT			
Subscriptions			
Total			

Spring switch & save

- ☐ Meter readings taken on 31 Mar / 1 Apr
- ☐ Compare a fixed energy deal with the April cap
- ☐ Broadband / mobile: contract end date _____
- ☐ Insurance renewals due: _____
- ☐ Easter holiday budget: £ _____
- ☐ One subscription to cancel: _____

Key dates

Sun 7 Mar	Mother's Day (UK)
March	Council tax bills for 2027/28 arrive
Fri 26 Mar	Good Friday (bank holiday)
Sun 28 Mar	Easter Sunday; clocks go forward
Mon 29 Mar	Easter Monday (not in Scotland)
Wed 31 Mar	Temporary 0% VAT on electricity ends
Thu 1 Apr	New energy cap; April bill rises
Mon 5 Apr	Last day of the 2026/27 tax year
Tue 6 Apr	New tax year: cash ISA £12k (under 65), MTD over £30k

Want it to add up for you? The **UK Bills & Budget Planner** (£7, Google Sheets & Excel) shows every bill as a monthly cost: payhip.com/b/JGDzk · Or get all 10 paid templates for £15: payhip.com/b/D7IUA