

Your MTD client success checklist

It can be hard to know where to start when it comes to talking to clients about Making Tax Digital for Income Tax.

You're not alone if you're feeling overwhelmed by the task ahead.

But with FreeAgent, getting MTD for Income Tax done is, well, doable!

Use this handy checklist to guide you through the key six steps you and your clients can take to get MTD done.

[See next page for our bank of MTD information →](#)



1/ Get clear on the basics and the background

MTD for Income Tax will come into effect in April 2026 for self-employed individuals and landlords with qualifying income of more than £50,000 a year. From April 2027 this will extend to those with a qualifying income over £30,000 and from April 2028 to over £20,000.

- ☐ [Find out more about what's happening and who's affected](#)
- ☐ Make sure you and your team are ready and in the know
- ☐ Review your systems, workflows and internal processes - and assess how they will need to change
- ☐ Check out FreeAgent's [growing list of integrations](#) - could your tech stack be working harder for you?
- ☐ [Look no further than our MTD information hub](#) for helpful resources, facts at your fingertips and all the information you and your clients need. Stay up to date as changes happen

2/ Identify which clients need to do what - and when

Segmenting your clients by when they need to comply and how ready they are will help you tailor your messages when it's time to get in touch. [Our guide shows you how.](#)

If you find you have clients who are ready and want to get ahead of the game, you may be able to sign up to HMRC's testing phase to get used to the new process before it becomes mandatory. [Find out more in our blog.](#)

3/ Start talking to affected clients

HMRC has already started communicating directly with affected sole traders and landlords, so the sooner you can talk to them about *your* plans, the better. Fear not though, we've prepared email templates you can use. Simply copy and paste to get started. Tick, tick, tick - that's the satisfying sound of getting MTD done.

[Use these ready-made MTD emails](#) to send to your clients to:

- ☐ Update clients on upcoming regulation changes
- ☐ Inform clients who are/aren't compliant
- ☐ Get approval on quarterly returns

Help clients understand what's changing with this [4-page guide](#) designed for you to share with them.

4/ Mettle+FreeAgent - what a match!

If you have clients who already have a free business bank account with Mettle - did you know they could be enjoying FreeAgent for free too? Win-win!

And for those clients that are considering Mettle, remind them that having a separate bank account for your business makes it easier to organise your finances and monitor your cashflow in real time.

Remember, FreeAgent's also free for clients with a NatWest, Royal Bank of Scotland or Ulster Bank business bank account.*

5/ Get into good habits

As well as joining HMRC's testing phase and signing up relevant clients for 2025/26 filing, there are some other ways you can get your clients off to a flying start with digital record keeping.

- ☐ Share our [new client starter pack](#) to help clients get confident with FreeAgent
- ☐ Get clients to [download the easy-to-use FreeAgent mobile app](#)
- ☐ Run through a [simple onboarding checklist](#) to tick off early milestones

There are loads of resources to help your clients get off on the right foot on the [Practice Portal](#).

6/ Tap in to community support

You're not alone! MTD for Income Tax is one of the biggest changes the accountancy community has faced. Discovering how others are navigating MTD with FreeAgent can really help.

- ☐ Watch our recent MTD webinar recordings - and catch up on CPD points while you're at it.
 - ☐ [Get MTD done: an overview of FreeAgent's MTD solution](#)
 - ☐ [MTD for Income Tax: how to support your small business clients](#)
 - ☐ [MTD for Income Tax: pricing strategies for a new workflow](#)
- ☐ Bronze Partners and above can join our [growing Accountant and Bookkeeper Community](#) on Facebook to discuss trending topics with hundreds of industry peers and join a monthly Zoom call led by our ProNation mentors

Want to chat through any of this?

[Book a call](#)

*For as long as they retain their NatWest, Royal Bank of Scotland or Ulster Bank account, and provided they make Mettle their primary business account in FreeAgent. Optional paid-for features are available for Mettle and FreeAgent.



Check out our bank of MTD information whenever you and your clients need it.

Get your practice prepped for Making Tax Digital for Income Tax by [downloading our guide](#)

[Send a quarterly update to HMRC for Making Tax Digital for Income Tax](#)

[Prepare for Making Tax Digital for Income Tax in FreeAgent](#)

Keep your sole trader clients in the know with this [free four-page guide](#)

[Viewing a breakdown of a tax estimate for Making Tax Digital for Income Tax](#)

[Set up the Making Tax Digital for Income Tax connection in FreeAgent](#)

Work with landlord clients? [Download the landlord guide](#)

[Update your Making Tax Digital for Income Tax settings](#)

[Switch to calendar quarterly update periods for Making Tax Digital for Income Tax](#)

FreeAgent's end-to-end MTD for Income Tax solution is HMRC-recognised and ready to go for your sole trader and landlord clients.

