



Lesson 6 Videos Recap

Filing a 'simple circumstances' return

THE ESSENTIALS



1. Once you've got your digital ID set up, go to gov.je/MyTaxReturn and click on the button to file.
2. Before you start, have the information that you need to enter on the return to hand, for example your end of year payslip bank interest statements etc.
3. You then build your return by answering yes/no to some short questions, so you just get the sections that apply to you.
4. Many people only have two boxes to fill in – name of employer and amount earned, the rest is just answering yes/no.
5. Each time you click save you'll get an email confirmation with a link to the latest version. You can go to your saved progress from the link in that email, or in the history section of your one.gov account.
6. When you have finished filling it in, you can review everything, making sure it's all correct, before you submit it.
7. You'll get an email after you click submit, confirming it's been received and a PDF copy of the return.

STEP BY STEP GUIDE

For more help and support, you can go to gov.je/RevenueJersey or come and see us in the Customer Hub at Union Street.

- Read through the instructions.
- Build your return by answering the yes / no questions.
- Answer the question about your residency: If you normally live in Jersey, your holidays, time away at university, or business trips don't count when you answer this question.
- If you're a seasonal worker or you arrived for the first time or left Jersey permanently during the year, enter those dates.
- Next, put your income information in the return.
- If it's from employment, your year-end or last pay slip should have your total gross taxable income for that employment, that's the figure you need to include on your tax return.
- You might have other income to declare, for example tips if you work in hospitality, if so, add that.
- Add anything else here that is part of your employment, like payments you make into a work pension scheme and benefits in kind (like meals or accommodation, or a company car). If you get these your employer should confirm what to declare.
- If you just had employment income there are just a few more questions at the end of the online return.
- Review your return summary.
- Read the declaration.
- Tick the submit box when you're ready.

You'll shortly get an email confirming safe receipt, with a copy of your return attached. Keep this copy safe as you'll need it to refer to when you get your notice of assessment so you can check you're happy with everything. You can also find a copy of your return in the history section of your onegov account.

Understanding your Notice of Assessment recap

THE ESSENTIALS



Front page allows you to check 'balance of Tax and Long-Term Care' to see if your payments last year paid all your bill.

The second page shows how your tax is calculated:

- The details section shows all your income, any pension payments and your 'taxable income' and days resident
- The standard rate calculation will be 20% on all your income less any private pension contributions
- With the marginal rate section, check your allowances and deductions are there.



If you're a Jersey student at university, you get the full personal allowance even if you aren't living here the whole time.

TAKE CONTROL

The Front Page

2024 Income Tax and LTC Notice of Assessment

John Smith

Date of notice: 16/04/2025

Year	Description	Amount
2024	Income Tax and Long-Term Care	£2,795.00

The calculation overleaf shows you how your income tax and LTC contribution has been worked out.

What you need to pay

Year	Description	Must be paid by	Amount
2024	Balance of Tax and Long-Term Care	30/11/2025	£0.00

Read your assessment carefully

It shows your *actual* 'total tax and long-term care'. Remember, you were just paying towards an *estimate*, all last year.

Did your payments cover it all? If 'What you need to pay' is nil, you've nothing left to pay. If there's a figure here, there's some tax outstanding.

Remember if you are employed we can usually just add anything outstanding to your estimated tax for the current year, then recalculate your ITIS rate to cover it all, by the end of the year.

The Second Page

THE DETAILS SECTION

Your 2024 Income Tax and Long-Term Care calculation

Details	Return values
Earnings	£31,250.00
Minus: Employment expenses	£1,250.00
Total income	£30,000.00

It has a table that shows how we worked your assessment out. You'll need the PDF copy of your tax return to hand so you can check the amounts match.

- Your total salary is shown here and you should check it matches what you put in your tax return.
- Say you had savings interest too, it would be listed here where the employment income is shown.
- If you made Jersey private or work pension payments they would be listed here, because they're deducted from total income as they aren't taxed.
- Then we show your **Total income** ready for the next section.
- The details section also shows your number of days resident in Jersey.

Your assessment always shows what your tax would be using both rates of tax, standard and marginal.

People only here part of the year, get part of the allowance, based on their 'number of days resident'.

THE STANDARD RATE CALCULATION SECTION

Standard rate tax calculation	
Taxable income (standard rate)	£30,000.00
Tax payable at 20%	£6,000.00

- It firstly shows your **taxable income**. In this example it's £30,000 with pension payments already deducted in the previous section.
- Remember standard rate is 20% on everything except pension payments, so tax at standard rate would be £6,000.

THE MARGINAL RATE CALCULATION SECTION

Marginal rate tax calculation	
Minus: Exemption threshold	£20,000.00
Minus: Child allowance (marginal rate)	£0.00
Taxable income (marginal rate)	£10,000.00
Tax payable at 26%	£2,600.00
<i>This is the amount of marginal relief you've received</i>	<i>£3,400.00</i>
You always pay the lower of the two calculations	£2,600.00
Tax due or (repayable)	£2,600.00

- Remember marginal rate is 26% on everything left after your personal allowance, and any other allowances and reliefs are deducted.
- The 'exemption threshold' is tax speak for personal allowance!
- You can see remaining taxable income after the personal allowance is deducted is £10,000
- And 26% of that at marginal rate would be £2,600.
- There's a reminder that you always pay the less of the 2 tax totals.

Tax payable at 26%	£2,600.00
<i>This is the amount of marginal relief you've received</i>	<i>£3,400.00</i>
You always pay the lower of the two calculations	£2,600.00

- And if the marginal total is lower, you see how much tax the marginal relief has *reduced your bill by from the standard rate.*

THE LONG TERM CARE CALCULATION SECTION

Long-Term Care calculation	
LTC (maximum)	£450.00
LTC (standard rate)	£450.00
LTC (marginal rate)	£195.00
LTC due	£195.00

- Remember we all pay towards the long-term care fund if we pay tax? This shows how much you are paying for the year.

And that's it! The last page just gives you helpful information including what to do if you disagree with your Assessment.



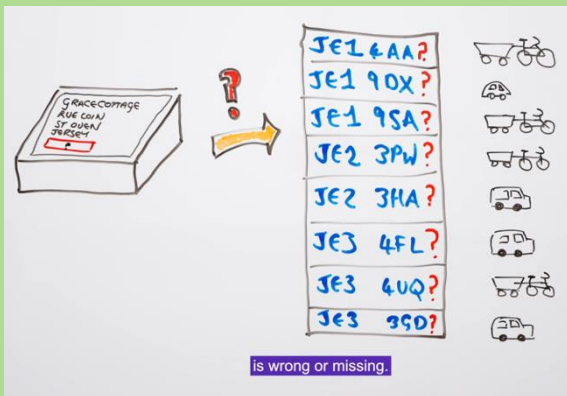
GOOD TO KNOW

- If you file between January and April, you're 90% sure to get your Notice of Assessment and an updated ITIS rate within 30 days.
- After May, it can take longer because a lot of people file last minute.

Paying Government

THE ESSENTIALS

A missing or incorrect reference is like sending a parcel with no postcode.



Use the right reference to make sure your payment goes to the right account.



Use our Payment Reference Checker at: gov.je/PaymentReference



The best way to pay is online with your debit or credit card, but other options are available.



If you can't pay a bill, don't worry, contact the department that sent it straight away.

Whatever you're paying to Government, your payment reference is how we match your payment to your account. Instructions on bills / invoices will explain exactly what payment reference to use.

Here are some examples of payment references:

PAYMENT REFERENCES

TAX = TIN + YEAR
 1234567890 2026
 ↓ ↓
 12345678902026

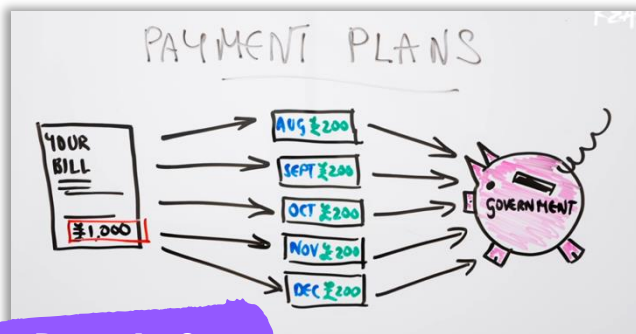
SOCIAL SECURITY CONTRIBUTIONS = TIN + YEAR + MONTH
 1234567890 2026 08
 ↓ ↓ ↓
 1234567890202608
 bill you want to pay.

Remember?

Every year, many payments are delayed or held because the reference is wrong or missing.

Use our Payment Reference Checker at: **gov.je/PaymentReference**. You can select the type of bill you have and how you want to pay, and it will tell you what reference to use, and which account number to pay it into.

Sometimes things happen in life which mean you don't have the money to pay a bill.



Remember?

Don't worry, but never ignore a payment request. Contact the department who sent you the bill as soon as possible if you can't pay. We will always try and work with you to help you pay.

We can set up a payment plan for example, that will allow you to pay the amount you owe over several months rather than one lump sum.

It's always better to know that you have it sorted rather than letting it get worse and worrying about it.

- ➔ The easiest way to pay any bill is at gov.je/pay with your debit or credit card, and this way you can request a receipt.
- ➔ You can also call the Income Collection team on 01534 440235 or you can use telephone and internet banking.
- ➔ Just remember to include the payment reference that's on your bill.



Preparing to talk with us recap

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Many customers don't have all the information we ask for, whether they're 15 or 85, and that's ok, don't worry, helping you is what we're all about.

New things can seem daunting, when you don't know what to expect. We want you to feel comfortable about contacting and talking with us.



You'll be asked for your name, date of birth, social security number or Tax Identification Number, so have them handy, and if visiting the help desk, take your photo ID.



If you're worried you'll get tongue-tied, write a few bullet points down to refer to, covering the key things you want to say. Just reading the first sentence may set you at ease.



You can check the 'Employment, Social Security and Housing Estimated waiting times' web page to see how busy it will be.

A few minutes planning will likely mean we can also serve you more quickly

TAKE CONTROL

This information lets you know what you can do before you call or visit us. So that anxiety doesn't get in the way of you asking us for help, information or checking things with us.

Don't worry if there are questions you don't expect or that you might forget information. Many of our customers don't have all the information we ask for and that's ok. Helping is what we're all about.

If you like to feel prepared and more ready to answer questions, this tips list is for you.

Whether you're calling or visiting us in person:



- We ask you for your name, date of birth and social security number or Tax Identification Number
- If visiting the help desk, bring your photo ID with you to confirm your identity.
- If you forget, it's ok, just answer a few additional questions instead, to verify your identity.
- Depending on what you want to ask us about, there is also other information you might need to have with you:

- **If you want to get an ITIS rate**, have your start date, working hours per month and rate of pay with. And make sure you know about any regular overtime or bonuses you are likely to get.
- **If you're asking about student credits**, it might be good to have information about your course to hand. You need to give us a letter from your school, college or university to complete an application.
- **To ask about contributions deductions**, have your payslip with you.

- Pen and paper may be better for notes if you're using your phone to make the call. Switching screens to read your notes can add to any stress.
- Make sure you have enough time. Both for the phones and help desk, wait times vary a lot depending on the time of day.

- If you're planning your visit after school or college, check your bus times. The queue may close to new customers from 4.30pm if it's very busy.

