

SA302 and tax year overview checklist (UK)

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Lenders normally want BOTH documents for each tax year: the tax calculation (SA302) showing your income, AND the matching tax year overview showing the tax was reported and paid. One without the other is usually rejected.

If you filed your Self Assessment through the HMRC website

- ☐ Log in to your HMRC online account
- ☐ Go to 'Self Assessment', then 'More details about your Self Assessment returns and payments'
- ☐ Print or save the tax calculation (SA302) for each year the lender asks for
- ☐ Print or save the tax year overview for each of the SAME years
- ☐ Check the figures on each pair match before sending

Notes (per GOV.UK, checked July 2026):

- Documents for the last 4 years are available once you have sent the return
- You cannot print documents until 72 hours after you sent your tax return

If you or your accountant filed through commercial software

- ☐ Print the tax calculation from the software itself (it may be called a 'tax computation')
- ☐ Still log in to your HMRC online account for the tax year overview (that part always comes from HMRC)
- ☐ Ask your accountant for the pair for each year if they hold the records

If you cannot get them online

- ☐ Call HMRC Self Assessment general enquiries: 0300 200 3310 (Mon to Fri, 8am to 6pm; +44 161 931 9070 from outside the UK)
- ☐ Ask for your tax calculations and tax year overviews for the years you need
- ☐ Allow time for anything sent by post

Before you send them to a lender or broker

- ☐ You have an SA302 AND a tax year overview for EACH year requested (usually 2, sometimes 3)

- ☐ The years are the most recent filed tax years
- ☐ The figures match between each SA302 and its tax year overview
- ☐ Names and UTR number are readable on every page
- ☐ Saved as PDFs (print to PDF) rather than photos, if submitting digitally

Source: GOV.UK, "Get your SA302 tax calculation" (www.gov.uk/sa302-tax-calculation) and HMRC Self Assessment general enquiries contact page, both accessed July 2026.

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