



Are you sure you pay the correct amount of tax?

We probably all harbour the idea that as we grow older our tax affairs will become simpler to manage. Unfortunately for many, this is not the reality and the changes to the state pension age, as well as the increasing need to work longer (even part time) and to receive many small pensions from previous employments means that for many, the tax position becomes more complicated at retirement.

If this is the position you find yourself in and you cannot afford a professional adviser, you can turn to Tax Help for Older People for help.

We are a charity, established 16 years ago and our aim is to provide free professional help with personal tax problems to older taxpayers who need help. We can provide guidance so that you understand the tax position on your employment income or pensions, or support if you are uncertain about the correspondence received from HMRC, or help if you are anxious that the tax paid is correct. This help is provided to those over 60, but includes those in their 50s when considering the tax position on pension options. The charity provides this service free of charge to those who cannot afford to pay for a professional tax service, which is typically those whose annual income is less than £20,000 pa, but this criteria can be extended in special circumstances.

What can we provide help with?

- ✓ help with any personal tax query
- ✓ check that your tax codes are correct – if these are wrong your tax will be wrong!
- ✓ identify anything that is going wrong with your tax, and help put it right
- ✓ give information on tax allowances and the way tax is calculated and collected
- ✓ help you understand a tax underpayment; if it's right; and, how you can pay
- ✓ where personal tax problems exist, advise you on action needed or, with your consent, talk to HMRC on your behalf
- ✓ provide tax help when you retire or are bereaved
- ✓ help complete tax forms
- ✓ help you access your personal tax account online
- ✓ give information on the tax implications surrounding pension flexibility
- ✓ where we can't help, refer you to another charity or HMRC, armed with the right questions

We work closely with our sister charity TaxAid, who help people of working age with their tax queries. They also deal with business tax and are specialists in tax debt.

How can I get help?

The best way to contact us initially is to call our helpline, on 01308 488066. Our helpline is open 9.00am to 5.00pm, Monday to Friday. If you are calling outside of office hours or if we are really busy, please leave a



message on our answering machine with your name and telephone number and we'll aim to call you back during our next working day. When you call we will listen to your tax problem and let you know the next steps; this may be providing reassurance that all is well, but if needed we can speak to HMRC on your behalf and if you need more help, we have over 420 volunteer Tax Advisers across the country who will be able to meet you in a venue close to where you live. This service is co-ordinated from our National Call centre in Salwayash, Dorset.

To get in touch you can also email us at taxvol@taxvol.org.uk or write to us at Tax Help for Older People, Unit 10 Pineapple Business Park, Salwayash, Bridport, Dorset. DT6 5DB.

This article is by Tax Help for Older People registered charity no 1102276 (Scotland no SC045819), offering free tax advice to older people who cannot afford professional tax services. . The Helpline number is 01308 488066.