

**March 2026**

**New  
Blog!**



**Before 5 April: A Calm, Practical  
Allowances Checklist**



## Accolade Financial Planning March 2026 Blog

### Before 5 April: A Calm, Practical Allowances Checklist

The UK tax year runs from 6 April to 5 April. Once it ends, unused allowances are gone but the final weeks don't need to be stressful.

#### A simple checklist before the tax year resets

1. ISA allowance checked?

The ISA allowance for 2025/26 is £20,000, and unused allowance is lost at the end of the tax year.

2. Pension contributions reviewed?

Have you used this year's allowance, and could carry forward apply from previous years? (Rules apply)

3. Cash positioned intentionally?

Is your cash structured for safety, planned spending, tax and longer-term goals?

(cash on deposits are not regulated by the Financial Conduct Authority)

#### Avoid the common deadline mistakes

The most common issues we see at this time of year are:

- Leaving decisions too late
- Acting without a joined-up plan
- Making contributions without checking allowances

A calm, structured review helps avoid all three.

#### Planning beyond the deadline

Good planning doesn't stop on 5 April. A clear plan ensures each new tax year starts with purpose rather than panic.

**Contact us today if you'd like help reviewing your allowances and next steps before the tax year ends.**

 **01444 223750** |  [info@accoladefp.co.uk](mailto:info@accoladefp.co.uk)

Approver Quilter Financial Services Ltd: January 26