

What You Can't Claim – Self-Employed Expense Checklist (UK 2025)

Common expenses HMRC will reject — no matter what your mates say.

✗ Expense	📁 Category	📌 Why You Can't Claim It
Daily food & drink	Personal Expense	Only allowable if part of overnight travel
Personal clothing	Appearance	Must be protective or branded uniform
Haircuts or grooming	Appearance	HMRC sees this as personal , even if client-facing
Gym memberships	Lifestyle	Only allowed if you're a fitness pro (e.g. PT, dancer)
Gifts to yourself	Personal Spend	A business can't give gifts to its owner
Netflix / Spotify	Entertainment	Only claimable if essential to your trade (e.g. DJ, critic)
Full mortgage or rent	Home	Only a portion is allowed for actual business use
Pets & pet care	Lifestyle	Only claimable if directly used in your business

✖ Expense	📁 Category	📌 Why You Can't Claim It
Parking or speeding fines	Travel	Never allowable — personal legal liability
Family holidays	Travel	No business purpose = fully disallowed
Personal mileage / commute	Travel	Only business journeys count — not commuting
Kids' school or childcare	Family	Always personal — not tied to business income generation

💬 If it feels personal — it probably is.

Need help clarifying what counts?

👉 Book a clarity call: **01442 050 498 / 07444 050 498**

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