Sheet F: Getting the right help

For the 2025/26 tax year (6 April 2025 to 5 April 2026). Checked October 2026.

Please note: this is general information, not tax advice.
Everyone's situation is different. If you're not sure what applies to you, check GOV.UK or talk to a qualified professional.

For anyone wondering whether to get professional help with their tax, business records or legal affairs, and how to choose someone good. Not sure which sheets in this series apply to you? Start with Sheet A.

1. Do you need help at all?

Many people don't. If you have one simple income, tidy records and you're happy working online, doing your own tax return for free on GOV.UK is often fine.

Help tends to pay for itself when:

- your records are in a muddle, or keeping them is eating up your evenings
- it's your first tax return and you want to get it right
- you have several kinds of income, such as a business, rent, savings and a job
- Making Tax Digital or VAT applies to you (see Sheet E)
- you're thinking about a limited company, buying or selling property, or retiring
- income from earlier years was never declared, or HMRC has written to you with questions
- you'd simply rather spend the time earning or living

A good adviser should save you at least what they cost, in tax, fines avoided, or time.

2. Who does what

Who	What they do	Typical jobs	What to look for
Bookkeeper	Keeps your money records accurate through the year.	Recording sales and costs, checking records against the bank, invoices, VAT returns, payroll, Making Tax Digital updates, often simple tax returns.	Member of AAT, ICB or IAB, and supervised for **anti-money-laundering**.
Accountant	Turns your records into accounts and tax returns, and gives advice.	Year-end accounts, tax returns for people and companies, tax planning, limited company work, business advice.	Chartered (ICAEW, ACCA, ICAS) or an AAT Licensed Accountant. Supervised and insured.
Tax adviser	Specialist tax advice, often on harder problems.	Income from past years that was never declared, HMRC investigations, Capital Gains Tax and Inheritance Tax, property, changing how a business is set up.	Chartered Tax Adviser (CIOT) or ATT member.
Solicitor	Legal advice and legal work.	Contracts, buying and selling property, disputes, sorting out someone's affairs after they die, partnership agreements, wills.	Regulated by the Solicitors Regulation Authority. Check the Law Society's Find a Solicitor.
Will writer	Prepares wills, usually for less than a solicitor.	Simple wills and **lasting powers of attorney**.	Not regulated in England and Wales. Look for a trade body membership and insurance.

Many firms cover more than one role. A bookkeeper and an accountant often work side by side. Complicated estates or business arrangements usually need a solicitor rather than a will writer.

What do all the letters mean? AAT: Association of Accounting Technicians. ICB: Institute of Certified Bookkeepers. IAB: Institute of Accountants and Bookkeepers. ICAEW and ICAS: the chartered accountants' institutes for England and Wales, and for Scotland. ACCA: Association of Chartered Certified Accountants. CIOT: Chartered Institute of Taxation. ATT: Association of Taxation Technicians.

3. Checking qualifications

Many of these job titles aren't protected by law. Anyone can call themselves a bookkeeper, accountant or tax adviser without any qualifications *(see links 1 & 2 at the end of this document)*. In England and Wales, anyone can also offer to write wills *(link 3)*.

Protected: must be qualified and registered	Not protected: anyone can use it
Chartered accountant	Accountant
Chartered tax adviser	Bookkeeper
Solicitor	Tax adviser
	Will writer

Three checks that protect you:

- **1. Professional body.** Ask which **professional body** they belong to, then check its online directory. Members must meet standards, keep their knowledge up to date, and follow a complaints process.
- **2. Money-laundering supervision.** Anyone offering bookkeeping, accounting or tax services must be supervised, either by a professional body or by HMRC *(link 4)*. Ask who supervises them. You can search HMRC's register *(link 5)*.
- **3. Professional indemnity insurance.** This protects you if they make a costly mistake. Professional bodies usually require it.

Expect to be asked for ID. Money-laundering rules mean professionals must check who new clients are. One who skips the checks is a warning sign, not a favour.

4. Questions to ask before you hire

- Which professional body do you belong to, and who supervises you for money laundering?
- Do you have professional indemnity insurance?
- Do you work with people like me, such as tradespeople, landlords or online sellers?
- What exactly does the fee cover? Is it fixed or by the hour, and what costs extra?
- Who will actually do my work, and how quickly do you usually reply?
- Which software do you use, and are you ready for Making Tax Digital?
- Will I get an **engagement letter** setting out what you'll do?
- How do you handle complaints, and what happens if you're ill or retire?

5. Warning signs

- **Asks for your HMRC login.** A proper **agent** gets permission through HMRC's agent services, so they never need your password.
- **No engagement letter** or clear agreement about fees.
- **No ID checks** on you as a new client.
- **Promises big refunds**, or schemes that sound too good to be true.
- **Takes a percentage of a refund as the fee**, especially for claims you don't understand.
- **Pressure to sign up quickly**, or vague answers about qualifications or membership.
- **Beware of scams.** HMRC never texts or emails you about a refund or asks for your bank details.

6. Finding someone

Personal recommendations are a good start, but check qualifications whoever recommends them. These directories help you find and check people:

- **Chartered accountants:** ICAEW *(link 6)* and ACCA *(link 7)*. ICB and ATT also have find-a-member searches on their websites.
- **Licensed accountants and bookkeepers:** AAT *(link 8)*.
- **Tax advisers:** the Chartered Institute of Taxation's guide to choosing one *(link 2)*.
- **Solicitors:** the Law Society's Find a Solicitor *(link 9)*.
- **Can't afford to pay for help?** TaxAid is a charity that gives free, private tax help to people on low incomes *(link 10)*.

About us: MRS Bookkeeping is a bookkeeping practice. It is supervised by HMRC for anti-money-laundering purposes and is a registered HMRC agent. This sheet is written to be even-handed, so please use it to check us too.

Words explained

Bookkeeper: Someone who keeps a business's money records up to date.

Accountant: Someone who prepares accounts and tax returns and gives financial advice.

Chartered: A protected title. Only qualified members of certain professional bodies can use it.

Tax adviser: Someone who gives advice on tax, often on more complicated problems.

Solicitor: A qualified, regulated lawyer.

Will writer: Someone who prepares wills but isn't usually a lawyer.

Professional body: An organisation that sets standards for its members and deals with complaints about them.

Anti-money-laundering supervision: Checks by a professional body or HMRC to stop criminals using advisers to hide money.

Professional indemnity insurance: Insurance that pays out if a professional's mistake costs you money.

Engagement letter: A written agreement setting out what an adviser will do and what it costs.

Agent: Someone, such as a bookkeeper or accountant, that HMRC lets deal with your tax for you.

Lasting power of attorney: A legal document letting someone you trust make decisions for you if you can't.

Useful links

1. Beware advice from an unqualified accountant (British Business Bank): https://www.british-business-bank.co.uk/business-guidance/guidance-articles/finance/beware-advice-from-unqualified-accountant
2. Choosing a tax adviser (Chartered Institute of Taxation): https://www.tax.org.uk/choosing-a-tax-adviser
3. Will writing (Law Society): https://communities.lawsociety.org.uk/february-2026/professional-benefits/6003646.article
4. Money Laundering Regulations: who needs to register: https://www.gov.uk/guidance/money-laundering-regulations-who-needs-to-register
5. HMRC's money-laundering supervision register: https://www.gov.uk/guidance/money-laundering-regulations-supervised-business-register
6. Find a chartered accountant (ICAEW): https://find.icaew.com/
7. Find an ACCA accountancy firm: https://www.accaglobal.com/gb/en/member/find-an-accountant/find-firm.html
8. Find an AAT licensed accountant or bookkeeper: https://www.aat.org.uk/businesses-employers/find-accountant-bookkeeper
9. Find a Solicitor (Law Society): https://solicitors.lawsociety.org.uk
10. TaxAid: https://taxaid.org.uk/about-us

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