



CESTNICK

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TAX MATTERS

## When it comes to getting tax help, consider all your options

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Most Canadians want to get their tax filings right – and not just because we feel a strong duty to avoid jail time, although that’s a motivator. So, the Canada Revenue Agency gets thousands of calls every week from taxpayers with questions. In 2020, the CRA received just more than four million calls a month.

That’s a lot of calls for those five CRA employees. Okay, there are more than five (there are actually about 5,700 as of September, 2021). But sometimes it doesn’t feel like it because the wait times on the phone can be long. I don’t know about you, but waiting for someone at CRA to take my call is not how I’d like to grow old.

Here are some ideas that you should consider to get the help you need without waiting on the phone.

### Call a tax professional

If you’re looking for help to reduce your taxes, you’re best to not rely on the CRA. Let’s face it, the taxman is not really in

the business of helping you pay less tax. If you visit the CRA’s website and search for tax tips, you’ll find things like, “Find out what you need to report as income and how to enter these amounts on your tax return. By doing this early, it will give you more time to gather all your information and be ready to file your taxes on time.” Gee, thanks for the tip. If it’s tax planning you’re looking for, contact a tax specialist – perhaps a local chartered professional accountant, tax lawyer or experienced financial adviser with strong tax knowledge.

### Check out [Canada.ca](http://Canada.ca)

There’s a lot of information on the CRA’s website if you want to know things such as filing deadlines, where to report certain types of income on your tax return, how to pay your taxes or even how certain types of income or deductions should be treated for tax purposes. Just go to [Canada.ca](http://Canada.ca) and enter “CRA” in the search field. When you get to the CRA’s home page, you’ll likely be able to find

what you're looking for using the search function there or the links on that page.

### **Try Charlie the Chatbot**

The CRA is trying out new technology to help taxpayers get the information they need. Charlie is an online chat tool that was launched in 2020. It was available 24/7 at that time and more than 5.7 million questions were answered. You'll find Charlie the Chatbot on the CRA's homepage. It can be hard to find the link to Charlie, but just check the very bottom right corner of your screen just above your task bar.

### **Use CRA's digital services**

If you haven't already signed up for "My Account" or "My Business Account," you should do that. All the tax information you need related to your own personal and corporate taxes can be accessed using these services. You'll find notices of assessment, statements for balances owing, RRSP and TFSA contribution limits and e-mail communications from the CRA here, and you can track your refund, view or change your tax returns and more. You should also consider signing up for direct deposit to get your refunds faster.

### **Check out processing and wait times**

How long will it take the CRA to deal with a request? That's a tough one because it depends on what the agency needs to do for you. Still, the CRA has provided an online processing times tool. Go to [canada.ca](http://canada.ca) and enter "CRA processing times" in the search field. You'll find a tool there that will estimate the time it will take to process tax returns, send refunds, respond to objections and more.

You can even find out telephone wait times if you prefer to call the taxman. You'll find out these wait times by doing a search at the [canada.ca](http://canada.ca) website for "contact the CRA," visiting that contact page and scrolling down to "telephone numbers for personal taxes" and clicking on that link.

### **Create a PIN**

You can create a personal identification number to authenticate yourself on the phone. It's a quick way to identify yourself if you do happen to speak with a CRA employee on the phone. You can set this up in "My Account" before calling the CRA.

### **Use the callback service**

Finally, you can ask for a callback rather than waiting on hold if you want to speak to a CRA employee. Go to [canada.ca](http://canada.ca) and enter "automated callback service" in the search field to find the page with the numbers to call. You'll be given a four-digit confirmation number, which the CRA employee will repeat back to you to confirm they are really from the CRA. If you can't be reached after two attempts to call you, your callback request will be cancelled.

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