

There are several different reasons why a tax refund might be due. Claiming one as soon as possible can improve cash-flow.

In what circumstances might a tax refund be due?

- you have been employed during the tax year, had tax deducted and then left employment part way through the tax year;
- you had more than one job at the same time and had tax deducted that is not all due;
- you have paid expenses that are deductible for tax purposes, but obtained no tax relief on these, for example union subscriptions or professional subscriptions;
- you have had tax deducted from another source of income; or
- you paid tax via Self Assessment, because you were self-employed, but now think you have paid too much.

How can I check if a tax refund is due?

1. You need to add together all of your income for the tax year. (A)
2. You need to subtract your tax free personal allowance for the year (£11,850 for 2018/19). (B)
3. The figure you are left with is your taxable income. (C) Note that if A – B is negative, then C is zero.
4. Multiply C by the appropriate [rate\(s\) of tax](#) and that gives tax due for the year. (D)
5. Then compare D with the tax you have actually paid. (E)

Examples

Karl has the following income for the year:

	Gross	Tax Paid
Earnings from main job	£7,300	£260
Earnings from second job	<u>£50</u>	<u>£0</u>
Total	<u>£7,350 (A)</u>	<u>£260 (E)</u>
Take off personal allowance	<u>£11,500</u>	
Taxable income	Zero (cannot be negative) (C)	
Tax due	0 (D)	
Tax paid at 20%	£260 (E)	
Tax refund due	<u>£260</u>	

Gabriel, who is resident in England, has the following income for the year:

	Gross	Tax Paid
Earnings from main job	£14,860	£1,052
Earnings from second job	<u>£200</u>	<u>£40</u>
Total	<u>£15,060 (A)</u>	<u>£1,092 (E)</u>
Take off personal allowance	<u>£11,850</u>	
Taxable income	<u>£3,210 (C)</u>	
Tax due at 20%	£642(D)	
Tax paid	£1,092 (E)	
Tax refund due	<u>£4</u>	



I think I am due a tax refund. How do I get it?

You need to approach HMRC. Make sure you have your National Insurance number to hand and that HMRC have your up-to-date address.



What you do next depends on your circumstances and where you are in a tax year.

If you have stopped working part way through the tax year, for example because you have started or resumed studying, then you can ask for some or all of the tax you have paid to be refunded to you by completing a [form P50](#). There is more information on [GOV.UK](#).

If you have paid tax during the tax year and are still earning, but you think you have overpaid, you may be able to get a tax refund. Any tax refund will be paid to you along with your wages. This might be because you had two jobs at some point. You should [contact your tax office](#) or you can call the main telephone line for enquiries on 0300 200 3300.

If you have paid too much tax when you have accessed your pension fund, we recommend you read the relevant section on the [LITRG website](#) and then take the relevant action.

If you have overpaid tax in previous years, you need to take action. You have only four years from the end of the tax year to do so. For example you have until 5 April 2019 to reclaim any tax overpaid in the tax year 2014/15. Normally such refunds are issued automatically by the September after the end of the tax year, but you [should contact your tax office](#) if this has not happened.

If you received another source of income that had tax deducted from it, for example interest from a bank account (before 6 April 2016) or income from the estate of a deceased person, you will need to complete form [R40](#) to have the tax repaid to you.

If you have overpaid tax on your self-employed income, via Self Assessment, you need to complete your Self Assessment tax return to claim the refund. The easiest way to do this is [online](#). Alternatively if you need to reduce your [payments on account](#), you can also do that [online](#).

Where can I find out more?

There is more information in the section of this website dealing with [claiming refunds](#). You may also find it useful to look at the [example letters](#) to claim tax refunds.



This factsheet is intended to provide general information only and does not constitute advice. Before taking any action, you should get appropriate immigration, benefit or tax advice, which is based on your particular circumstances, from a professional adviser. We have done our best to ensure that the information in this factsheet is up to date as of April 2018. You can read our full disclaimer on our website: <https://www.taxguideforstudents.org.uk/about/legal>.

This flowchart is designed to help you find the correct way to claim your tax refund.



*You may only claim tax refunds up to 4 years from end of relevant tax year.

For example, the last time you may claim a refund for the tax year 2014/15 is 5 April 2019

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