

Key dates for 2019

1 April

National Living Wage (for age 25+) rises to £8.21.

National Minimum Wage rises to £7.70 (21 - 24-year olds), £6.15 (18 - 20-year olds), £4.35 (16 - 17-year olds), and £3.90 (apprentices under 19 or in the first year of their apprenticeship).

Council tax bills rise up to 4.99%

Universal Credit for households with children and those with disabilities will go up £1,000.

5 April

End of the 2018/19 tax year. **Have you used all your allowances?**

6 April

Start of the 2019/20 tax year

ISA allowance remains at £20,000

Junior ISA allowance goes up to £4,368

Minimum auto-enrolment contributions go up to 8% (at least 3% from the employer and 5% from the employee).

State Pension rises by 2.6%. Recipients of the old State Pension will get an extra £3.25 a week, those with the new State Pension will get an extra £4.25.

Lifetime allowance for tax free pension saving rises to £1,055,000

Personal allowance rises to £12,500

Higher rate tax threshold goes up to £50,000

Mortgage interest relief for landlords goes down to 25% **Call us if this impacts you!**

1 May

National Savings and Investments index-linked savings to CPI

21 June

Go Home on Time Day: part of a national campaign to highlight the importance of having a good work-life balance.

Leave on time and do something you love!

1 July

New rules mean mobile phone providers must make switching easier

31 July

Tax credit renewal deadline for anyone who claims Working Tax Credit or Child Tax Credit

29 August

Payment Protection Insurance (PPI) Deadline day - you have until 11.59pm to claim for mis-sold PPI

31 October

Paper self-assessment deadline for your return to be with HMRC.

30 November

Help to Buy ISA closes to new savers.

Your financial plan could be impacted by these key dates. Talk to us for advice.

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances