

## How to Resolve Your Tax Query

New Year – the time when resolutions are made and all too often broken. Some people may resolve to get their tax affairs in order or to open the ‘brown envelopes’ from HMRC as soon as they arrive rather than putting them in a drawer and ignoring them, but then struggle to know where to start or what to do with the contents of the brown envelopes! If this sounds like you, then have you stopped to consider what help may be available from two charities who help people on lower incomes with their tax: Tax Help for Older People and TaxAid.

Tax Help for Older People aims to provide free help and advice with personal tax problems to older taxpayers – generally those over 60, but also includes those in their 50s who may be considering accessing their personal pension pots. TaxAid helps those who are of working age and for some issues, as specified below, those of any age. There is no charge for the services offered by the charities, and it is aimed at those who cannot afford to pay for a professional tax service, which is typically those whose annual income is less than £20,000 pa, although consideration is given to other vulnerabilities such as debt and physical or mental ill health.

### What sort of help can Tax Help for Older People and TaxAid provide?

- Explain your tax codes/s and check that they are correct – if they are wrong your tax will also be wrong. Brown envelopes containing tax coding notices will be arriving soon for many people.
- Provide information on tax allowances and the way in which tax is calculated and collected, including Marriage Allowance transfers, interest on savings and dividend income.
- Help you understand if you have an HMRC tax calculation showing a tax underpayment – check if it is correct, establish how it arose and advise how it can be paid.
- Help you complete some tax forms, for example if you are due a repayment of tax on a pension lump sum or you have received a PPI repayment and tax has been deducted on the interest.
- Help you complete a tax return because you have rental income or income from overseas. Remember, tax returns for 2020/21 need to be filed online by 31 January 2022.
- Help you access your personal tax account online.
- Provide tax help if you are bereaved.
- For help with advice on the tax implications of accessing a personal pension, Tax Help for Older People will be able to provide the help you need.
- For help with tax returns for those who are self-employed and advice for those who are newly self-employed, contact TaxAid.
- And for advice on how to deal with tax debt and how to report income to HMRC that hasn't been declared on time and may be late by many years, TaxAid can help.
- Both charities will be able to refer you to other sources of help if unable to deal with your query.

So if you are starting the New Year anxious about whether you are paying the correct amount of tax, or you don't understand your tax codes/s, or you have a tax demand that you don't



understand or an HMRC letter that you find confusing then Tax Help for Older People or TaxAid may be able to help.

### **So how can you access this help?**

You can contact Tax Help for Older People by calling the helpline on 01308 488066. The helpline is open 9.00 am to 5.00 pm Monday to Friday. If the line is really busy, or you want to call outside office hours, then please leave a message and an adviser will call you back. Alternatively you can email at [taxvol@taxvol.org.uk](mailto:taxvol@taxvol.org.uk)

TaxAid can be contacted on the helpline number 0345 120 3779, and again please leave a message if the line is busy. This helpline is also open 9.00 am to 5.00 pm Monday to Friday. If you would prefer to send an email enquiry, please send it to [help@taxaid.org.uk](mailto:help@taxaid.org.uk)

So if you are one of those people who have resolved to sort out your tax affairs in 2022 but need help then please give one of the tax charities a call. Similarly, if you are one of those people who have a fear of 'brown envelopes' from HMRC, then you are not alone. Call us and see what we can do to help. We will listen to you and let you know if everything is well or if something more is needed we will advise what steps need to be taken and we have a team of volunteers supporting our helpline staff who are ready to offer help and support and can speak to HMRC on your behalf if necessary.

This article is by Tax Help for Older People Registered Charity no 1102276 (Scotland no SC045819), offering free tax advice to older people on a low income who cannot afford professional help.