

Tax Backlog Recovery Guide

For self-employed people with unfiled S04 returns: how to see where you stand, rebuild each year's records, and file with Tax Administration Jamaica (TAJ) in the right order.

1 See where you stand

- ☐ **List every unfiled year.** Write down each year you earned self-employed income and did not file an S04.
- ☐ **Ask TAJ what it shows.** Call 888-TAX-HELP (829-4357) or visit a tax office with your TRN and ask which returns are outstanding.
- ☐ **Open every TAJ letter and email.** If TAJ has sent an estimated assessment for a year, that bill stands until you file the actual return for that year.
- ☐ **Have your numbers ready.** Your TRN, your NIS number and your login for TAJ's online portal.

2 What waiting costs

Charge	What TAJ applies
Late filing penalty	J\$5,000 for each month, or part of a month, that a return is late. It applies to each return.
Interest on unpaid tax	16.62% a year, for as long as the tax stays unpaid.
If TAJ assesses you itself	A penalty of up to 50% can be added to an assessment TAJ raises.
How far back	TAJ can generally raise an assessment going back six years. Exceptions apply.

A return is due even for a year when you made a loss or had no income from your trade. Seasonal workers: file those years too.

3 Rebuild each year, one at a time

1. **Income.** Ask your bank for statements for each missing year. Add mobile money and remittance records, invoices, contracts and client payment vouchers.
2. **Expenses.** Gather receipts, card statement lines and any logbook. Keep business costs apart from personal ones.
3. **Totals.** For each year, write total income and total allowable expenses on the worksheet on page 3. Note the months with no income.
4. **Gaps.** Mark what you cannot support. Do not fill a gap with a guess. TAJ can ask you to prove any figure, and expects records to be kept for at least six years.

4 File in order

- ☐ **File online.** TAJ requires returns to be filed through its portal at jamaicatax.gov.jm.
- ☐ **One S04 for each missed year.** We suggest working from the oldest year forward, so no year is skipped.
- ☐ **File this year's S04a as well.** It sets your quarterly payments, so the backlog stops growing.
- ☐ **File even if you cannot pay in full.** The late filing penalty keeps adding up every month a return stays unfiled.
- ☐ **Save every confirmation.** Keep the receipt or confirmation for each return and each payment.

5 If you cannot pay it all at once

Speak to TAJ before the bill grows. Call 888-TAX-HELP (829-4357) or see a compliance officer at your tax office. Ask what payment arrangement they will accept, and get the terms in writing. TAJ does not publish standard terms.

From January to May 2025, TAJ ran a Special Arrears Settlement Programme that waived interest, penalties and surcharge for people who paid their principal and were up to date with filing. That programme is closed. Ask TAJ whether anything similar is open now.

6 Year-by-year worksheet

Year	Where the income came from	Total income (J\$)	Allowable expenses (J\$)	Records I have	Records missing	Filed on	Paid, or arrangement

7 After you file

- ☐ Check each return shows as **filed** and each payment as received.
- ☐ **Tax Compliance Certificate.** It is not issued while S04 returns are unfiled or S04a payments are missed.
- ☐ **NIS.** Ask the Ministry of Labour and Social Security how contributions paid for past years will be credited.
- ☐ **Set four reminders** for 15 March, 15 June, 15 September and 15 December.

More free kits and guides

Download the Self-Employed Tax Survival Kit and our other free kits at documenthelpja.com/free-kits. We do not prepare or file tax returns. For questions about your own figures, contact TAJ on 888-TAX-HELP (829-4357) or a qualified accountant.

About this guide. General information, not tax or legal advice. Laura Clarke Administrative Services is an independent, private business and is not TAJ or any government agency. Rates and rules change, so confirm with TAJ before you file. **Checked 6 October 2026** against TAJ's published filing guidance, a TAJ taxpayer education officer's statement on record keeping (JIS, January 2021), TAJ's notices on the Special Arrears Settlement Programme (2025), and PwC's Jamaica tax summary (reviewed 29 September 2026).