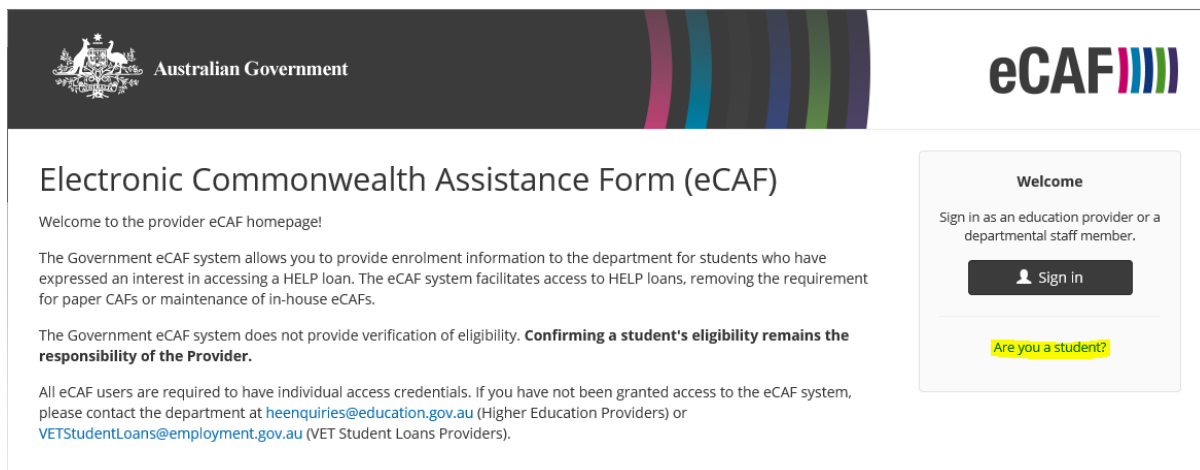


eCAF Help for Students

Once the University of Adelaide have lodged your application, the government will send an email to your University account with a passkey. Navigate to the eCAF site, and select the green “sign in” button.

NOTE: If the button is black, select “are you a student” to enable the student login



The screenshot shows the eCAF homepage with the Australian Government logo and the eCAF logo. The main heading is "Electronic Commonwealth Assistance Form (eCAF)". The text on the page includes a welcome message, a description of the system, and contact information. On the right side, there is a "Welcome" box with a "Sign in" button that is black and a yellow link that says "Are you a student?".

Australian Government

eCAF

Electronic Commonwealth Assistance Form (eCAF)

Welcome to the provider eCAF homepage!

The Government eCAF system allows you to provide enrolment information to the department for students who have expressed an interest in accessing a HELP loan. The eCAF system facilitates access to HELP loans, removing the requirement for paper CAFs or maintenance of in-house eCAFs.

The Government eCAF system does not provide verification of eligibility. **Confirming a student's eligibility remains the responsibility of the Provider.**

All eCAF users are required to have individual access credentials. If you have not been granted access to the eCAF system, please contact the department at heenquiries@education.gov.au (Higher Education Providers) or VETStudentLoans@employment.gov.au (VET Student Loans Providers).

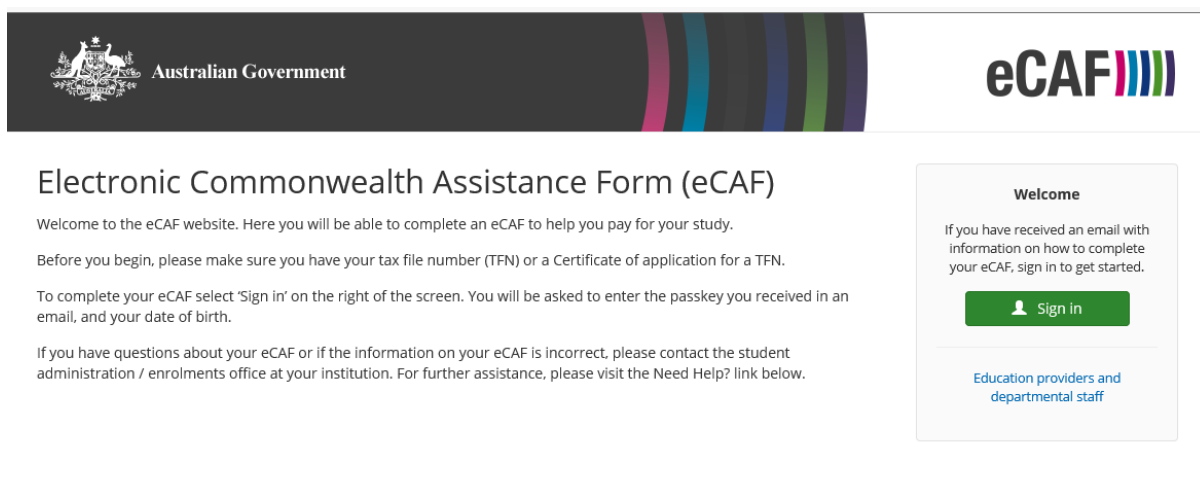
Welcome

Sign in as an education provider or a departmental staff member.

Sign in

Are you a student?

The student login button is green:



The screenshot shows the eCAF homepage with the Australian Government logo and the eCAF logo. The main heading is "Electronic Commonwealth Assistance Form (eCAF)". The text on the page includes a welcome message, instructions for users, and contact information. On the right side, there is a "Welcome" box with a "Sign in" button that is green and a link that says "Education providers and departmental staff".

Australian Government

eCAF

Electronic Commonwealth Assistance Form (eCAF)

Welcome to the eCAF website. Here you will be able to complete an eCAF to help you pay for your study.

Before you begin, please make sure you have your tax file number (TFN) or a Certificate of application for a TFN.

To complete your eCAF select 'Sign in' on the right of the screen. You will be asked to enter the passkey you received in an email, and your date of birth.

If you have questions about your eCAF or if the information on your eCAF is incorrect, please contact the student administration / enrolments office at your institution. For further assistance, please visit the Need Help? link below.

Welcome

If you have received an email with information on how to complete your eCAF, sign in to get started.

Sign in

[Education providers and departmental staff](#)

To login, Use the passkey that was emailed to your student email address, and your date of birth.

Sign in

You must complete fields with a *


* **Passkey:**

* **Date of birth:**


The passkey will be in the email you were sent when we received your enrolment details from your provider. Copy and paste the key into the field above. If you have not received an email containing your passkey then please contact your provider.

Note: The passkey is case-sensitive.

This will take you to your OS-Help application details page:



Australian Government



eCAF OS-HELP

Home eCAF ID: 34452 Sign out

Signed in as Samantha Kelly

OS-HELP debt confirmation

OS-HELP is an Australian Government (Government) loan scheme to help eligible Commonwealth supported students pay their overseas study expenses.

How to complete this form

You must:


- read the [OS-HELP statement of terms and conditions booklet](#) before completing this eCAF. This booklet contains detailed information about:
 - who can get an OS-HELP loan and how it works,
 - the terms and conditions of the loan, and
 - an explanation of the words and terms used on this eCAF.
- complete each question. Your form will not be valid unless each question is completed correctly.

Upon submission you will receive a printable PDF of the eCAF for your records.

REMEMBER:

OS-HELP loans are valid for a six-month period from the commencement date specified at item 5 in section C. The commencement date may affect your eligibility for any subsequent OS-HELP loans.

i Check all information carefully. Some of the information on this form is supplied by your provider. You should thoroughly check these details and **if any of the information on this form is incorrect, do not submit**. Please notify your provider of any incorrect information.



2019
Australian Government
OS-HELP Statement of terms and conditions
This booklet can be used to pay your overseas study expenses.
www.studyassist.gov.au
1800 000 000
Public Release 2018

[Open information booklet](#)

You will be unable to modify any of the form data that has already been filled in with data supplied by the University:

Verify your email address:

Personal email address:



You must verify ownership of your personal email address before submitting your eCAF. Click the 'Verify' button to begin.

Verify

Input your tax file number (TFN):

SECTION D. TAX FILE NUMBER (TFN)

6. Tax file number (TFN):

OR

- I have a 'Certificate of Application for a TFN' (you will need to supply this to your provider to access an OS-HELP loan).

To be eligible for an OS-HELP loan, you MUST supply your valid TFN or your *Certificate of Application for a TFN* in this section.

You need a TFN if you want to use an OS-HELP loan to pay for your overseas study as repayments on your HELP debt are made through the Australian taxation system using your TFN to identify you. By providing your TFN on this eCAF you are requesting a loan from the Government for the amount(s) specified in section C of this eCAF.

The Department and your provider are authorised under the *Higher Education Support Act 2003* (HESA) to collect and retain your TFN only for the purpose of reporting details of your OS-HELP loan to the Australian Taxation Office (ATO).

Declining to quote your TFN or your *Certificate of Application for a TFN* is not an offence. However, by not doing so, you will be unable to get an OS-HELP loan. To be eligible for an OS-HELP loan, your TFN and personal information provided in this eCAF need to be verified with the ATO. If your information is not assessed as correct, your application will not be finalised and you will be ineligible for a OS-HELP loan.

Note: TFNs are usually provided within 28 days of application. It is essential that you apply early to make sure you have your TFN to complete this eCAF. The fastest way to apply for a TFN is with Australia Post. You can find how to apply at www.ato.gov.au/TFN.

Select submit once you have verified your email address and input your TFN:

SECTION E. REPAYING YOUR LOAN

By submitting this eCAF, you are declaring that you agree to the following statements:

You request that:

- the Government lends you the amount(s) set out in section C of this eCAF.


You understand that:

- you have an obligation to repay to the ATO the amount that the Government has loaned you, regardless of whether you completed the approved overseas study or Asia language study and regardless of where you live, including overseas.
- your Higher Education Loan Program (HELP) debt will be indexed annually in line with HESA, which you also agree to repay to the ATO.

You must start repaying your HELP debt through the Australian tax system once your income is above a certain level (the minimum compulsory repayment threshold). The threshold is indexed annually. Repayments made through the Australian taxation system are called 'compulsory repayments'. In accordance with Chapter 4 of HESA, these repayments will continue while your income is above the compulsory repayment threshold until you have repaid your whole debt, even if you have not completed your studies and regardless of whether you have moved overseas.

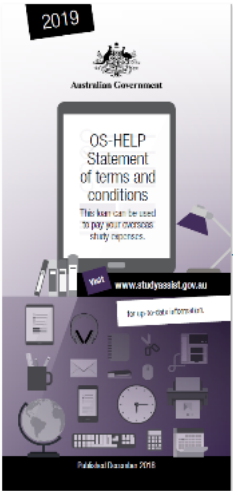
HELP debts are managed by the ATO. You can view your HELP debt, confirm your payment reference number and view payment options online. To do so, you need to create a myGov account and link it to the ATO's online services - find out how at: www.ato.gov.au/OnlineLoanBalance.

For more information on repaying your HELP debt visit www.ato.gov.au or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

 View as printable PDF  Save  Delete  Submit

Check the terms and conditions box:

Submit eCAF - Step 1 of 4




Open information booklet

Before submitting this eCAF you MUST read the [OS-HELP statement of terms and conditions booklet](#), available at studyassist.gov.au.


If you have not already done so please follow the above link to read the information booklet now.

I have read the OS-HELP statement of terms and conditions booklet and I am aware of my obligations as a recipient of an OS-HELP loan.

Next  Cancel

The system will attempt to validate your TFN. You can skip this step if the validation is taking too long.

Submit eCAF - Step 2 of 4

 **TFN verification succeeded**

Your TFN has been verified with the Australian Taxation Office.

Click the 'Next' button to continue with submitting your eCAF.

Back Next > Cancel

Check all the boxes on the step 3 screen:

Submit eCAF - Step 3 of 4

Declarations:

- I declare that I will undertake the overseas study/Asian language study approved by The University of Adelaide.
- I declare that on completion of my study outside Australia, I will have units to the value of at least 0.125 EFTSL remaining to complete my course.
- I declare that the information on this eCAF is complete and correct and I can produce documents to verify this if required.
- I understand that if my eligibility for an OS-HELP loan changes, I must notify The University of Adelaide.

Back Next > Cancel


On the Step 4 screen, scroll to the bottom and check the “I have read and understood the above” and select “submit”:

Submit eCAF - Step 4 of 4

By submitting this eCAF you understand that:

- You can find more information about the way in which the department will manage your personal information and how to make a complaint, in the department's privacy policy at www.education.gov.au/privacy, or by requesting a copy from the department at privacy@education.gov.au.
- Should you wish to correct the personal information provided on this eCAF please contact your provider directly.
- The department has endeavoured to ensure that the information in this publication is consistent with the HESA and guidelines made under HESA. However, if there is any inconsistency between this form and the HESA or guidelines, HESA will take precedence.
- Giving false or misleading information is a serious offence under the *Criminal Code Act 1995*.**

I have read and understood the above.

Back Submit  Cancel

Confirm submission:

Confirm submit ✕

Are you sure you want to submit this eCAF?

By submitting this eCAF you are requesting a loan from the Australian Government that you are legally required to repay.

Note: By clicking "Yes", you are submitting this eCAF and providing a digital signature. This is the electronic and legal equivalent of your manual signature.

You will be notified of the submission status:

eCAF submitted ✕

Your eCAF was successfully submitted. We have emailed you a PDF copy of your eCAF for your records.

REPAYING YOUR LOAN