# Top 10 tax tips

Find out how to pay less tax, including checking your tax code, making the most of tax-free allowances and other ways to reduce your tax bill.

### What you pay income tax on

The Personal Allowance (the amount you can earn tax-free each year) is frozen at £12,570 through to April 2028. Taxable income includes salary, bonuses, rental income, pension income and certain state benefits, including the state pension.

### Check your tax code

A tax code is made up of several numbers and a letter that tells your employer or pension provider how much tax-free income you get in that tax year. The default tax code in 2024/25 is 1257L, with an S at the start if you live in Scotland and a C at the start if you live in Wales. The number within the tax code shows the Personal Allowance figure with the final zero dropped.

### Claim the Blind Person’s Allowance

If you’re registered as severely sight impaired or blind, make sure you claim the Blind Person’s Allowance to reduce your tax bill. It is not added automatically. It adds £3,070 to your Personal Allowance which saves up to £614 in tax for basic rate (20%) taxpayers or up to £1,228 for higher rate (40%) taxpayers.

### Marriage and Married Couple’s Allowance

Married couples and civil partners can take advantage of the Marriage Allowance and apply to transfer 10% of their Personal Allowance from one to the other, i.e., £1,260. This saves up to £252 in tax. One partner must be a non-taxpayer and the other a basic rate taxpayer.

If at least one partner was born before 6 April 1935, you can claim Married Couple’s Allowance instead. This is a more generous benefit which can reduce your tax bill by £1,108.

### Transfer unused allowances

If your income is too low to use all your Married Couple’s Allowance or Blind Person’s Allowance, you can transfer the full allowance or the unused part to your husband, wife or civil partner.

### Claim tax relief on job expenses

If you work from home, you can claim tax relief for part of your household running costs, e.g., gas, electricity, water, telephone, internet. For a basic rate taxpayer this saves £62.40 a year and £124.80 a year for a higher rate taxpayer.

In 2024/25 you can claim if your job requires you to live far away from your office or if your employer doesn’t have an office. You can’t claim tax relief if you choose to work from home or your employer has covered your extra household costs.

You can claim tax relief if you wear a uniform for work, such as a branded T-shirt, nurse or police uniform. It’s worth £12 a year for 20% taxpayers and £24 a year for 40% taxpayers.

### Backdating tax allowances and refunds

You can backdate claims for tax allowances and reliefs up to four previous tax years and claim back any tax you have overpaid.

### Pay into a pension scheme

Contributions to your employer's pension scheme can be made from your gross pay before any tax is charged. The government will top up your pension with tax relief.

### Make a charitable donation

Donating through Gift Aid means charities can claim an extra 25p for every £1 you give. It will not cost you any extra. So, if you donate £100 and use Gift Aid, it’s worth £125 to the charity. Higher and additional-rate taxpayers can reclaim tax on their Gift Aid donations.

Those on low incomes should check they will have paid enough tax during the year to Gift Aid their donations. If you haven’t paid enough tax, you may get an unwelcome tax bill!

You can pay less income tax by deducting the value of your donation from your overall taxable income. You can do this by completing the ‘Charitable giving’ section on your self-assessment tax return. If you don’t complete a tax return, you can contact HMRC instead. You will either get a refund, or your tax code will be changed so you pay less income tax for that year. You need to keep records of donations if you want to claim tax back on them.

### 10. Rent a room relief

The rent-a-room scheme lets you receive up to £7,500 a year from a lodger tax-free. To qualify you must offer fully furnished accommodation in your main home. You don't need to own the property to qualify, but if you rent, you'll need your landlord's permission to sub-let.

## How we can help

### RNIB Helpline

For further information contact RNIB’s Tax Advice through our Helpline or email **tax@rnib.org.uk**.

If you need someone who understands sight loss, call our Helpline on **0303 123 9999**, say **“Alexa, call RNIB Helpline”** to an Alexa-enabled device, or email **helpline@rnib.org.uk**. Our opening hours are weekdays from 8am – 8pm and Saturdays from 9am – 1pm.

### Sight Advice FAQ

Sight Advice FAQ answers questions about living with sight loss, eye health or being newly diagnosed with a sight condition. It is produced by RNIB in partnership with other sight loss organisations. **sightadvicefaq.org.uk**

### Connect with others

Meet or connect with others who are blind or partially sighted online, by phone or in your community to share interests, experiences and support for each other. From book clubs and social groups to sport and volunteering, our friendly, helpful and knowledgeable team can link you up with opportunities to suit you. Visit **rnib.org.uk/connect** or call **0303 123 9999**.

**RNIB Tax Advice Service**

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