

CVITP Quick Tips: Helping clients in difficult situations

The COVID-19 pandemic has impacted Canadians both personally and professionally. The Government of Canada understands how difficult this situation continues to be and takes necessary measures to help support Canadians.

As a CVITP volunteer, you may face some problematic situations, as some clients may be experiencing a lot of stress and anxiety. Some clients may even owe tax for the first time.

When serving individuals at a free tax clinic you can help ease stress and anxiety by using effective and positive communication techniques. Here are some communication tips that may help:

- Active listening:
 - Ask questions to get the complete picture
 - Take notes
 - Make sure you understand the client by rephrasing their concerns back to them (For example, "...to make sure I understand correctly, you want to know...")
- Empathic listening:
 - Find out how the client feels
 - Respond to the client's emotions
 - Express concern about the circumstances
- Speaking skills:
 - Tone of voice – tone can reflect your attitude, state of mind or confidence level
 - Emphasis - the weight we put on a particular word or phrase can greatly affect the message we send
 - Rate of speech - speaking too fast while explaining tax information may result in the client having difficulty understanding

Keep in mind that if a client seems upset or aggressive, it is likely due to the situation and not with the service you're providing. If you find yourself in a problematic situation try to maintain a calm demeanour and defuse the situation by using the following strategies:

- Ignore the emotional attack and ask questions or make objective statements about the problem
- Try to remember that the client is not angry at you personally
- Validate the client if they're right, but focus on what must be done
- Be neutral; focus on the problem, not the person
- Establish communication terms and boundaries (no yelling, cursing, personal attacks, etc.)
- Remind the client that your role is to help

Note: Volunteers need to know that they are not here to tolerate abuse. If you are dealing with a client that becomes abusive, please inform them that such behaviour will not be tolerated and their session will be terminated if the behaviour continues.

Take care of yourself: If you feel overwhelmed, reach out to your CVITP coordinator for guidance.

Questions and answers on COVID-19 benefits

These questions and answers may help address some of the concerns surrounding the COVID-19 benefits.

Q: What should an individual do if they don't want to do their taxes because they owe money to the CRA?

A: Encourage the individual to file a return to ensure they continue to receive the benefits and credits they are entitled to.

Various [payment options](#) are available, including:

- Pay online
 - [Online banking](#) – instructions and links to your financial institution
 - CRA [My Payment](#) – pay now with Interac Debit, Visa Debit, or Debit MasterCard
 - [Pre-authorized debit \(PAD\)](#) – instructions and links to authorize the CRA to withdraw set amounts from your Canadian chequing account
 - [Third-party service providers](#) – instructions and links on how to use a third-party service provider that offers payment by credit card, debit card, PayPal, or Interac e-Transfer

- Pay in person
 - [Financial institution](#)
 - [Canada Post outlet](#)

- [Pay without a Canadian bank account](#)
 - Using wire transfer or internationally issued credit card

- [Pay by cheque](#)

Q: What if the individual cannot pay their balance owing?

A: Individuals are encouraged to contact the CRA to work together and find flexible options to help resolve their debt.

- [Payment arrangement](#)

A payment arrangement is an agreement with the CRA to pay the balance in several regular payments over a period of time.

- [Taxpayer relief provisions](#)

The CRA may cancel penalties and interest when certain situations prevent a taxpayer from meeting their tax obligations.

- [Remissions](#)

A remission order is a rare and extraordinary measure. Federal tax, interest and penalties may be cancelled under a remission order.

Q: Will my Canada child benefit (CCB), child disability benefit or related provincial or territorial benefit be used to pay income tax amounts owing or for other federal, provincial or territorial programs?

A: No. These benefits are never used to pay any income tax amounts owing or any other federal, provincial or territorial programs.

Q: Will my GST/HST credit or related provincial or territorial credit be used to pay income tax amounts owing or for other federal, provincial or territorial programs?

A: The CRA had implemented temporary measures to support families during the COVID-19 pandemic. As a result, the CRA did not use these credit entitlement amounts to pay income tax amounts owing or for other federal, provincial or territorial programs.

Q: Will my GST/HST credit be used to pay amounts owed under a Family Order and Agreement (FOA)?

A: Yes. The temporary measures implemented in response to the COVID-19 pandemic don't apply for amounts owed under a Family Order Agreement (FOA). If the credit is more than the amount you owe, we will issue a payment for the difference.

Q: What should an individual do if they have issues with a COVID-19 benefit T4A slip?

A: They should call the CRA for any of the following:

- their T4A slip shows an incorrect amount
- the amounts they repaid before December 31, 2021 are not reflected on their T4A slip
- their T4A slip shows incorrect personal information such as SIN or address
- they did not apply for COVID-19 benefits but received a T4A slip (except the One-time payment for older seniors in which was automatically paid to eligible individuals)

For slips issued by the CRA	1-800-959-8281 Yukon, Northwest Territories and Nunavut: 1-866-426-1527 Teletypewriter (TTY) 1-800-665-0354	
For slips issued by their province or territory	For more information on how individuals can contact their province or territory, see Provincial and territorial tax and credits for individuals.	

Individuals should also check to see if they received other tax slips. For example, if someone received the Canada Emergency Response Benefit or Employment Insurance from Service Canada, they will get a T4E slip.

Q: What if an individual finds that there is an issue with their T4E?

A: They should contact Service Canada's telephone information service at 1-800-206-7218. Services are available from 8:30 a.m. to 4:30 p.m. (local time).

Q: What if the individual received multiple COVID-19 benefits or repaid these benefits? Will they get multiple slips?

A:

- They will receive one T4A slip from CRA for all of the following:
 - Canada Emergency Response Benefit (CERB) with the CRA
 - Canada Emergency Student Benefit (CESB)
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - Canada Recovery Sickness Benefit (CRSB)
 - One-time payment for older seniors

- They will receive one T4A slip from their province or territory for the Provincial or territorial COVID-19 financial assistance payments.

- They will receive one T4E slip from Service Canada for the following:
 - Canada Emergency Response Benefit (CERB) with Service Canada
 - Employment insurance (EI)

Q: What if the individual made a benefit repayment and the money is missing?

A: Here are some simple steps to find where the repayment may be and what to do to correct the situation.

- Confirm where the repayment was sent. Their financial institution can help them with this.
- Obtain information about their payment:
 - The exact amount paid
 - The date the payment was made
 - The method of payment used. For example, was it paid by cheque, in person at the financial institution, paid online, etc.?
- The individual can contact the unintended recipient and have them confirm receipt of the payment. If confirmed, the individual may ask the recipient to reverse the payment.

Q: What does an individual do if they received a letter or a T4A stating they received a COVID-19 benefit payment, but they never applied?

A: To report payments received in error or fraudulent activity related to COVID-19 benefits, recommend that the individual immediately contact the CRA. The CRA will provide support to affected Canadians to ensure that they are not negatively impacted during the tax filing

season due to fraudulent activities. Individuals who are confirmed victims of identity fraud will not be held responsible for any money paid to scammers using their identity.

CRA	1-800-959-8281 Yukon, Northwest Territories and Nunavut: 1-866-426-1527 Teletypewriter (TTY) 1-800-665-0354	
-----	------------------------------------------------------------------------------------------------------------------------------	--