

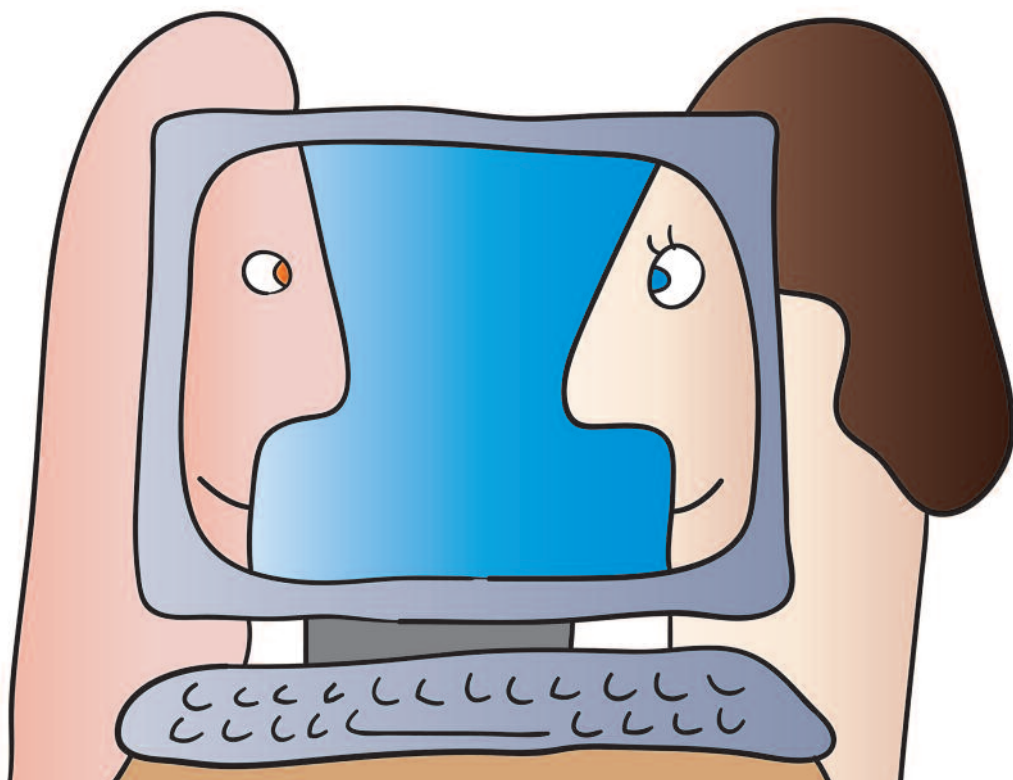


TaxAid

Tax Awareness e-learning for front-line advisers

Risk of inappropriate and incomplete money, debt and employment advice

It's rare to meet anyone in the UK these days who is outside the tax system and the impact of tax and tax credits is truly cradle to grave. But vulnerable clients are at risk because they don't necessarily know anything is going wrong until the problem is too big to fix without penalties. People are routinely made bankrupt by HMRC for debts based on estimates. Front-line advisers need to reduce risk by looking for the tax element in their clients' circumstances.





Tax Awareness e-learning for front-line advisers

Why you should log on to TaxAid training

Front-line advisers – in money, debt and welfare to work agencies - are frequently giving wrong advice that has the potential for disastrous outcomes for the most vulnerable of their clients. This includes:

- people starting work again from benefits,
- those in vulnerable work situations,
- tax credit claimants,
- those inappropriately set up as self-employed,
- those struggling with household breakdown,
- the elderly.

A 2010 TaxAid survey of front-line advisers uncovered 10 basic issues that have a disproportionate effect on vulnerable clients and which front-line advisers are either advising incorrectly on or simply not considering at all:

1. outstanding tax when advising on debt
2. the impact of taxable benefits for returning to work clients
3. eligibility for tax credits – and the impact in subsequent years
4. who owes what when the family unit breaks down
5. risks for those on retirement thresholds in running up tax bills
6. effect on income of tax on pensions and lump-sum deferrals
7. ramifications of setting up clients inappropriately as self-employed
8. tax and tax credit impact of unstable employment
9. who is liable for the tax in employment disputes and marital breakdown?
10. what should be disputed in tax and tax credits demands – and how

TaxAid Interactive E-Learning and information resource videos

TaxAid is producing 7 interactive e-learning modules that address the risks that advisers face on all the above areas. The modules are 40 minutes each and are free of charge as the cost is covered by an HMRC grant. Training is suitable for all money, debt, welfare and employment advisers, especially those in government-funded programmes.

The monthly videos provide a web-based training resource to engage frontline advisers. The viewer will be invited to take an interactive part in the training process by downloading issues and questions relating to the case studies they are about to watch. The case studies have been carefully scripted to cover specific topics and issues based on real life experiences. The viewer then becomes interviewee, noting what issues and questions are relevant to the particular story being told in the case studies as they unfold.

The e-learning provides an excellent accessible resource and gateway to further downloadable material for advisers who encounter specific queries and need further knowledge on particular areas of tax.



Content of interactive-learning modules

MODULE 1, JUNE 2011

Need to know: handling key current tax & tax credit issues

- PAYE and paying the right amount of tax
- April 2011 Tax credits changes
- Taxing working pensioners
- Back to work after benefits

MODULE 2, JULY 2011

Recognising tax debt and handling P800s

- Is the debt real – or an estimate?
- Handling – and challenging - underpaid PAYE demands
- New HMRC enforcement powers and penalties
- Disputing tax debts
- Out-of-time estimated debts – the challenging world of ‘Special Relief’

MODULE 3, SEPTEMBER 2011

Tax Credits: Tips, Traps and Tricky Bits

- What has changed? Who is now at risk?
- Missed opportunities to claim
- Big bills and lost entitlement – the impact of losing the family element
- Impact of April 2011 changes on overpayments
- The tricky bits in unstable work/life circumstances
- Income rises and the return of in-year overpayments

MODULE 4, OCTOBER 2011

Employment tax: when PAYE doesn't deliver

- Why low income workers and pensioners lose out most
- Multiple bits of income in unstable employment
- PAYE and taxable benefits
- So whose responsibility is it to get it right?
- When you can challenge a repayment demand

MODULE 5, NOVEMBER 2011

Tax troubles in retirement

- What goes wrong with tax pensioners pay?
- Why pensioners must be mathematicians
- Continuing work - complications after retirement
- The P800 issue and taxing multiple small incomes
- Life changes at 65 - why pensioners have no standard tax code
- Surviving spouse, increasing tax. Why the bereaved face bigger tax bills
- Taxed by concession. Why the retired might pay tax they don't owe

MODULE 6, DECEMBER 2011

Beware the traps of self-employment

- New HMRC powers
- £1,600 penalty for doing nothing! Avoiding new filing penalties
- Moving from hobby to needing to register as self-employed
- Poor record keeping? Can your clients afford the penalty?
- Employer fraud: is this really self-employment?
- Can't afford to pay the tax?

MODULE 7, JANUARY 2012

Double jeopardy: tax & tax credits in family breakdown

- How ignoring tax and tax credits can turn a disaster into a nightmare
- Changed rules for single and joint claims
- Who pays back the tax credit overpayment?
- Going back to work after separation/divorce: employment
- Self-employment after separation/divorce
- Dealing with tax debt: beware the ex-partner



Tax Awareness e-learning for front-line advisers

Dates and log-in information

Exact dates and times will be forwarded to those providing their email contact details.

Advisers need:

- Access to internet
- To download material from www.taxaid.org.uk

Training is free of charge to users as all cost is covered by an HMRC grant.

Registration:

Visit www.taxaid.org.uk to register. In case of difficulty, contact Karen via e-learning@taxaid.org.uk or call 020 7803 4950.

Public Helpline for people on low incomes with a tax crisis 0345 120 3779 weekdays 10am – mid-day.

About TaxAid

TaxAid is unique as a charity providing free helpline advice from professional tax advisers on resolving tax crises to people on low incomes. Face-to-face advice services are available in London, Birmingham, Manchester and Newcastle, with access to teleconference advice in further major cities opening in 2011. Over the past 18 years we have trained thousands of front-line advisers from money, debt, welfare and “welfare-to-work” advice agencies to better understand the impact of tax on their advice provision. These interactive on-line modules have been designed with your specific needs in mind.

What you will get out of tax awareness on-line training:

- recognition of when your client is within scope of tax and tax credit rules
- confidence to take the next step to getting it sorted – or signposting it appropriately
- access to TaxAid’s downloadable – regularly updated – “tax facts” for you and your clients
- assurance that your agency is meeting the terms of your funding contracts and risk avoidance procedures.

