PayToolkit — Allowable Expenses Checklist

2026/27 tax year · HMRC SA103 categories · paytoolkit.co.uk

Tick off each expense category that applies to you. SA103 box numbers shown for reference when filing.

Office & Administration Costs (SA103 Box 17)

- ☐ **17** Stationery, printing, postage
- ☐ **17** Phone and internet (business proportion)
- ☐ **17** Software subscriptions (accounting, invoicing tools)
- ☐ **17** Small office equipment

Travel Costs (SA103 Box 20)

- ☐ **20** Business mileage (45p/25p AMAP rates — see our free mileage log)
- ☐ **20** Train, bus, taxi fares for business journeys
- ☐ **20** Parking and toll charges (not fines)
- ☐ **20** Hotel/accommodation for business trips

Clothing (SA103 Box 21)

- ☐ **21** Uniforms with a business logo
- ☐ **21** Protective clothing (hi-vis, safety boots)
- ☐ **21** Costumes for performers (not everyday wear)

Staff Costs (SA103 Box 19)

- ☐ **19** Employee/subcontractor wages
- ☐ **19** Employer NI contributions
- ☐ **19** Agency or freelancer fees
- ☐ **19** Staff training directly related to the business

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Goods & Materials (SA103 Box 15–16)

- [ ] **15-16** Stock bought for resale
- [ ] **15-16** Raw materials used in your work
- [ ] **15-16** Direct costs of providing a service

Legal & Financial (SA103 Box 24)

- [ ] **24** Accountancy and bookkeeping fees
- [ ] **24** Bank charges on a business account
- [ ] **24** Business insurance premiums
- [ ] **24** Professional subscriptions (relevant bodies only)

Use of Home as Office (SA103 Box 21 / simplified expenses)

- [ ] **21** Simplified flat rate: £10–£26/month based on hours worked from home
- [ ] **21** OR: business proportion of rent, mortgage interest, council tax, utilities
- [ ] **21** Business proportion of home insurance

Other Allowable Costs

- [ ] **-** Interest on business loans/credit cards (Box 25)
- [ ] **-** Repairs and maintenance of business equipment (Box 18)
- [ ] **-** Trade or professional journals and publications
- [ ] **-** Website hosting and domain costs

Not allowable (common mistakes):

• Everyday clothing, even if only worn for work • Client entertainment • Fines and penalties
• Personal element of mixed-use costs • Commuting to a permanent workplace