

HMRC Debt Negotiation Checklist for Self-Employed (UK)

Everything you need to prepare for a successful Time to Pay arrangement - [Link to our article](#)

1. Assess Your Situation

- I know how much I owe to HMRC
- I understand which taxes are unpaid (e.g. Income Tax, VAT, NI)
- I've checked my Personal or Business Tax Account online
- I've noted any penalty letters or deadlines
- Visit: <https://www.gov.uk/personal-tax-account>

2. Gather Your Financial Information

- I've listed my total monthly income (after expenses)
- I've calculated essential monthly outgoings (rent, bills, food)
- I've reviewed business expenses
- I've worked out what I can realistically offer to repay each month

Tip: Use our Flexible Budget Planner Template to calculate your income and expenses before making an offer.

3. Plan Your Approach

- I know which HMRC number to call: 0300 200 3822 (Self Assessment Payment Support)
- I'm prepared to ask for a Time to Pay Arrangement
- I've written down how much I can afford to pay monthly
- I understand that HMRC may ask for details about my business
- Talking points to prepare:

- Why you fell behind

- What has changed now

- How you'll stay on track moving forward

4. Make the Call

- I have at least 30 minutes free and a quiet place to talk
- I have all financial info in front of me
- I asked for confirmation of the arrangement in writing
- I made a note of the adviser's name and time of the call

5. After the Call

- I've set up a direct debit or payment method
- I've diarised future payment dates
- I understand the consequences of missing payments
- I've saved a copy of my repayment agreement

Quick Takeaway:

HMRC are more likely to agree to a payment plan if you're honest, realistic, and well-prepared. You don't need to face them alone - preparation is power.