

## 5 ways to solve your tax problem

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You have a tax problem, a tax headache, a worry or simply want to clarify one of the many confusing elements of our tax system.

Before you choose from the 5 options explained below, you need to decide what you really want. This could be:

- To find an answer online – regardless of who provides it as long as it puts your mind at rest;
- To find a draft letter you can send to the taxman;
- To contact someone who will then write or call the taxman on your behalf; or
- Expert advice from a real tax specialist who will listen to you, talk through your issue and agree a plan of action.

Now here are the 5 ways you can solve your tax problem:

### 1. Contact the taxman direct

If you have something to hide or that you fear you may have done wrong, you may choose to skip this option. Otherwise you may find what you're looking for if you either:

- Check out HMRC's website <http://www.hmrc.gov.uk> ; or
- Contact one of HMRC's telephone helplines. You can find the most common ones by following the 'Contact us' link at the top of the home page of HMRC's website.

It's important to note that although HMRC staff usually try to be helpful they are very busy and have other priorities. The staff who answer the phones are rarely experts in all areas of tax so may not be able to provide you with definitive advice. And of course you may find them very defensive if your problem is a result of errors or poor advice provided by HMRC.

HMRC's website has loads of very useful information and will often let you know what you can expect from them. Do note though that HMRC's interpretation of the law is not always correct and they will rarely help you find ways to keep your tax bills to a legal minimum.

But, even if the advice is not always in your favour, at least it's free!

### 2. Ask your question in an online forum

If you are a member of an online networking group or are part of a club or association you may find other members willing to help you.

And sometimes their advice or input will be all that you need. Do be aware though that the answers you get will often be from enthusiastic amateurs. Would you make a financial investment recommended by a stranger on such a forum? Tax advice is not much different and the penalties for getting it wrong can be more than simply financial loss.

Online answers will also be generic and will rarely take full account of all relevant aspects of your personal circumstances.

### **3. Use Google to try to find the answer online**

To be fair you probably did that and arrived at the Tax Advice Network website – where you downloaded this guide. We rank highly on search engines for tax advice – for good reason!

However, if you're looking to find free advice, keep looking online as it's not something we provide on our website. Good quality professional advice rarely comes free.

It costs nothing to use HMRC's website and there are plenty of others that provide free general tax advice. It's best to stick with those that have a degree of credibility as distinct from those established by strangers with little professional knowledge.

As with any online forums (see above) you will want to treat the general advice you find online with some caution unless it comes from a truly reputable source.

### **4. Speak to an accountant**

If you don't have an accountant then be careful who you approach to help you with your tax problem. Few accountants are also tax experts – although they are typically great at resolving day to day tax matters for their clients.

If you do have an accountant, they should normally be your first port of call. Remember though that accountants are much like GPs. When patients have unusual medical issues the GP will involve a specialist consultant. Accountants are the same. Very few of them are able to resolve all tax problems, but they will often know who to ask.

Over 3,000 accountants have registered with the Tax Advice Network and are able to refer their clients' unusual tax issues to our tax specialists.

The best accountants know what they don't know and will not pretend to the contrary.

Some unqualified accountants (of which there are many) are less ethical and will try to kid you that they can resolve all and any tax problems themselves even if their knowledge and experience is out of date. To be fair, some qualified accountants are just as bad.

### **5. Use the Tax Advice Network**

This is the fast way to find the tax expertise you need. And it costs nothing to use the website: <http://www.TaxAdviceNetwork.co.uk>

Simply enter a few key words in the search bar on the home page or choose from our dropdown list of over 30 tax specialisms. You will then see a relevant shortlist based on your search selected from our membership of dozens of specialist tax consultants. If you prefer you can use the advanced search facility and find the nearest tax advisers to your postcode.

The search results provide links to the contact details and full profiles of each adviser to help you make the right choice.

You can then call or email your chosen adviser immediately. If they agree to provide any substantive advice they will tell you how much this will cost and you will need to agree to pay them for it.

*Good luck and we hope that you will soon be able to agree that 'Tax doesn't need to be taxing – when you have the support of the Tax Advice Network'.*