

A member's view: Chrystal Terry

Briefings



21 April 2026

This month's CIOT member spotlight is on Chrystal Terry, Supervisor at Wellers.

How did you find out about a career in tax?

It was during my accounting exams that I first considered a career specialising in tax. I loved all of the moving parts - making links between the theory and the client's personal circumstances - and the need to look at things holistically to provide relevant and realistic advice.

Why is the CIOT qualification important?

The CTA qualification opens so many doors and provides constant opportunity. It not only gives you a strong fundamental knowledge base, but it also teaches you to problem solve effectively, evaluate a lot of information and correctly apply that knowledge to an individual's situation.

Coming from a working-class family, I don't think I would have been afforded a lot of the opportunities that I have had without the time and effort that has gone into pursuing a tax career.

Why did you pursue a career in tax?

Once I finished my accounting qualification, I didn't feel that I was ready to finish my formal education, and that there was still so much left to learn. Tax had always been interesting, but it had also been a challenge, so I wanted to fill those gaps and put my knowledge to the test. I started self studying the CTA exams during my year in industry and knew instantly that I needed to get back to a career in tax.

How would you describe yourself in three words?

Ambitious, resourceful and persistent.

Who has influenced you in your career so far?

I have been fortunate enough to have several great mentors throughout my career, who have shaped me into the person I am today. Notably, the two people who have most influenced my tax career so far have been Pards Mattu, who tutored me through my final APS exam and pushed me to reach the potential he saw in me (that perhaps I didn't see at the time). And Mike Webb, my current mentor, who has given me exposure to all things tax and helped me get all of my theory into practice.

What advice would you give to someone thinking of doing the CIOT qualification?

Don't take it lightly. It's incredibly rewarding but requires serious commitment and time that no other set of exams will prepare you for.

What are your predictions for tax advisers and the tax industry in the future?

As we increasingly connect on social media and have access to non-expert, out of context tax advice, I believe that our role will become more important in ensuring that new legislation is accurately interpreted and applied by all of our clients.

What advice would you give to your future self?

In the pursuit of self development, don't forget to look back at how far you've already come.

Tell me something about yourself that others may not know about you.

I studied Aerospace Engineering at university. Although I ended up not needing it for my career - and even though my student loan balance seems to be going up rather than down - I have absolutely no regrets and plan to get my private pilot's licence in the next few years.