



STUDENT FACT SHEET: TAX FILE NUMBER (TFN) MISMATCH

Why do I have to supply my TFN to access a HELP or VET Student loan?

When you access a Higher Education Loan Program (HELP) loan or a VET Student Loan you need to provide your TFN because repayments of your loan are made through the tax system.

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

If you don't have a TFN when you enrol, you can get provisional access to a loan if you supply a *Certificate of Application for a TFN* that the ATO will give you when you apply for a TFN. You then need to supply your TFN to your education provider as soon as you get it from the ATO. If you do not supply your TFN within the time period specified by the education provider, your enrolment will be cancelled.

How do I apply for a TFN?

The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at www.ato.gov.au/TFN.

I have given my TFN but the online form or my education provider is telling me it is wrong. What could be happening?

After you supply your TFN, 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 is a mismatch between the TFN, name, date of birth or address information held for you by the ATO and the information you have supplied to your education provider, you will not be able to access a loan and you will need to correct the mismatch before you can do so.

It is important that your details match perfectly to prevent the chance of mismatches occurring. For example, if your name is 'Jessica Smith' on your ATO record, there will be a mismatch if you have enrolled with your education provider as 'Jess Smith'. A mismatch can also be caused if the address at the ATO is your parent's address but you enrolled with a new address.

How do I fix the mismatch?

You need to log on to your myGov account (www.my.gov.au/). Once there, click on the link to the ATO and go to 'My profile' → 'Personal details'. This page shows your TFN, name, date of birth and address details currently held by the ATO. If any of this information is no longer correct, you should update it through the links on the page.

Once you have checked that all of your profile details are correct in your myGov account, you should cross-check these against the TFN, name, and address details you have supplied as part of your enrolment and correct any differences. Once this is done, you need to let your education provider know that you have corrected your information so the TFN can be checked again.

If you have any difficulties using your myGov account please contact the myGov helpdesk using the contacts list on the myGov website (<https://my.gov.au/mygov/content/html/contact.html>).

What happens if I don't fix the mismatch?

If you don't fix the mismatch, you will not be able to access a loan and you may need to pay your fees upfront to your education provider or your enrolment will be cancelled.

Why can't I put my loan against someone else's TFN if I have their permission?

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, they still can by:

- making a partial or full upfront payment to your education provider so that you have a smaller or no debt, or
- making a voluntary repayment on your debt. More information on voluntary repayments is here: www.ato.gov.au/voluntaryrepay.

Where can I get more help?

- If you have problems applying for a TFN or accessing or updating your details with the ATO, please contact the ATO: <http://www.ato.gov.au/contactus>.
- If you have problems accessing or updating your details with your education provider, please contact the student administration services at your provider.