



Self Assessment Payment Plan: How to Set One Up Online With HMRC

A practical guide to spreading your Self Assessment bill into manageable monthly instalments using HMRC's self-serve Time to Pay service.



What Is a Payment Plan?

Spread the Cost

HMRC's self-serve Time to Pay service lets you pay a Self Assessment bill already due in monthly instalments instead of one lump sum.

Support, Not Avoidance

It's a support system for a financial hurdle — not a way to avoid paying.

What It Covers



Self Assessment Tax

The Self Assessment tax you owe.

Payments on Account

Your two advance payments on account, where applicable.

Penalties & Charges

Any penalties or charges already on your account.

Interest Still Accrues

Interest still accrues on anything paid after the original deadline.

Who Can Apply Online?

You can use the self-serve online service if all of the following apply:



Returns Filed

Tax returns are up to date and filed.



£30,000 or Less

You owe £30,000 or less.



Within 60 Days

Applying within 60 days of the payment deadline.



No Other Debts

No other outstanding tax debts.



No Existing Plan

No other HMRC payment plan already running.



If You Don't Qualify

Still an Option

Not fitting the online criteria doesn't mean a plan is off the table.

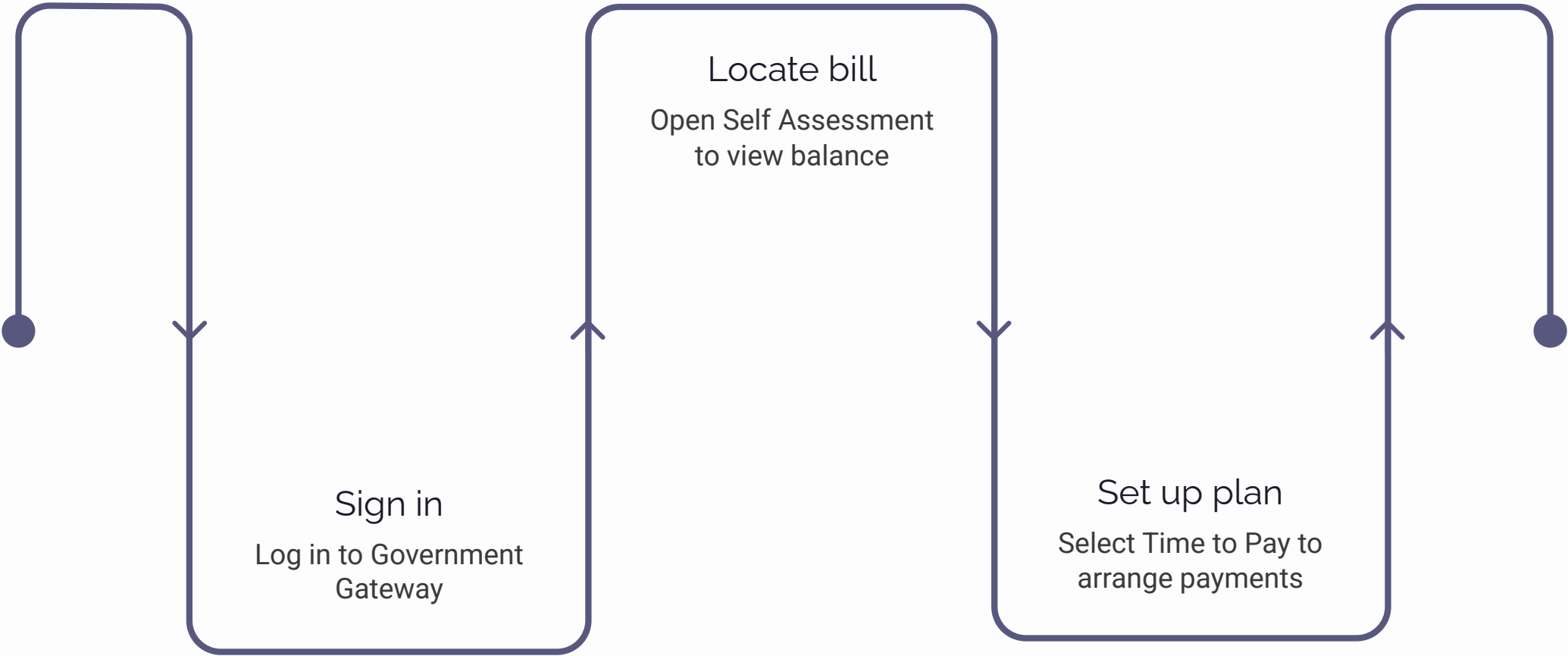
Call the Helpline

Bills over £30,000, or needing more than 12 months, require calling HMRC's Self Assessment Payment Helpline.

Tailored Arrangement

An advisor will work out a tailored arrangement with you.

Setting It Up: Steps 1–3



Begin the process by signing in to your Government Gateway account, locating your Self Assessment balance, and selecting the Time to Pay option.

Setting It Up: Steps 4–5

01

Complete the Application

Enter what you owe, what you can afford monthly, and any missed payments.

02

Review and Confirm

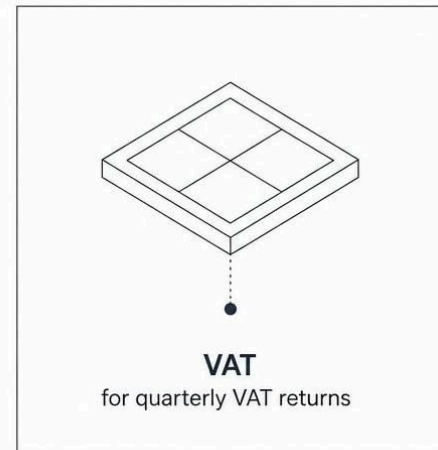
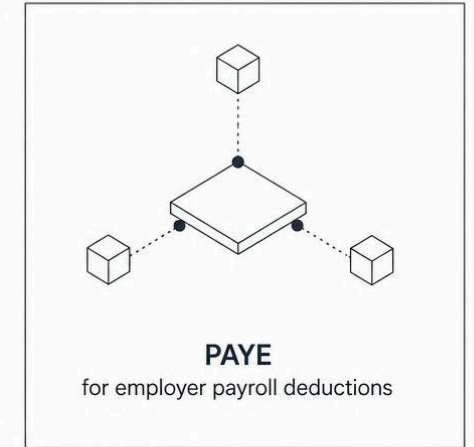
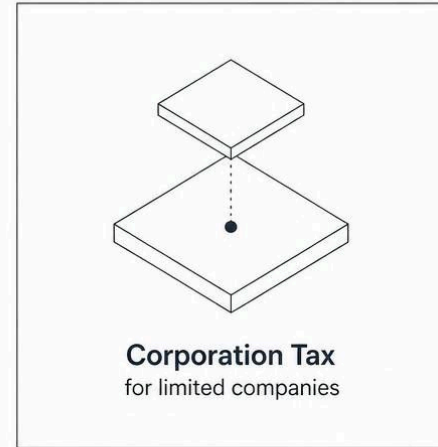
HMRC proposes a schedule, usually up to 12 months by Direct Debit; confirm and keep a record.



Beyond Self Assessment

HMRC's online Time to Pay tool is specifically designed for **Self Assessment income tax only**. If you have other tax liabilities, separate arrangements must be made through the appropriate channels.

- ❗ Each tax type has its own dedicated payment and arrangement process – do not assume one plan covers all obligations.





Avoiding the Same Crunch Next Year

→ Reactive Fix

A payment plan is a reactive fix for an overdue bill.

→ The Better Move

Set money aside, review allowances, and use a proper tax planning service.

→ Act Early

HMRC agrees plans far more easily before a deadline passes than after.

Conclusion

HMRC's online Time to Pay service makes it easy to spread a bill into affordable instalments, if you act in time. MyIVA helps individuals and businesses stay ahead of their tax obligations year-round – bookkeeping, corporation tax, payroll, and proactive tax planning – so bills never come as a surprise.

Bookkeeping Accurate records year-round.	Corporation Tax Handled on your behalf.
<u>Payroll</u> Compliant and on time.	Tax Planning Proactive, not reactive.