



Are you *MTD-ready*?

12 yes/no questions. One page. Tells you exactly where you stand.

Tick each box that applies. A TICK = ready, an EMPTY box = something to look at.

Count the empty boxes at the end — your score tells you where to focus first.

01 ARE YOU IN SCOPE?

01 Have you confirmed whether MTD ITSA applies to you in 2026, 2027 or 2028? ☐ YES ☐ NO

02 Do you know what your "qualifying income" is for HMRC purposes (gross trading + property)? ☐ YES ☐ NO

03 Have you noted your MTD start date in your calendar? ☐ YES ☐ NO

04 Have you registered for MTD ITSA with HMRC (or have a clear plan to)? ☐ YES ☐ NO

02 YOUR RECORDS & SOFTWARE

05 Are your records kept in HMRC-compatible software (Xero, QuickBooks, FreeAgent, etc.)? ☐ YES ☐ NO

06 Do your bank transactions feed into your software automatically? ☐ YES ☐ NO

07 Do you keep digital copies of every receipt, invoice and expense? ☐ YES ☐ NO

08 Do you reconcile your accounts at least monthly? ☐ YES ☐ NO

03 YOUR PROCESS & READINESS

09 Do you have a process to prepare and submit your quarterly update to HMRC? ☐ YES ☐ NO

10 Do you know all four of your quarterly deadlines for the year ahead? ☐ YES ☐ NO

11 Do you have someone qualified you can call if you get stuck (bookkeeper or accountant)? ☐ YES ☐ NO

12 Have you done a dry run or practice submission with your software? ☐ YES ☐ NO

WHAT YOUR SCORE MEANS

Count your NO answers.

0-3 NOs

You're in great shape.

Keep the routine. A monthly review is enough.

4-7 NOs

Halfway there.

Tighten the gaps before your first quarterly deadline.

8-12 NOs

Get help — soon.

The earlier we set this up, the smoother and cheaper it is.