

Self-Employed Tax Survival Kit

A readiness checklist for sole traders, freelancers and seasonal workers filing the S04 and S04a returns with Tax Administration Jamaica (TAJ).

1 Gather these before you file

- ☐ **Valid photo ID:** Jamaican passport, driver's licence or national ID.
- ☐ **TRN and TAJ portal login:** your Taxpayer Registration Number, and a login you keep private.
- ☐ **NIS number:** your National Insurance number.
- ☐ **Income records:** bank and mobile money statements, sales receipts, cash book, invoices or client payment vouchers.
- ☐ **Expense records:** receipts, card statement lines and any logbook for business costs.
- ☐ **Have a job too?** Your employer's yearly P24, showing pay and tax already deducted.

2 Your S04 calendar

What	Due date	What it means
S04 and S04a returns	March 15	S04: last year's actual income and expenses. S04a: your estimate for this year.
1st quarterly payment	March 15	One quarter of this year's estimated bill (income tax, NIS, NHT and Education Tax).
2nd quarterly payment	June 15	Second quarter.
3rd quarterly payment	September 15	Third quarter.
4th quarterly payment	December 15	Final quarter for the year.

If the 15th falls on a weekend or public holiday, the due date moves to the next working day. Each missed payment adds interest.

Earned little or nothing? You still file, and a minimum NIS contribution of about J\$13,000 a year still applies (J\$3,250 a quarter).

3 What you can usually claim, and what you can't

A business expense has to be spent wholly and exclusively to earn your business income. Use this as a guide when sorting your records.

Usually allowed

- **Workspace:** rent for a dedicated shop or office, supplies, software.
- **Stock and materials:** goods you resell, ingredients, materials.
- **Utilities:** the business share of electricity, water and internet.
- **Business travel:** fuel, bus and taxi fares for client work, logged.
- **Tools and equipment:** repairs; bigger items are claimed over time.
- **Fees:** licences, bank charges, bookkeeping.
- **Advertising:** flyers, signs, online ads, business cards.

Usually not allowed

- **Personal costs:** groceries, clothing, home rent.
- **Commuting:** home to your usual place of work.
- **Fines and penalties:** late-filing penalties, traffic tickets.
- **Big purchases in one go:** a vehicle or building is not claimed all at once.
- **Your tax and NIS payments** themselves.
- **Anything you can't back up** with a receipt, statement or log.

Not sure about an item, or it's used for both business and personal? Note it and ask TAJ or a qualified accountant. They decide how it is treated, not this kit.

4 Proving expenses without paper receipts

- ☐ **Subscriptions and data top-ups:** keep the bank or card statement line and any emailed receipt.
- ☐ **Shared home bills (JPS, internet):** note the business share and how you worked it out. Confirm the share with TAJ or your accountant before you claim it.
- ☐ **Bus fares, taxis and small cash:** write a log on the day with the date, amount in J\$ and purpose. Keep card top-up statements.
- ☐ **One account for the business:** pay business costs from one bank account or card, so the statement becomes your record.

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Download the Tax Backlog Recovery Guide and our other free kits at documenthelpja.com/free-kits. For questions about your own figures, contact TAJ on 888-TAX-HELP (829-4357) or a qualified accountant.

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