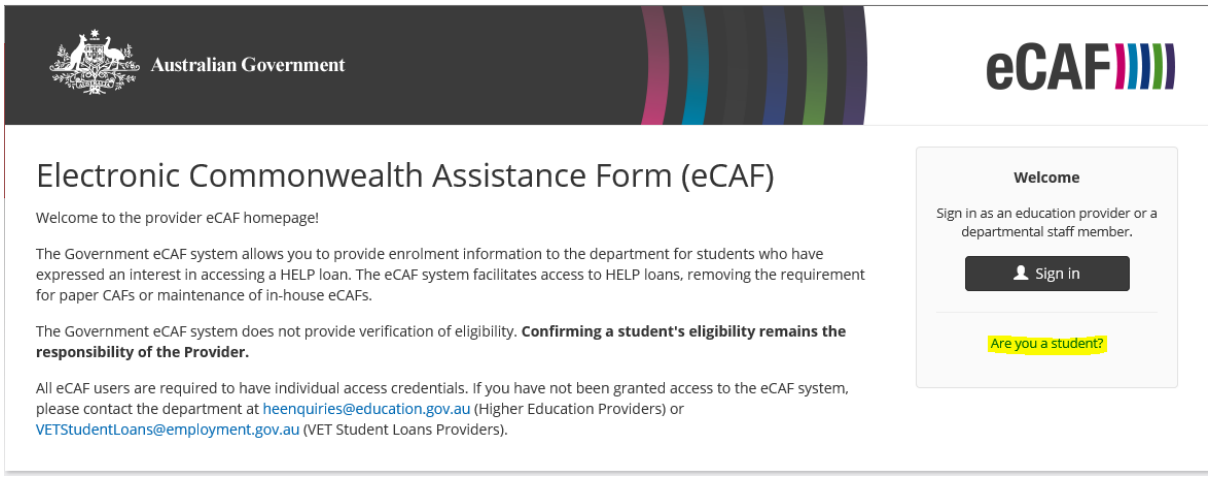
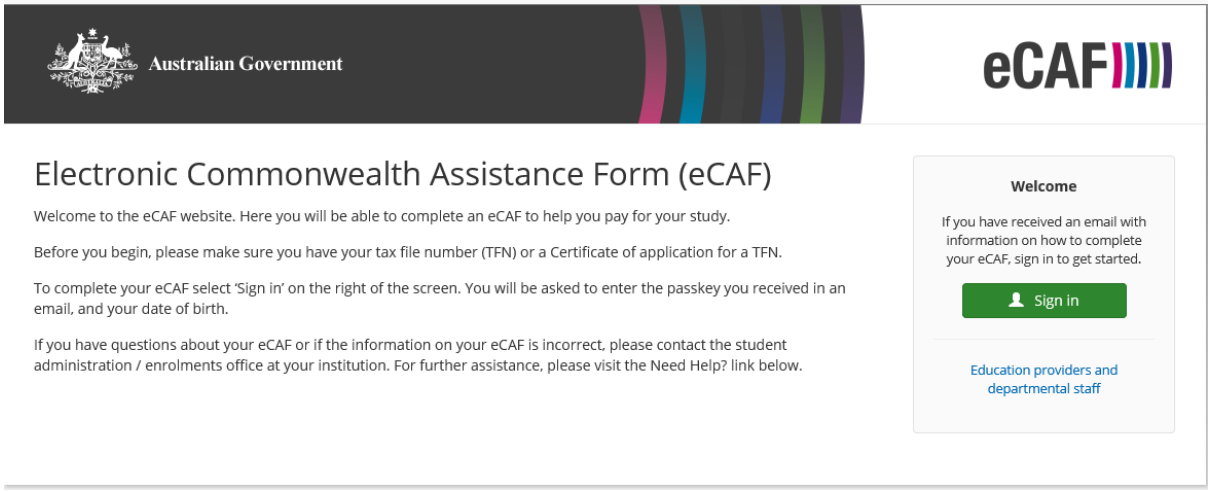
eCAF Help for Students

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.

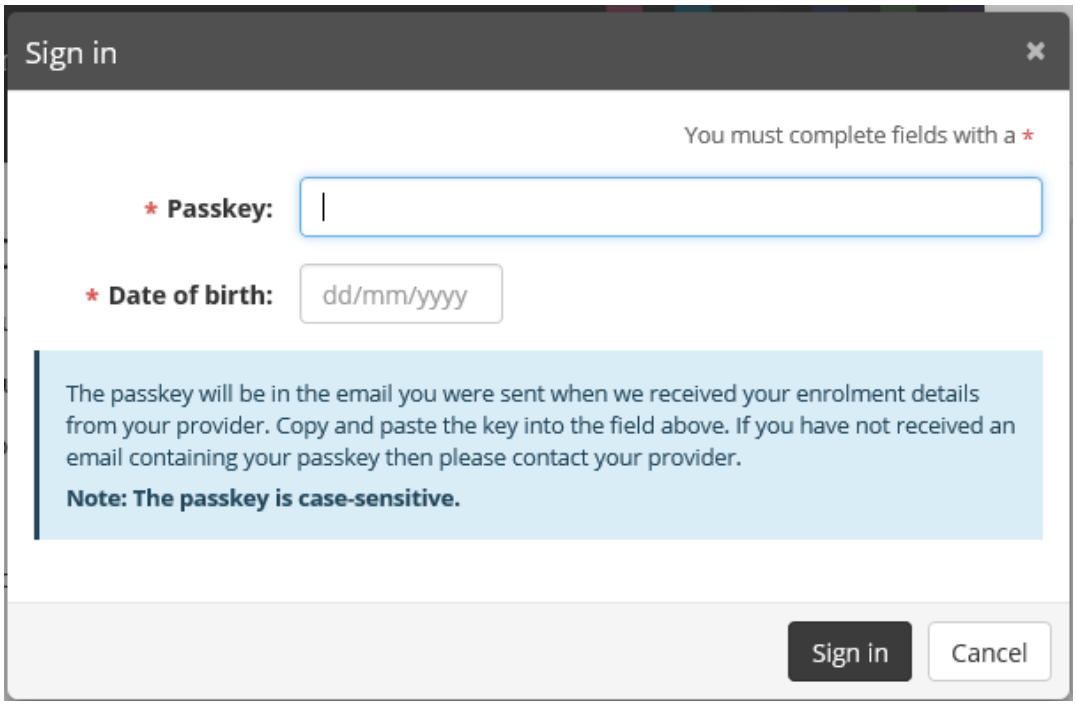
NOTE: *If the button is black, select “are you a student” to enable the student login*



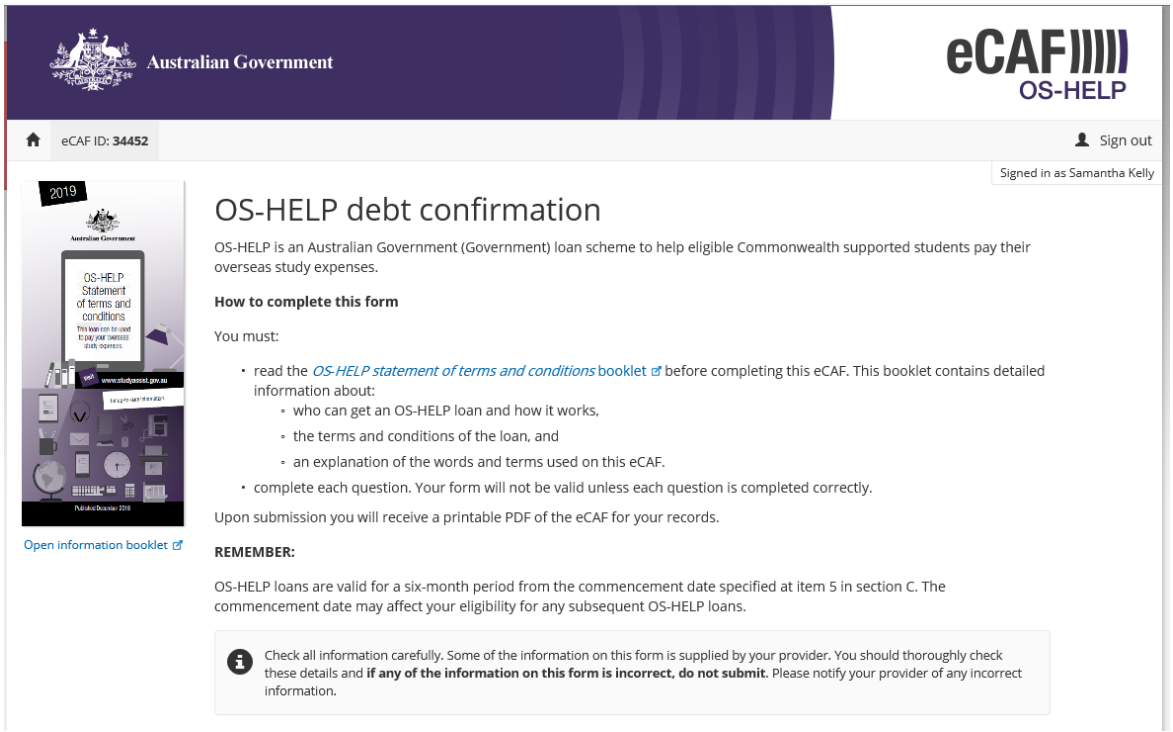

*The student login button is green:*



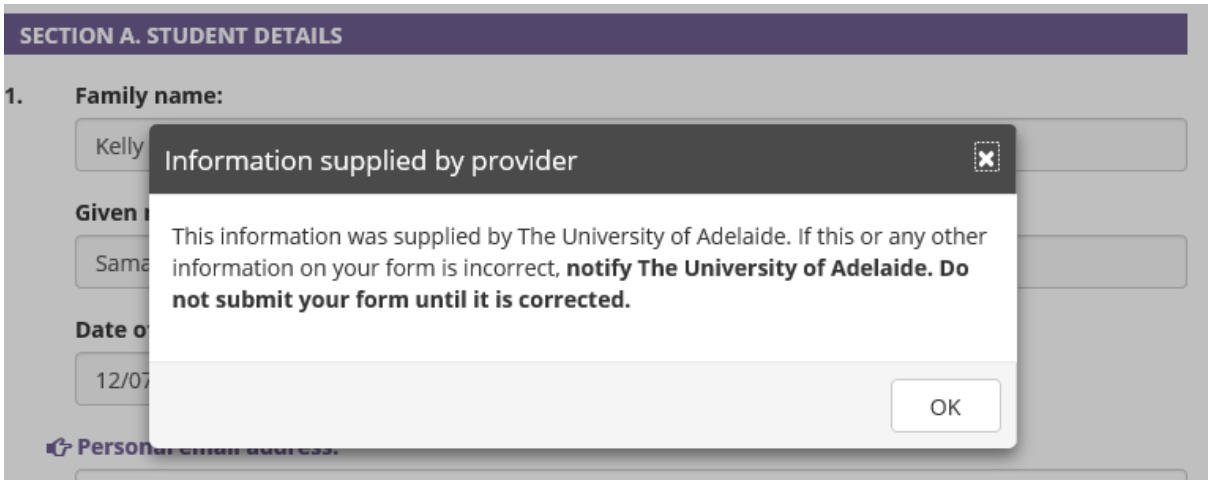
To login, Use the passkey that was emailed to your student email address, and your date of birth.



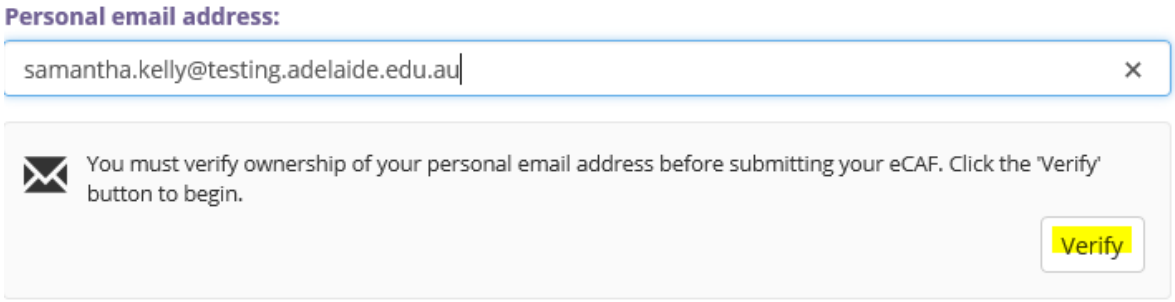

This will take you to your OS-Help application details page:



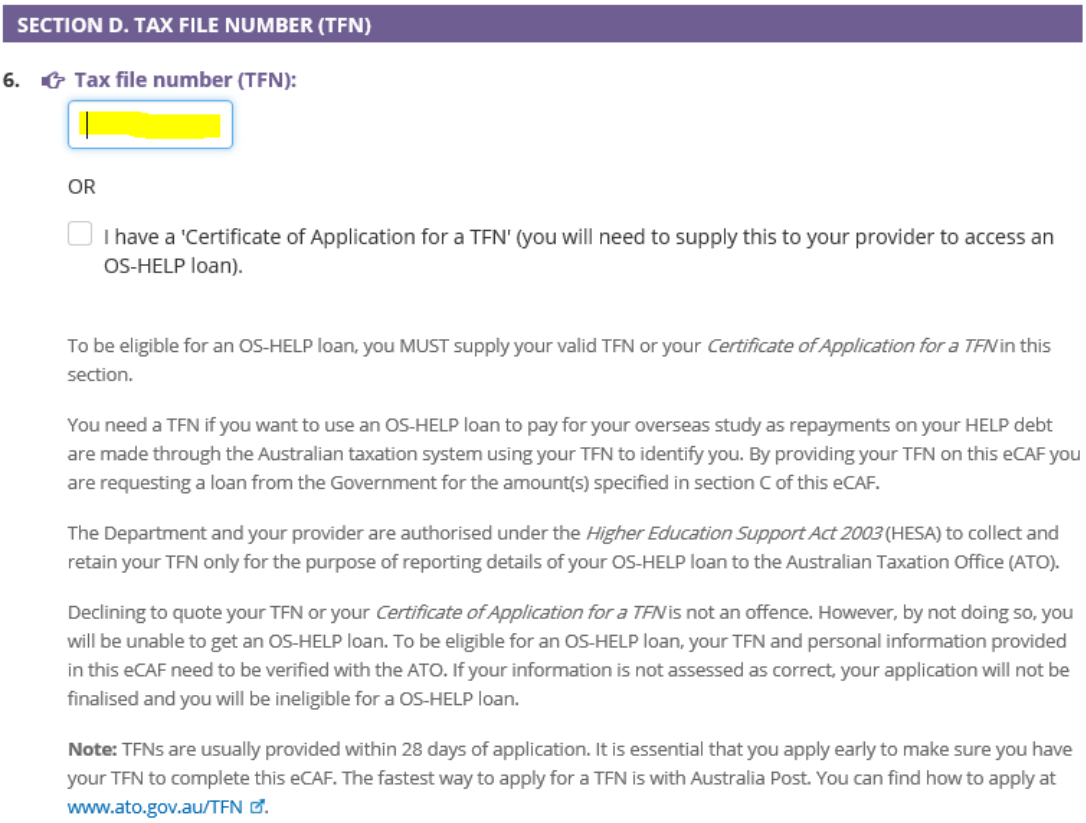
You will be unable to modify any of the form data that has already been filled in with data supplied by the University:




Verify your email address:




Input your tax file number (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.

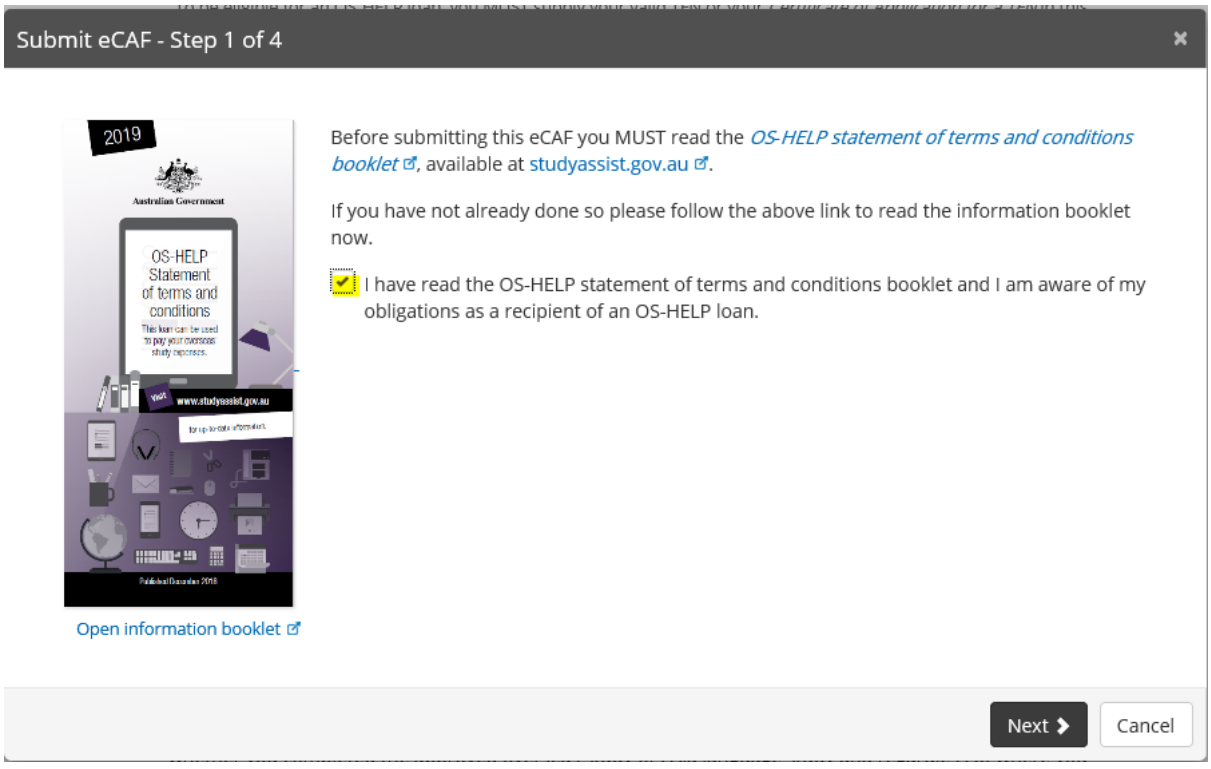
You must start repaying your HELP debt through the Australian tax system once your income is above a certain level (the minimum compulsory repayment threshold). The threshold is indexed annually. Repayments made through the Australian taxation system are called 'compulsory repayments'. In accordance 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.

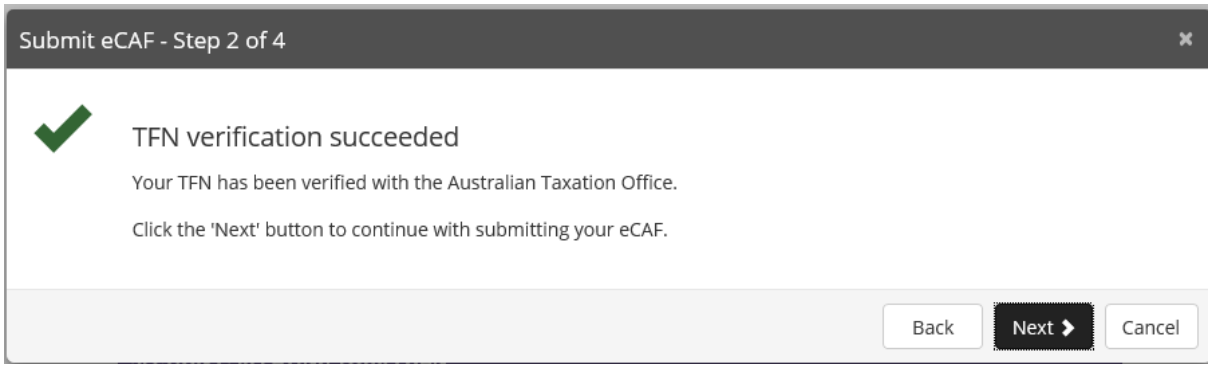
For more information on repaying your HELP debt visit www.ato.gov.au or phone 13 28 61 between 8.00 am and 6.00 pm, Monday to Friday AEST.

View as printable PDF | Save | Delete | Submit

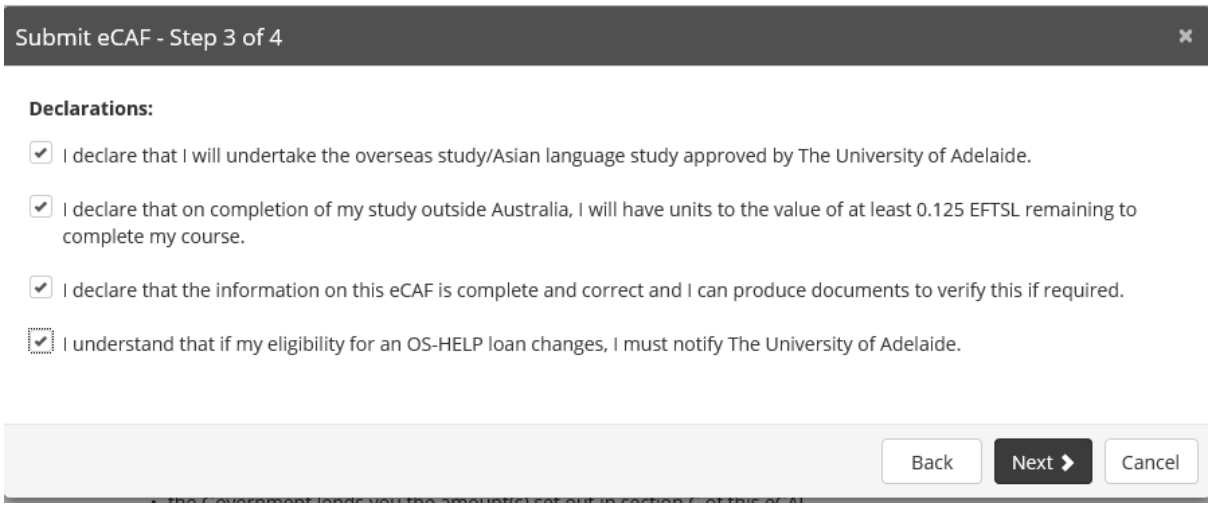
Check the terms and conditions box:



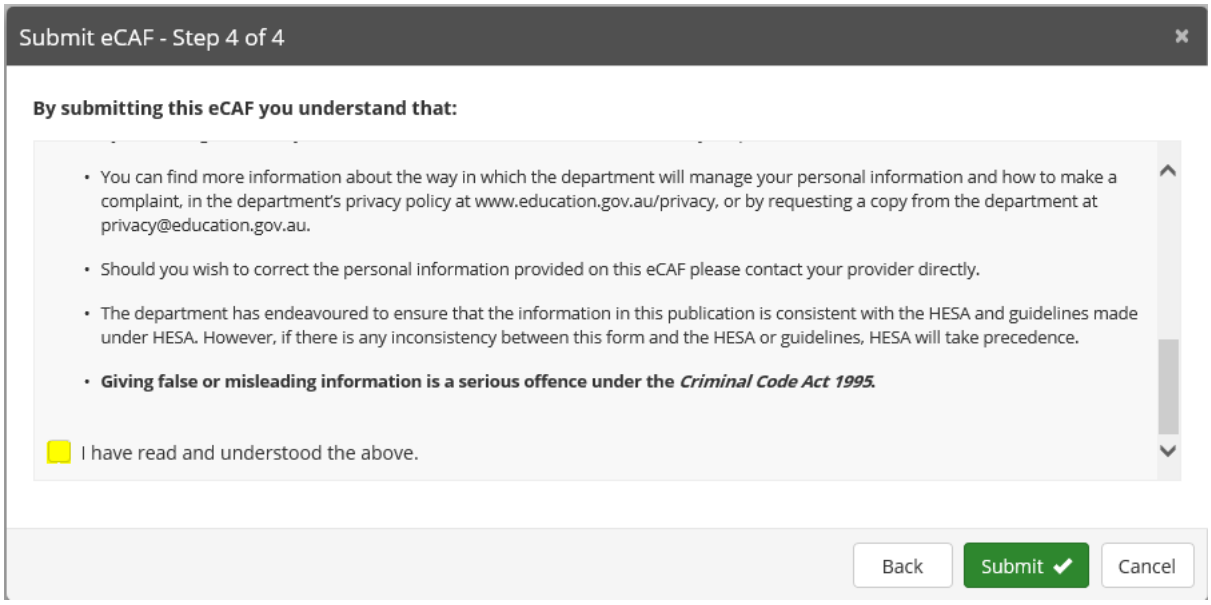
The system will attempt to validate your TFN. You can skip this step if the validation is taking too long.



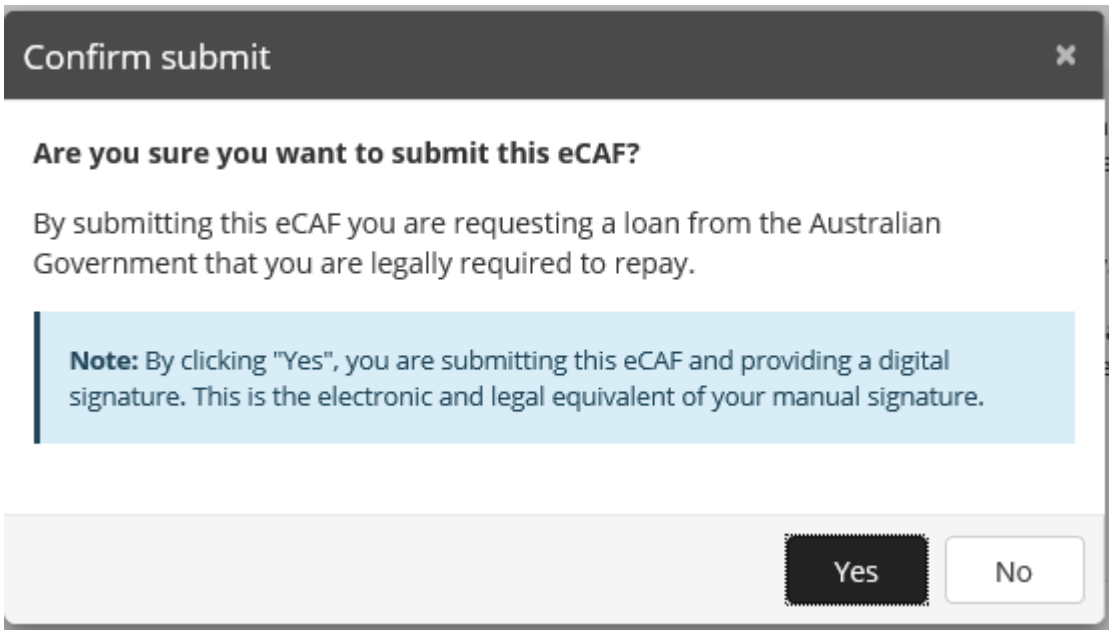

Check all the boxes on the step 3 screen:

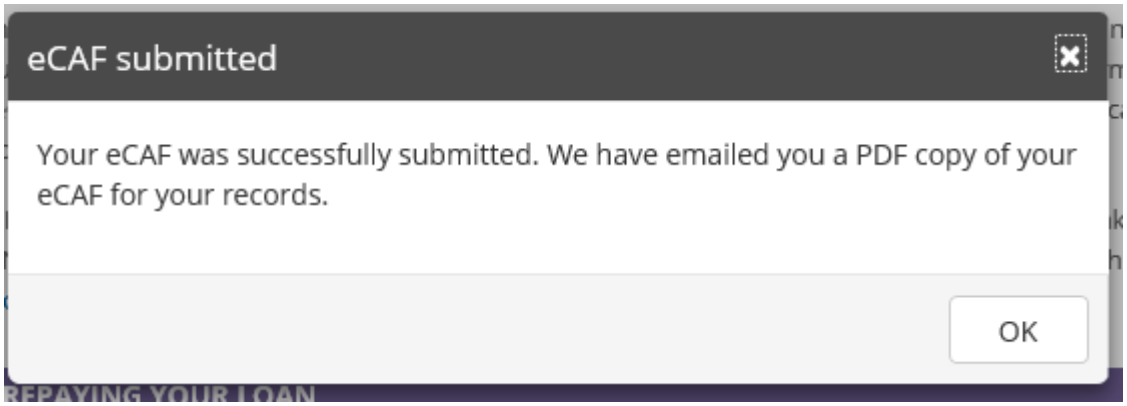



On the Step 4 screen, scroll to the bottom and check the “I have read and understood the above” and select “submit”:



Confirm submission:




You will be notified of the submission status: