Tax File Number (TFN) Fact Sheet

This fact sheet explains why you must provide a TFN to access a VET Student Loan

When you access a VET Student Loan you need to provide your TFN because repayments of your loan are made through the tax system. You provide your TFN through the electronic Commonwealth Assistance Form (eCAF).

If you don't already have a TFN before you enrol, it is important that you apply to the Australian Taxation Office (ATO) for a TFN as soon as possible, to ensure you can access a loan for your studies.

You can get provisional access to a loan if you supply a Certificate of Application for a TFN received from the ATO when you apply for a TFN. You must advise your provider as soon as you receive your TFN from the ATO. Your provider will then 'open up' your eCAF for you to update it with your TFN and resubmit. For further information, refer to the eCAF fact sheet.

If you do not follow this process within the time specified by the training provider, you will not be able to access a VSL to pay for that study period.

Applying for a TFN

The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at ATO - Apply for a TFN. You keep the same TFN even if you change your name, change jobs, move interstate or go overseas. If your details change, you need to let the ATO know.

Differences in TFN personal details

After you supply your TFN to your training provider data matching software is used to check that it is correct. This software matches the information you supplied as part of your enrolment with information you have previously given to the ATO.

If there are any differences between the TFN, name, date of birth or address information held for you by the ATO and the information you have supplied in your eCAF, you will not be able to access a loan and you will need to correct the data before you can do so.

It is important that your details match exactly. For example, if your name is 'Jessica Smith' on your ATO record the data will not match if you have enrolled with your training provider as 'Jess Smith'. A mismatch can also be caused if the address at the ATO is a previous address, but you enrolled with a new address.

Updating your personal details

You need to log on to your myGov account and click on the link to the ATO and go to the My Profile tab and select Personal Details from the drop-down list. This page shows your TFN, full name, date of birth

and address details currently held by the ATO. Update the relevant fields if any of this information is no longer correct.

Once you have checked that all your personal details are correct in your myGov account, crosscheck these against the TFN, full name and address details you supplied when you enrolled and correct any differences. Let your training provider know you have corrected your information as soon as possible so the TFN can be checked again.

If you don't correct your personal details you will not be able to access a loan and your application for the VSL will be cancelled. You may need to pay your fees upfront to your training provider if the loan is cancelled.

If you have any difficulties using your myGov account please contact the myGov helpdesk using the contacts list on myGov - Contact Us.

Using someone else's TFN

You cannot legally record your loan against the TFN of a relative, friend or anyone else, even if you have their permission. This is against the rules for obtaining access to a loan and the repayment rules which set your compulsory repayments based on your personal income.

If a relative or friend would like to help you pay some of your education fees so that you have a smaller or no debt, they can do so by making a partial or full upfront payment to your training provider, or by making a voluntary repayment on your debt to the ATO.

More information on voluntary repayments is available at ATO - Voluntary repayments.

More assistance

If you have problems applying for a TFN or accessing or updating your details with the ATO, please contact the ATO at ATO - Contact Us.