



Electronic Commonwealth Assistance Form (eCAF)

The eCAF is the online system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete an application for Commonwealth assistance.

This fact sheet describes how students can request a VET Student Loan using the eCAF, includes a 'How to Guide' which takes you through how to fill in the form and provides answers to frequently asked questions about the online system. There are three sections to this fact sheet:

- [Frequently Asked Questions](#)
- [How to Guide – filling in your eCAF](#)
- [eCAF Flow Diagram](#)

Students should refer to each section for information. The 'eCAF Flow Diagram' provides an overview of the process when requesting a VET Student Loan. The diagram describes each of the steps involved and refers students to frequently asked questions for steps marked with a troubleshooting icon (⚠).

Frequently Asked Questions

1. Where do I access the parent/guardian consent form?

You can find the VET Student Loans Parental Consent Form on the [VET Student Loans](#) website.

If you are aged under 18 years, and are not assessed as 'independent' by Centrelink for the purpose of youth allowance, you must return the completed consent form to your training provider (provider). The form must be signed by your parent or guardian before requesting a VET Student Loan.

2. I have not received an email invitation with my login details to the VET Student Loans eCAF (or I deleted or cannot find it). What should I do?

You will need to contact your provider as the invitation email will only be sent after your provider uploads your enrolment data in the eCAF system. Your invitation email will include your passkey and a link to the eCAF system.

Your provider can resend the email to you if you cannot find it. Please check your junk/spam folder for the eCAF invitation email before contacting your provider. The email will be sent to you from 'eCAFsystem@education.gov.au'.

I cannot sign into the eCAF system because I receive an error message that says my eCAF record is locked or my passkey is incorrect. How do I fix this problem?

Your eCAF record may be locked because the date of birth you entered does not match the date of birth your provider entered in the eCAF system. If this is the case, you should contact your provider to correct your date of birth as recorded in the eCAF system. Once your provider corrects this information, you can sign into the system using the passkey provided in the invitation email.

If your date of birth and passkey are both correct, there may be some local issues on your device that are preventing you from accessing the eCAF system. Please try accessing your eCAF on a desktop computer or a different device or using a different browser. If you still have issues, you should contact your provider to check that they have your correct information.

3. I have watched the financial literacy video and selected an answer to the first question of the quiz. However, I cannot move onto the next question. How do I proceed?

You must answer 'Yes' or 'No' for all of the question's components before you can continue.

The 'Next' button will remain greyed out until you have answered all the question components as specified.

4. The prepopulated information in my eCAF is incorrect. How can I correct this?

You should contact your provider as it may have incorrectly entered your enrolment information in the eCAF system. Do not submit the eCAF until your provider has updated the information.

Once your provider corrects your enrolment information, you can submit your eCAF.

5. How do I complete the eCAF if I do not have a Tax File Number?

If you do not have a Tax File Number (TFN) you must apply for one. You can then obtain a Certificate of Application for a TFN or a copy of your online application summary and barcode matched receipt issued by Australia Post. The certificate is available from the Australian Taxation Office (ATO) after you apply for a TFN. After obtaining the certificate or receipt, scan and upload it to your eCAF before you submit the form.

You must advise your provider as soon as you receive your TFN from the ATO. Your provider will put your eCAF into 'revision status', after which you will receive an email with a link to the eCAF where you must enter your TFN.

After you have done this you can re-submit your eCAF.

Note: If you do not provide your TFN you will not be able to use a VET Student Loan for that study period. For more information read the [TFN Fact Sheet](#).

I want to request a VET Student Loan, but I cannot submit my eCAF because I receive an error message that says I need to wait at least 2 business days from the Enrolment Date before submitting. How do I fix this problem?

You cannot request a VET Student Loan within 2 business days of the date you enrol in your course with your provider.

This 2 business day gap ensures you have time to consider your enrolment and study decisions and your request for a VET Student Loan before submitting an eCAF. The 2 day gap requires 2 business days to pass. For example, if you enrol on a Monday, you cannot submit your eCAF until the following Thursday. Similarly, if you enrol on a Wednesday, you cannot submit your eCAF until the following Monday (or Tuesday if Monday is a public holiday).

Please contact your provider if you cannot submit your eCAF after the 2 business day gap has expired.

6. What's the deadline for submitting the eCAF to access a VET Student Loan?

You must verify and submit your eCAF on, or before, the first census day for the approved course for which you would like the loan to apply. If you submit your eCAF after a census day, you will not receive the loan to cover your course fees for the study period related to that previous census day. The eCAF system will not allow you to submit the form if the census day on the form has passed. You should contact your provider to change your loan request to a later census day.

An unsubmitted eCAF will expire 12 weeks after you are sent an invitation to access the eCAF system to request a VET Student Loan.

7. I have successfully submitted my eCAF to request a VET Student Loan, but I have noticed a mistake on it. How do I correct this?

Most of the fields in the eCAF are populated by your provider based on your enrolment in the course with your provider. If you notice a mistake, such as a typo in the spelling of your name, you will need to contact your provider directly to ask for a revision of your information in the eCAF system. When your provider has updated the information in the eCAF, you will receive an 'open for revision' email. Please review the revised information and 'resubmit' the eCAF. You will have 14 days to resubmit from the date the provider edited the information.

Note: Not all fields can be revised. Speak with your provider for more information.

8. I have successfully submitted my eCAF to request a VET Student Loan, but I have not heard anything since. What should I do?

When you successfully submit your eCAF, you will receive an automatic email receipt with a copy of your completed form. This email confirms you are approved for a VET Student Loan providing you meet all the VET Student Loans eligibility requirements and conditions. Your provider will also issue you with a VET Student Loans Statement of Covered Fees, VET Student Loans Fee Notice and, after the census day, a Commonwealth Assistance Notice which will provide details of the amounts of your loan.

If you need your eCAF email receipt to be resent, please contact your provider.

What is the student engagement and progression requirement? What do I need to do to meet it?

To continue accessing a VET Student Loan, you must demonstrate to the Department of Employment and Workplace Relations that you are a genuine student, continuing with your studies.

To do this, you must complete a Progression Form in the eCAF system at least twice each calendar year. The Progression Form is accessed through an email sent to you from 'eCAFsystem@education.gov.au' with the subject 'Your VET Student Loan — response required'. You will usually be prompted to complete Progression Forms in February, June and October each year for the duration of your course. The form asks if you intend to continue studying and accessing a VET Student Loan, and contains a short survey. This student engagement and progression requirement process is part of the increased protections for students accessing the VET Student Loans program.

You will have 14 days from the date you receive the email to complete the Progression Form. If you do not complete it in time, contact your provider.

If you do not confirm your continuing engagement and participation using the Progression Form, you may be ineligible to continue accessing a VET Student Loan for the rest of your course.

How to Guide – filling in your eCAF

The 'How to Guide' provides information about how to review and fill in each question in the eCAF.

SECTION A. STUDENT DETAILS

Q1–Q3. Name, Date of birth, Gender

This information has been populated by your provider based on the information you provided to your provider as part of your course enrolment. This information should also match the personal details provided to the ATO for your Tax File Number (TFN) to ensure there are no problems with TFN verification, which occurs when the eCAF is submitted by you. Further information on TFN verification is available at the [TFN Fact Sheet](#).

You are not able to edit or change this information on the eCAF. If this information is incorrect, you should contact your provider immediately for corrections to be made. Do not submit the eCAF until your provider has updated the information. Once your provider corrects your enrolment information, you can submit your eCAF.

Please ensure you submit your eCAF form on or before your first census day.

Q4. Personal email address

Please populate this field with the email address you wish the Australian Government to use to contact you about your VET Student Loan, including for you to demonstrate your ongoing engagement and progression in the course to continue to access a loan.

Q5. Residential address

Your residential address has been populated based on the information you provided to your training provider when you enrolled in your course. This information should also match the personal details you provided to the ATO. You should make sure the details in your eCAF match the details held by the ATO to ensure there are no problems with your VET Student Loan transferring to the ATO.

You are not able to edit or change this information on the eCAF. If this information is incorrect, you should contact your provider immediately to give them the correct information. Do not submit the eCAF until your provider has updated the information. Once your provider corrects your enrolment information, you can submit your eCAF.

If you need to update your address with the ATO you should do that as soon as possible. If the information in the eCAF is correct but your ATO records are not, you can submit your eCAF before you update your address details with the ATO. You may need to let your training provider know you have corrected your ATO information. More information is available at the [TFN Fact Sheet](#).

Q6. Phone number

You must provide your contact phone number. A mobile phone number is preferred. The Australian Government may use this phone number to confirm your details and your ongoing access to a loan, throughout your course.

Q7. Unique Student Identifier (USI)

To be eligible for a VET Student Loan, you MUST supply your valid USI in this section. Check if you have a USI, or create your USI easily here: [USI Student Portal](#). Your USI is your individual education number for life. You need it if you are undertaking nationally recognised training, and it also gives you an ongoing record of your vocational education and training (VET) undertaken in Australia.

You should only have one USI, as you keep the same USI for life. Please ensure your account details on the USI Registry system are up to date and correctly match the details (first name, last name, date of birth) provided in your eCAF.

The eCAF will attempt to verify your USI against your details in the USI Registry system. If the details do not match, verification will fail. You can submit your eCAF before verification is complete or if verification fails. However, if your USI does not verify your provider will contact you to resolve the issue and you may need to resubmit your eCAF.

You can update your details held by the USI Registry system by logging into your USI account through the [USI Student Portal](#). The department and your education provider are authorised under the *Student Identifiers Act 2014* to collect and retain your USI for the purpose of administering your loans under the *VET Student Loans Act 2016*, including to report details of your VET Student Loan to the ATO to connect you to your loan information. *The Privacy Act 1988* and the *Student Identifiers Act 2014* protect your USI information.

Q8. Commonwealth Higher Education Student Support Number (CHESSN)

A CHESSN is a unique, personal identification number that was allocated to you as part of your first application/enrolment process. Your CHESSN helps you, your provider, and the Australian Government, to keep up to date with the amount of Commonwealth assistance, like a Higher Education Loan Program (HELP) loan or a VET Student Loan, you have used for your studies.

This information has been populated by your provider. Some students may or may not have a CHESSN populated on their eCAF – this is because the USI has recently replaced the CHESSN. If you don't have a CHESSN listed, you do not need to do anything, and your access to a VET Student Loan will not be affected.

If a CHESSN has been populated, and it differs to the CHESSN previously used by you for former access to Commonwealth assistance or HELP or VET Student Loans, please submit a 'VET Student Loan enquiry form' found at the bottom of the [Information for VET Student Loans Students](#).

Q9. Academic Entry Pathway

You must fill in the highest academic achievement level you have successfully completed. The academic achievement levels are listed in descending order, from highest to lowest. If you commenced, but did not successfully complete one of these levels, select the next most appropriate option.

For example, if you successfully completed year 12, and later started a Certificate IV, but never finished the Certificate IV (and have not completed another tertiary qualification), you should select option 2 'senior secondary qualification'.

Or, if you have successfully completed a Bachelor Degree, but your provider also required you to sit a Language Literacy and Numeracy (LLN) test for the course, you should select option 1 'tertiary qualification'.

Only select the 'none of the above' option if you have NOT successfully completed a tertiary or senior secondary qualification (Year 12 Certificate), and your provider did not require you to successfully complete a Language, Literacy and Numeracy (LLN) test.

The eCAF may prompt you to also advise if your provider required you to sit a Language, Literacy and Numeracy (LLN) test, in addition to having successfully completed a senior secondary or tertiary qualification. Many providers require students to sit this test to demonstrate their suitability to undertake their course and for standard pre-training review.

SECTION B. COURSE PROVIDER

Q10–Q11. Name of course provider and Campus

This information has been populated by your provider. If you have any questions about this information, contact your provider.

SECTION C. COURSE DETAILS

Q12. Course and current applicable loan cap

This information has been populated by your provider.

You can confirm your course is correct, by checking against your course enrolment information. If the course nominated does not match the course you are enrolled in, do not submit the eCAF. Contact your provider immediately to ensure you submit an eCAF for the correct course.

The current applicable loan cap is the maximum VET Student Loan amount you can access for the selected course. This amount is set by the Australian Government. It is not the amount your provider charges for the course. Depending on the course and your provider, you may be charged more or less than this amount. If your provider charges tuition fees more than the current applicable loan cap, you will have to pay these fees directly to your provider. You can find out the tuition fees your provider will charge you by checking your enrolment information, checking the VET Student Loans Statement of Covered Fees or VET Student Loans Fee Notice provided to you by your provider, or by contacting your provider.

The current applicable loan cap may not be the amount available to you for this course if you have previously accessed VET Student Loan amounts with the same or another provider for the same course.

Q13. Estimated course cost

The Estimated course cost on the eCAF may not reflect your specific circumstances, and you do not need to request your provider update this on your eCAF.

You can find out the tuition fees your provider will charge you by checking your enrolment information, checking your VET Student Loans Statement of Covered Fees or VET Student Loans Fee Notice provided to you by your provider, or by contacting your provider.

Your provider may choose to list the course cost that it has published on its website or on [Your Career](#) – Australia’s training directory. If so, this is the maximum amount you can be charged for your course (provided you do not have to redo parts of the course you do not successfully complete). It would not take into account any specific circumstances that you have discussed with your provider. You may be charged a lower amount, depending on your circumstances.

Q14. Enrolment date

This is the date you enrolled in your course. This information has been populated by your provider.

Q15: First census day of the loan application

You must submit your eCAF application on or before this date. If you do not submit your eCAF before this date, you will not be eligible to access a VET Student Loan for the first part of your course. The eCAF system will not allow you to submit the form if the census day on the form has passed. If the census day has passed, you will need to contact your provider if you want to access a VET Student Loan for the remaining parts of your course.

You incur the financial liability to pay for your study on the census day. Make sure you submit the eCAF well before the census day to ensure loan access is available to you. If you wish to cancel your enrolment, before incurring a debt, you must cancel your enrolment with your provider, in writing, before the census day for your course.

More information about census days can be found in the [VET Student Loans Information Booklet](#).

Q16. Estimated course duration

This is a general estimate your provider has submitted as the likely period of study required to complete your course. It usually, but not always, lists the course duration for a full-time student. It may not take into account any specific circumstances that you have discussed with your provider. For example, you may be studying the course part-time, which means the course may be delivered over a longer duration than the estimate in your eCAF. Or you may have arranged recognition of prior learning (RPL) with your provider, which may mean you are expected to complete the course more quickly than the duration estimated in your eCAF.

The Estimated course duration on the eCAF does not need to reflect your specific circumstances, and you do not need to request your provider update this on your eCAF.

SECTION D. CITIZENSHIP/VISA STATUS

Q17. What is the student's citizenship status, and will the student be usually resident in Australia?

This information has been populated by your provider based on the information you provided to your provider as part of your course enrolment. You are not able to edit or change this information on the eCAF, and therefore if it is incorrect, immediately contact your provider for corrections to be made. Do not submit the eCAF until your provider has updated the information. Once your provider corrects your enrolment information, you can submit your eCAF.

Citizenship and residency eligibility information is available in the [VET Student Loans Information booklet](#).

SECTION E: TAX FILE NUMBER (TFN)

Q18. Tax file number (TFN)

Your VET Student Loan is a loan that is repaid to the Australian Government through the Australian taxation system, while your income is above the income threshold. Your TFN is collected and retained for the purpose of reporting details of your VET Student Loan to the ATO. For more details about why you need a TFN read the information in the eCAF or the [TFN Fact Sheet](#).

The eCAF will attempt to verify your TFN against details held for you by the ATO. If the details do not match, verification will fail.

You can choose to submit your eCAF even if your TFN has not been verified as sometimes there may be minor system delays with TFN verification. However, if there are subsequent issues with verification you will need to resolve any issues with your provider. Otherwise, if your TFN is not verifying we recommend that you contact your provider for advice before submitting your eCAF.

How do I complete the eCAF if I do not have a Tax File Number (TFN)?

If you do not have a TFN you must apply for one. You can then obtain a Certificate of Application for a TFN or a copy of your online application summary and barcode matched receipt issued by Australia Post. The certificate is available from the ATO after you apply for a TFN. After obtaining the certificate or receipt, scan and upload it to your eCAF before you submit the form.

You must advise your provider as soon as you receive your TFN from the ATO. Your provider will put your eCAF into 'revision status', after which you will receive an email with a link to the eCAF where you must enter your TFN within 14 days of receiving the link.

After you enter your TFN, you must resubmit your eCAF. You will then be provided with a copy of the resubmitted eCAF, and the updated TFN will be available to the Australian Government for reporting your VET Student Loan to the ATO.

Note: If you do not provide your TFN you will not be able to use a VET Student Loan for that study period.

SECTION F: REPAYING YOUR LOAN

Read the information provided under this heading in the eCAF carefully. It includes important information about your request for a VET Student Loan. If you do not understand anything in this section, read the [VET Student Loan Information Booklet](#) or talk to your provider.

FURTHER INFORMATION

If you have any further questions, please submit a 'VET Student Loan enquiry form' found at the bottom of the [Information for VET Student Loans Students](#).

For VET Student Loans information, a list of approved courses, relevant caps, and a list of approved course providers visit [VET Student Loans](#).

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eCAF Flow Diagram

