



7 LITTLE-KNOWN TAX DEDUCTIONS

ASSOCIATE DENTISTS MISS OUT ON



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FIRST PUBLISHED JULY 2025 BY BRIGHTVIEW ACCOUNTANCY

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WHY CHOOSE A SPECIALIST DENTAL ACCOUNTANT

Your accountant isn't just there to file your tax return. They are your trusted adviser—helping you stay compliant, navigate complex tax laws, and reduce your liabilities wherever possible.

While general accountants can offer solid advice, dentistry is a unique profession with its own challenges. A specialist dental accountant understands the intricacies of NHS contracts, UDAs, expense-sharing arrangements, superannuation, and the day-to-day realities of running a dental practice.

Over the years, we've seen countless dentists overpay tax—simply because no one told them what they could legitimately claim.

That's why we've created this guide:
7 Little-Known Tax Deductions for Dentists

Practical, overlooked tips to help you keep more of what you earn.

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DEDUCTION 1:

CPD & TRAINING COSTS

You can claim tax relief on CPD and training—but only if the training updates your existing skills and is solely for your work as a dentist.

CPD is a professional requirement, and as long as it maintains your current skillset, expenses such as course fees, travel, accommodation, and materials (e.g. textbooks) are deductible.

Important: If the course teaches new skills or leads to a qualification (such as a diploma or MSc), HMRC usually considers this to be capital in nature—an investment in a new income stream. In such cases, the cost is not deductible.

However, it's not always black and white. Many courses combine both elements. A specialist dental accountant can help you apportion the costs—claiming what's allowable and excluding the rest.

Bonus Tip: If the course is deductible, then so are the associated travel and subsistence costs. Keep those receipts!



DEDUCTION 2: PROTECTIVE CLOTHING

You can claim tax relief for protective clothing that is used exclusively for work. This includes:

- Gowns and aprons
- Surgical masks and gloves
- Goggles or face shields
- Branded uniforms with logos

These items are considered essential for safety and clinical hygiene, making them fully deductible.

Not Allowed: Everyday clothing—even if you only wear it to work. HMRC does not allow deductions for clothes that could reasonably be worn outside of work, such as suits, shoes, or other smart attire.

Bonus Tip for Employed Dentists:

If you wear and wash a uniform (with a logo) and maintain it yourself, you may be able to claim a laundry-related deduction—provided that you pay income tax and keep appropriate evidence of the expense.



DEDUCTION 3: BUSINESS TRAVEL

You can claim travel expenses if the trip is wholly and exclusively for business. For example, attending a dental conference abroad means flights, hotel, and meals are deductible—but only for the work-related portion of the trip.

Personal extras, like added holiday days or costs for your partner, are not claimable.

Keep it clean: Stick to the business schedule, book personal extras separately, and keep receipts and agendas as evidence.

Example:

You attend a 2-day trade show in Miami and stay 3 nights, then add 2 days for leisure.

You can claim the inbound flight, 2 hotel nights, and meals during the conference.

You can't claim the return flight, extra nights, or meals during the holiday.



DEDUCTION 4: MOTOR EXPENSES

You can claim part of your vehicle costs—but only for business use. Journeys to other practices, labs, CPD events, or patient visits are eligible. Commuting to your regular place of work is not.

There are two ways to claim:

1. Actual Costs Method

Claim a proportion of your total car expenses (fuel, insurance, tax, repairs, finance interest, capital allowances) based on business use

2. Mileage Method

Claim 45p per mile for the first 10,000 business miles, then 25p per mile. You can also claim loan interest, but not other car costs, the mileage method is easier to track, but may result in a lower deduction.

Important: Once you choose a method, you must stick with it until you change the vehicle.



DEDUCTION 5: FINES & PENALTIES

Most legal fines and penalties are not tax-deductible. This includes parking tickets, HMRC penalties, and late filing fees.

HMRC views these as punishments rather than legitimate business expenses—even if the fine was incurred during work.

If your employer pays a fine on your behalf, it doesn't make it tax-free. In fact, it could be treated as a benefit in kind, which means you may be taxed on it personally.

However, there is an exception for commercial penalties. Charges like late payment fees from suppliers or interest on overdue invoices are considered routine business costs and are usually allowable deductions.

Bonus Tip:Tip: If a fine is personal in nature, don't claim it—even if your business covers the cost. The taxman likely won't agree.



DEDUCTION 6: GIFT AID

Donations to registered UK charities can qualify for Gift Aid, boosting the value of your gift and providing extra tax relief if you're a higher or additional rate taxpayer.

Example:

You donate £80. The charity claims £20 from HMRC (treating it as a £100 gross donation).

If you're a 40% taxpayer, you can claim an additional £20 relief through your tax return.

Tax Relief by Income Band:

- Basic Rate (20%) – No additional tax relief (charity claims the 20%)
- Higher Rate (40%) – Claim 20% on the gross donation
- Additional Rate (45%) – Claim 25% on the gross donation

Tip: Keep donation records and tick the Gift Aid box when donating to ensure eligibility.



DEDUCTION 7: BAD DEBTS

If a patient, practice, or supplier owes you money and refuses or fails to pay, you may be able to claim it as a bad debt—reducing your taxable profit.

To qualify for bad debt relief:

- The debt must relate to your business
- It must have already been included in your income
- Recovery must be unlikely or unreasonable to expect

Example:

You're owed £3,000 by a practice you no longer work with. After chasing payment without success, you write it off. This reduces your taxable profit by £3,000.

Important: If the debt is later recovered, you must adjust your accounts and pay tax on the recovered income.

If you use the cash accounting method (only recording income when received), you wouldn't have included the unpaid amount in your income—so you can't claim for it later.



THANK YOU FOR READING THIS E-BOOK

We hope you've found something useful in this guide to support your journey as a self-employed dental associate.

Please feel free to share it with your peers and colleagues—it might help them too.

If you'd like further advice or wish to book a free consultation, you can reach out to us at:

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We'd be delighted to support you in keeping more of what you earn.

