ZAZEN TAX

Going Full-Time

About an hour, honestly answered, before the notice letter. Creator income is lumpy where salaries are smooth, and the move works when the boring numbers already do.

Target date .... **Monthly cost of living** .... **Months banked** ....

Nothing here says do not jump. It says jump with a runway, a tax reserve and insurance, in that order, because the creators who last are the ones the quiet months cannot bankrupt.

1. The runway test — about 15 minutes

- [ ] **Six months of personal costs banked, separate from the tax reserve**
  Lumpy income needs a buffer that smooth salaries never did. The buffer is what buys honest negotiating positions.
- [ ] **Pipeline covering the next quarter at least half booked**
  The Brand Deal Tracker's committed column, not hopeful DMs.
- [ ] **Twelve months of real income totals, read cold**
  The worst quarter is the planning number, not the best month.

2. Tax gets bigger the moment you jump — about 15 minutes

- [ ] **Reserve a third of profit from day one**
  Standing order to a separate account on every payday. January stops being frightening when it is already funded.
- [ ] **Model the first full January before it happens**
  The bill plus half again on account: the Payments on Account Calculator turns the shock into a line item.
- [ ] **Diarise the MTD dates that are coming for creators**
  Quarterly digital updates reach £30,000 of income from April 2027 and £20,000 from April 2028; software chosen early is a chore, chosen late is a scramble.
- [ ] **Start the VAT threshold habit**
  Rolling twelve months, checked monthly, counting the streams that count. Full-time growth eats headroom faster than side-hustle growth ever did.

3. The safety nets you are leaving — about 10 minutes

- [ ] **Price income protection before you need it**
  Sick pay stops existing the day you resign. Cover for the boring catastrophes is what makes risk survivable.
- [ ] **Restart the pension on purpose**
  No employer contribution any more: a SIPP percentage on every payout, however small, keeps the compounding alive.
- [ ] **Check the mortgage or rental position early**
  Lenders read self-employed income on a delay; two filed returns is the usual ask. Time the jump with that in view.

4. Structure and paperwork — about 10 minutes

- [ ] **Stay sole trader until profits argue otherwise**
  The limited question is real but rarely urgent; the freelancer hub's Sole Trader or Limited Calculator prices it on your numbers when the time comes.
- [ ] **Open the business bank account now**
  One account for the channel: bookkeeping halves, and the platform reports reconcile in minutes.

- [ ] **Insure the kit and the liability**
  Public liability for shoots, kit cover for the camera bag, professional indemnity where advice creeps into the content.

5. The first 90 days — about 10 minutes

- [ ] **A weekly money hour, non-negotiable**
  Invoices out, chases sent, bookkeeping current, the reserve moved. One hour, same day, every week.
- [ ] **A monthly one-page income report to yourself**
  Streams, pipeline, reserve balance, headroom to the VAT line. Full-time means nobody else is watching.
- [ ] **Book the first year-end conversation early**
  An accountant meeting in month one costs less than the January version of the same meeting.

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Accountants for creators. zazentax.com/contact

General information, not advice for your circumstances. Rates and thresholds are 2026/27 for the UK and change from time to time. MTD dates reflect the phased rollout as legislated at the time of writing.