

Making Tax Digital (MTD) for Income Tax - Ready Checklist

A simple one-page guide for sole traders, landlords and people with both income types preparing for digital records, quarterly updates and final declarations.

Rollout timeline

From	Who may need to comply
April 2026	Qualifying income above GBP50,000
April 2027	Qualifying income above GBP30,000
April 2028	Qualifying income above GBP20,000

Checklist

- Confirm whether your qualifying income is due to come into scope.
- Choose bookkeeping software that supports MTD for Income Tax.
- Set up a simple routine for keeping digital records up to date.
- Plan ahead for quarterly submissions and year-end filing.
- Leave enough time to review figures before deadlines.

Why acting early helps

Getting set up early reduces last-minute pressure and makes it easier to build a reporting routine that works. HMRC will not apply penalty points for late quarterly updates in the first mandated year, but late tax returns and late payment penalties can still apply.

Need support?

ClearPath can review your position and map out the simplest route to compliance.

This checklist is for general guidance and should be reviewed against your circumstances.