



We take your taxes personally!

# Ten Ways to Get Free Help at Tax Time

By Neel E. Roberts



Revised February 2008

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# Ten Ways to Get Free Help at Tax Time

**A**re you one of the many Canadians who feel alone at tax time? You may not know it, but there is lots of free help out there for almost everyone. Whether you stay in the comfort of your own home or venture out, you should be able to find what you need and what will work best for you. You may qualify for free tax preparation services, depending on your income and situation. This short handout is based on years of helping our clients and Canadian taxpayers access useful information. We trust you will find it useful!

## **1. Use CRA's resources.**

CRA (Canada Revenue Agency, formerly Revenue Canada) has a [vast number of resources](#) to help you. You can call them, drop into a local tax centre, or visit their website for forms, guides, information circulars, and other publications. If you are restricted in getting around, CRA will send you what you need. CRA's contact information is at the end of this handout.

## **2. Use the resources of tax professionals.**

Many tax pros have free information to help you, whether you visit them personally or go to their website. PTC Canada has plenty of free information on our website at [www.ptccanada.com](http://www.ptccanada.com), including tax booklets for small businesses, rental properties, employment expenses, and investors. Our handouts like this one address a variety of situations, such as reducing your tax bill and finding tax windfalls (undiscovered tax refunds!).

## **3. Check out your local library and bookstores.**

Most libraries have a variety of tax books by qualified authors. Make sure these books are up to date with current regulations. I always suggest visiting your local bookstore, as you can be sure it carries the latest bestsellers. Always check the publication date, and use the book for the year you are addressing.

#### 4. Check out your financial institution and employer.

Your bank, credit union, or trust company will have information on tax planning. Most banking institutions do not offer tax services, but you will want to know their perspective on taxes and how they affect your banking, loans, and investments. The benefits administrator at your employer may have a variety of tax solutions. I also recommend looking into two things: employee stock purchase plans and tuition reimbursement plans. As an employee, you can usually buy the stocks at a discount, provided you hold onto them for a while (usually two years). When you sell, you pay only capital gains tax, which is currently 50% of regular income tax. A tuition plan is deductible by the taxpayer, even when the employer pays for it, and the employee is entitled to time credits depending on whether you study full- or part-time.

#### 5. Check out the “tax gurus.”

Canada’s tax gurus are the industry experts and well respected for their knowledge and personal integrity. I recommend Evelyn Jacks and Tim Cestnick. They have run their own tax practices for decades and advise government, large corporations, and Canada’s wealthy. Evelyn’s website, [www.knowledgebureau.com](http://www.knowledgebureau.com), has a wealth of information, and you can sign up for a free newsletter. She can be reached at 1-866-953-4769. Evelyn has written many books, including *The 30-Minute Tax Solution*. Tim Cestnick has a unique tax forum on his website, [www.timcestnick.com](http://www.timcestnick.com), where you can post a question and have it answered by Tim and others. Also, if you have experiences to share, you can post answers to questions. Tim is the author of a yearly book, *Winning the Tax Game for the Year 20\_\_* (for each year). Tim and Evelyn are wonderful to deal with and will personally answer your e-mail, in many cases for free.



#### 6. Make sure your friend’s advice is reliable.

Many of us are influenced by the advice of friends, family, and co-workers, because these people care about our situation and want the best for us. About 40% of returns in Canada are filed by taxpayers themselves. It is therefore safe to say that a large number of people have substantial knowledge of taxes. However, I recommend you make sure the advice you receive is reliable,

because this is about your tax return, not theirs. If your return is wrong, CRA will question you, not your friend. Often, the person giving you advice does not have all the facts. When in doubt, consult a professional!

### **7. Avoid suspicious offers and tax breaks.**

I am delighted that most of the certified pros out there are genuine and qualified to offer the service they do. Unfortunately, there is a small minority of folks trying to promote pie-in-the-sky schemes that promise huge tax breaks for a fee, or if you buy their product or service, or join their club. Always check them out with such organizations as the [Better Business Bureau](#), a tax pro, or CRA. These are usually scams, and the only thing you will get is a smaller bank account or possibly a jail sentence. I always say, if it sounds too good to be true, it probably is. Wealth creation is available to anyone who is willing to invest time and resources over the long haul, with proper guidance. Have a look at our handout *10 Ways to Spot Tax Fraud*.

### **8. Use CRA's community volunteer income tax program.**

CRA has a [Community Volunteer Income Tax Program \(CVITP\)](#) that offers free tax preparation by tax volunteers. Depending on your income, you may qualify for this service, but find out what restrictions apply. For example, if you were self-employed, you will not qualify. The volunteers are not in a position to give extensive tax advice. The purpose of the program is to help those taxpayers who are financially strapped complete their taxes for free.

### **9. Speak to a financial planner.**

If you have a financial planner, you should be meeting with him or her at least twice a year, once to do your RRSP tax planning, and about six months later to see how it's going. Independent financial planners offer a greater variety of products, because they have access to several financial institutions. Also, they tend to have more tax resources than banks do. Some do tax returns, but what you really want is their views on tax-friendly investments. PTC Canada's financial services address both taxes and personal needs outside the tax system. For example, our Australian Mortgage is designed to reduce your tax obligation, and our comprehensive fringe benefit plan will help a self-employed person get an additional tax deduction.

## 10. Consult a tax professional.

Today's tax system is more complicated than ever. That's why more and more Canadians are using tax consulting services. Your professional should be working for you, to maintain the integrity of your return while finding the right breaks. PTC Canada offers a wide range of services to assist taxpayers at all levels. Go to our website at [www.ptccanada.com](http://www.ptccanada.com) and download our free information. We continue to give a complimentary first-time consultation for most situations. However, a paid session might well be worth it. The fees are deductible, and \$500 (\$305 with the tax break) can save you \$1,000 per year after taxes. That's over 100% return on the first year and \$1,000 compounding every year after that. Hard to beat!

We also suggest you have previous returns reviewed. You can go back ten years and claim unrealized deductions, sometimes with interest. CRA has billions of unclaimed dollars in their account, and most of it will stay there because people don't know or don't care to look into it. I have found tens of thousands of dollars for clients. This could be you. Take a look at our handout *10 Ways to Find a Tax Windfall*.

You are not alone when it comes to needing help with your taxes. We trust this handout has given you some tips on finding free help during what can be a difficult time. PTC Canada believes in helping the taxpayer whenever we can, because we work for you and nobody else. Our free resources are part of our business philosophy. We are very hands-off in our marketing and hands-on in our work for you. Our clients like us because of the results we achieve and the top-notch service we give. Join our free mailing list today to receive updates on tax events and unique products and services to ease your tax burden. On the following pages, you will find a list of free resources and services. Then you can find out for yourself why PTC (Personal Tax Consultants) Canada *takes your taxes personally!*

Sincerely,  
*Neel*

Neel Roberts  
President & Founder

P.S. Tell us your success story. It means a lot to me and my clients!

*Since 1998, PTC Canada has helped thousands of Canadian taxpayers and clients around the world achieve optimal results with innovative tax preparation, planning, and consulting.*

## Free Tax Booklets

We offer other tax booklets, worksheets, and information that may be helpful to you. These include booklets for:

1. [Canadian Tax Secrets Guide](#)
2. [Employment and Commission Expense Tax Booklet](#)
3. [Investment Tax Booklet](#)
4. [Rental Property Tax Booklet](#)
5. [Small Unincorporated Business Tax Booklet](#)
6. [Farming Income](#)
7. [Personal Tax Organization Checklist](#) (Everyone can use this.)

You can download these and much more from our website ([www.ptccanada.com](http://www.ptccanada.com) under Resources) or we can arrange to have them sent to you.

## Our Free Services

1. Tax booklets, guides, worksheets, and preparation assistance
2. Seminars and information meetings
3. Investment opportunities
4. Mail and e-mail updates
5. 24/7 support via phone, fax, e-mail, courier, and mail
6. Internet filing and interactive website
7. Mobile tax services in certain areas
8. First consultation and personal assessment



**Tip:** If you are not a client but want regular updates, you can join our complimentary update service. Contact us and we'll start you today. There is no cost or obligation, and we love giving away free stuff!

## Other Services by PTC Canada

At PTC Canada, we are a network of Canadian tax and financial professionals who are specialists in our fields. We are committed to providing you with tax and financial expertise and assistance if you are affected by CRA (formerly Revenue Canada). Our goal is to provide insight and help to the taxpayer so that our clients can make informed decisions. Our philosophy is commitment to integrity and win/win solutions. Our services now consist of:

1. All types of tax preparation, planning, and consulting
2. Corporate tax returns
3. General accounting
4. Book and record keeping
5. Financial planning and investment services
6. U.S. and Quebec tax returns
7. Bankruptcy and debt consultation
8. Legal tax matters
9. Client representation to CRA
10. Overseas taxes and relocation assistance
11. Later-filer preparation
12. Previous years' corrections and adjustments up to 15 years

## Reference Books and Guides

I always recommend getting free stuff first and hope this booklet and other PTC Canada publications have been helpful. CRA also publishes a variety of [Tax Guides and Pamphlets](#) every year, which you can get by mail by calling the Forms Centre at 1-800-959-2221. You can also access their list of [forms and publications](#).

Here are a few more things worth looking into:

1. PTC Canada has a free *Canadian Tax Secrets Guide* that you can download from our website at [www.ptccanada.com](http://www.ptccanada.com), or contact us and we will send it to you.
2. I also recommend Tim Cestnick's *Winning the Tax Game 20\_\_* (for whatever year you are doing), available at your local bookstore or [www.chapters.ca](http://www.chapters.ca) for about \$25. The cost is deductible, and I believe you will find more than enough information to recover your investment of time and money. Go to [Tim's website](#), or contact Tim at [tim@timcestnick.com](mailto:tim@timcestnick.com) if you wish to discuss his work or other strategies.
3. Another book for about the same price is *The 30-Minute Tax Solution* by tax expert Evelyn Jacks of the [Knowledge Bureau](#). You can get it at your local bookstore or by calling Evelyn at 1-866-953-4769.

## Contact Information

In this booklet, I have given you some contact information that may interest you. Below is my contact information, as well as CRA's. If you are looking for something else, please contact me.

### **My contact information:**

Neel Roberts, President and Founder  
PTC Canada  
Box 1347  
Vulcan, Alberta, Canada  
T0L 2B0  
Tel: 866-485-2683  
Fax: 866-485-2761  
E-mail: [Neel\\_Roberts@ptccanada.com](mailto:Neel_Roberts@ptccanada.com)  
Website: [www.ptccanada.com](http://www.ptccanada.com)



## CRA Contacts

| Service                                 | Toll Free Number   |
|---|--|
| General Services                        | 1-800-959-8281   |
| Refund Enquiries                        | 1-800-959-1956   |
| Business Number Enquiries               | 1-800-959-5525   |
| Child Tax Benefits                      | 1-800-387-1193   |
| GST Credit-Personal                     | 1-800-959-1953   |
| Forms                                   | 1-800-959-2221   |
| Collections                             | 1-800-332-1312   |
| All other Government of Canada Services | 1-800-622-6232   |
| Alberta Family Employment Tax Credit    | 1-800-959-2809   |
| Fax Number-Depending on your location   | Call General Services                                    |
| Web Site                                | <a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a> |
| Overseas Tax Services-Ottawa            | 1-800-267-5177   |
| Overseas Tax Services-Outside Canada    | Collect 613-952-3741                                     |
| Local Tax Center                        | Call General Services                                    |

✓ **Note: Toll free numbers work across Canada.**