AUSTRALIAN UNIVERSITY OF THEOLOGY

APPLY FOR FEE-HELP ONLINE

Eligible AUT students can apply for FEE-HELP funding by filling out an Electronic Commonwealth Assistance Form (eCAF).

Who needs to submit an eCAF?

- Any student enrolling in a new course of study who wishes to apply for FEE-HELP.
- Continuing students who did a paper or electronic FEE-HELP form (using either the Paradigm or government portals) for their course in 2019 or earlier but who have not done a new online eCAF using the government portal in 2020 or beyond.

How do I submit an eCAF?

After your enrolment for your first unit has been processed, if you are eligible, you will receive an **email from the Department of Education, Skills and Employment with instructions** about how to log in and fill out the eCAF for your course on the government's ePortal at: https://ecaf.education.gov.au/home.

The email will be sent from ecafsystem@education.gov.au, with *"New FEE-HELP loan application"* in the subject line.

Note:

- You must include a **Unique Student Identifier** (**USI**) number in your eCAF. You can apply for a USI or check if you already have one at: https://www.usi.gov.au/
- For the *'student identification number'* from your provider, use your AUT student number, not a local college student number. The AUT student number is usually made up of 8 numbers.
- You must have your Tax File Number ready before attempting to complete your eCAF
- If your name has recently changed, you must use the name that the Australian Tax Office (ATO) has on file for you with both your AUT and college records and in your eCAF. Please contact your college or the AUT to update your details if needed.
- If you become locked out of the Government eCAF portal, this may mean that your date of birth is recorded incorrectly in the AUT and college system, Paradigm.
- The myUniAssist database will help you keep track of how much Commonwealth assistance you have used. To find out how much your debt is and track any repayments you have made, please use your MyGov account.
- For information on how to repay your loan, please visit www.studyassist.gov.au

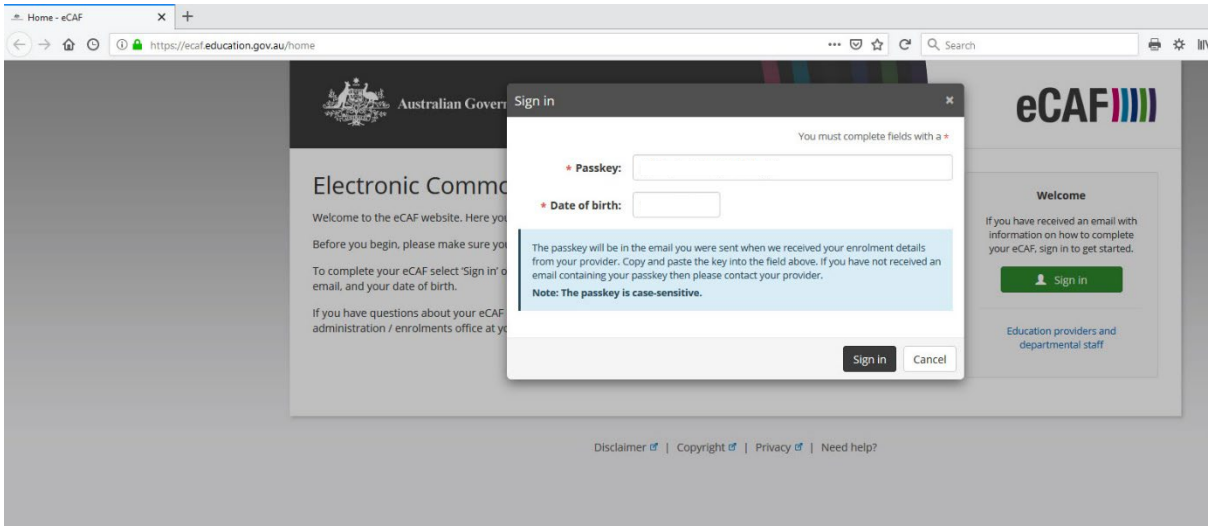
If you encounter any problems:

- The eCAF portal has some troubleshooting tips available at: https://ecaf.education.gov.au/help/student
- If you have any further questions, please contact the AUT's Academic Services team at support@aut.edu.au or (02) 9262 7890

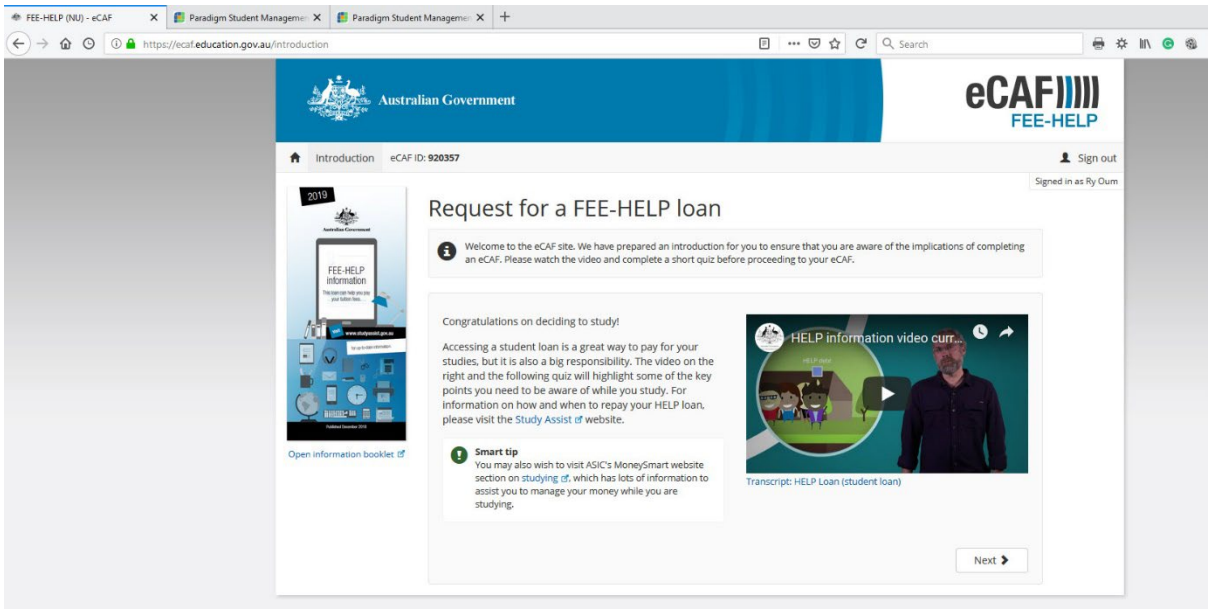
The following pages contain screenshots of the eCAF application form, and step-by step instructions, to help guide you through the process.

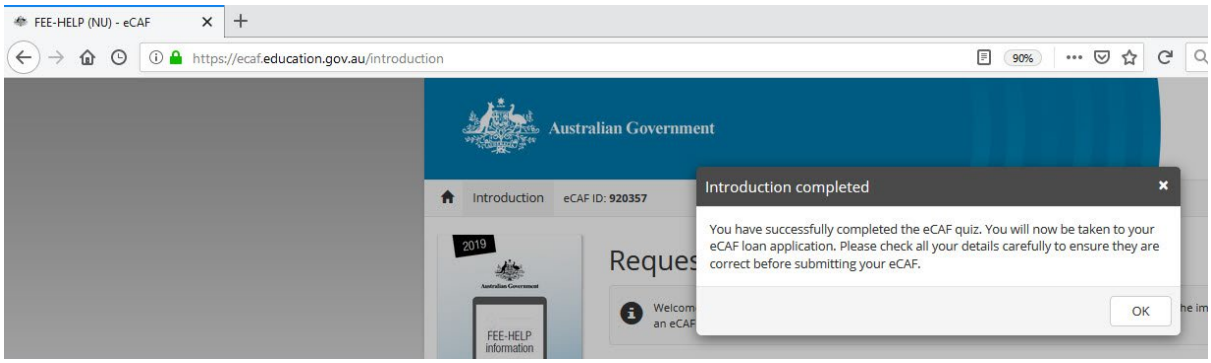
SAMPLE ECAF APPLICATION PROCESS

1. Follow the link from the email sent to you by the government (https://ecaf.education.gov.au/home) to the government eCAF portal and enter the passkey sent to you in the email. If you find that you are unable to login with the passkey and your date of birth, it is likely that your date of birth needs to be corrected in the AUT and college system, Paradigm. Please contact the AUT's Academic Services team at: support@aut.edu.au or (02) 9262 7890 to rectify this.



2. The next step will be to view some education material and complete some quiz questions so that you are fully aware of the implications of completing an eCAF to apply for FEE-HELP





3. After you complete the quiz, you will be taken to the eCAF loan application. Many of the details will be prefilled by your college and the AUT. You must check the details carefully to ensure they are correct before submitting the eCAF. The eCAF application will look like:



Gender:

○ Female ○ Male ○ X - Indeterminate/Intersex/Unspecified

Residential address:

Enter a location

Suburb | State | Postcode

Name of provider:

Code: 4335

Name: Australian College of Theology Limited

Trading as (optional)

Campus:

Student identification number:

This is a provider issued number. The CHESSN/USI cannot be used as the student identification number.

Unique Student Identifier (USI):

Commonwealth Higher Education Student Support Number (CHESSN): (optional)

7. **Name of course:**

Course of study code: 166

First census date for the loan application:

You must submit your application on or before this date.

Basis for assessment of student's academic suitability:

- ○ Australian Senior Secondary Certificate of Education (year 12 Certificate) or ATAR score awarded by an agency or authority
- ● Australian Qualification Framework (AQF) Certificate IV or higher qualification
- ○ Special Tertiary Admissions Test (STAT)
- ○ Professional/paraprofessional qualifications or employment experience
- ○ Audition/Portfolio/Interview
- ○ Other

SECTION C. CITIZENSHIP/VISA STATUS

12. **What is the student's citizenship status?**

- ● Australian citizen
- ○ Permanent humanitarian visa holder
- ○ New Zealand citizen
- ○ Permanent visa holder
- ○ None of the above

If you need help confirming the visa subclass visit the Visa Entitlement Verification Online (VEVO) site.

Will the student be studying at least one unit of study of their course in Australia?

● Yes ○ No

SECTION D. TAX FILE NUMBER (TFN)

13. Tax file number (TFN):

TFN verification in progress

We are currently verifying your TFN with the Australian Taxation Office. This normally takes about a minute.

If you are in a rush you can proceed and submit your eCAF before verification is finished. However, if your TFN fails verification then your provider will need to contact you to resolve the issue.

If you don't mind waiting we will tell you as soon as it verifies (no need to refresh your browser, the status will come up here as soon as verification is complete).

OR

☐ I have a 'Certificate of Application for a TFN' (you will need to supply this to your provider on or before the census date).

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

Your provider is authorised under the *Higher Education Support Act 2003* (HESA) to collect and retain your TFN only for the purpose of reporting details of your FEE-HELP loan to the Australian Taxation Office (ATO). To be eligible for a FEE-HELP loan, your TFN and personal information provided in this eCAF need to be verified with the ATO. If, by the unit's census date, your information is not assessed as correct, your application will not be finalised and you will be ineligible for a FEE-HELP loan.

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 a FEE-HELP loan for the amount of your tuition fees which remain unpaid on the census date.

You need a TFN if you want to use a FEE-HELP loan to pay for your study as repayments on your HELP debt are made through the Australian tax system using your TFN to identify you.

By providing your TFN on this eCAF you are requesting the Government to loan you the amount of tuition fees that remain unpaid at the census date for the unit(s) of study in your course. You will not receive the money but it will be paid to Australian College of Theology Limited on your behalf. Privacy and taxation laws protect your TFN information. There may be severe penalties if these laws are broken.

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

SECTION F. REPAYING YOUR LOAN

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

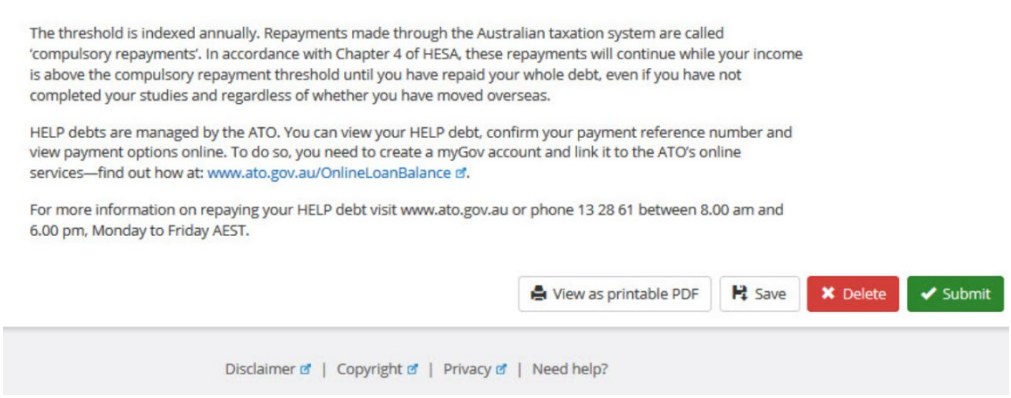
You request that:

- the Government lends you the amount tuition fees for unit(s) of study in your course which remain unpaid at the census date. You will not receive the money but it will be paid to your provider on your behalf.

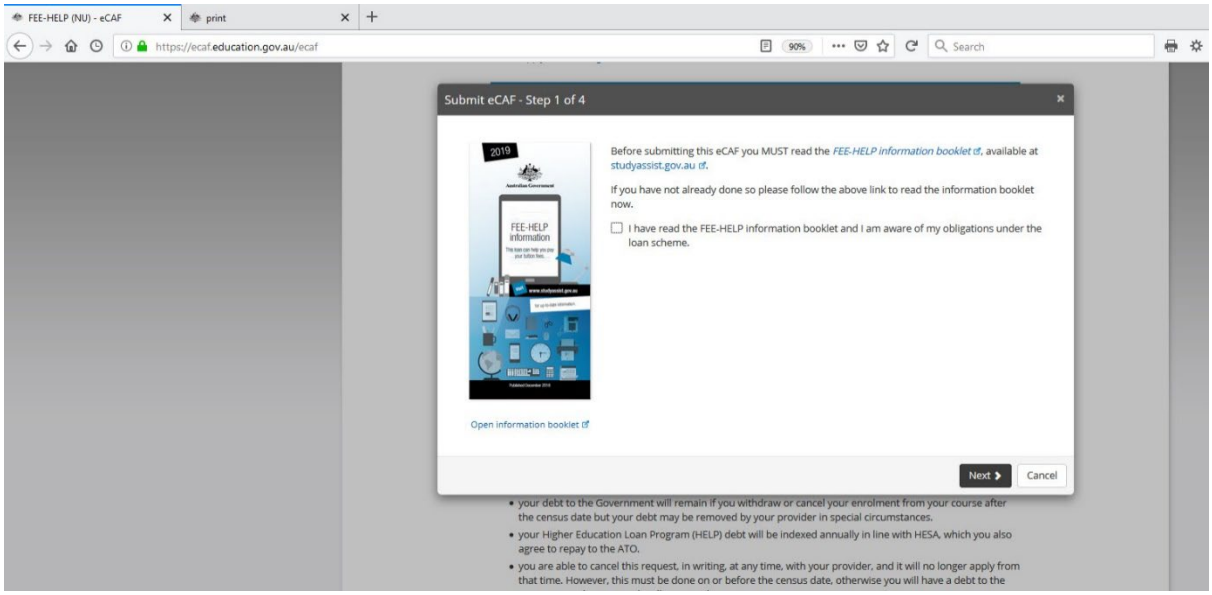
You understand that:

- it is your responsibility to be aware of your FEE-HELP balance and to advise your provider(s) if you are approaching the FEE-HELP limit and may not have enough FEE-HELP balance to cover your tuition fees. In this situation, you will advice your provider of how much FEE-HELP you wish to access.
- over your lifetime, the amount of FEE-HELP assistance (and VET FEE-HELP/VET Student Loans assistance) that you access must not exceed the FEE-HELP limit as set out in HESA.
- if you undertake 8 or more units as part of a bachelor or above level qualification, or 4 or more units as part of a sub-bachelor qualification, you must pass at least 50% of these units to remain eligible for a FEE-HELP loan for this course at your provider. If you do not maintain this pass rate, you will need to pay your tuition fees upfront to continue in this course unless you are able to demonstrate to your provider that special circumstances apply.
- a 25% loan fee may be applied to the FEE-HELP loan if it relates to an undergraduate course, and that this loan fee may be included as part of your accumulated HELP debt.
- you are not eligible for FEE-HELP if a limit on the amount of FEE HELP assistance available, number of students eligible for FEE-HELP, or the relevant modes of delivery has been placed on your provider and if, by offering FEE-HELP to you, the provider would exceed that limit.
- you have an obligation to repay to the ATO the amount that the Government has loaned you, plus the loan fee if applicable, regardless of whether complete your studies or not, and regardless of where you live, including overseas.
- your debt to the Government will remain if you withdraw or cancel your enrolment from your course after the census date but your debt may be removed by your provider in special circumstances.
- 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 are able to cancel this request, in writing, at any time, with your provider, and it will no longer apply from that time. However, this must be done on or before the census date, otherwise you will have a debt to the Government that you are legally required to repay.

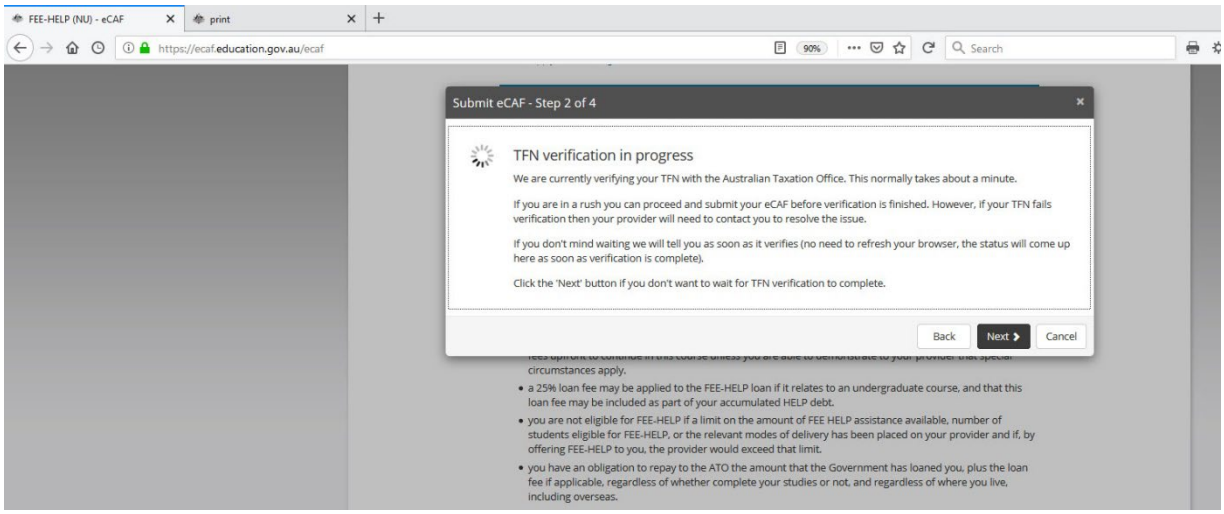
You must start repaying your HELP debt through the Australian tax system once your income is above a certain level (the minimum compulsory repayment threshold).



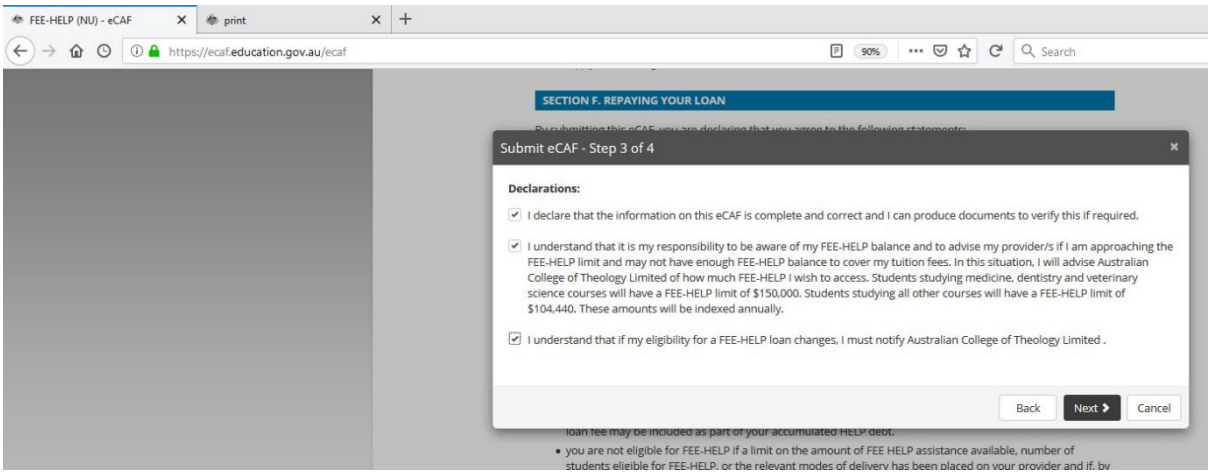
4. After you click "submit" you will be directed to read the FEE-HELP information booklet and to declare that you have read this.

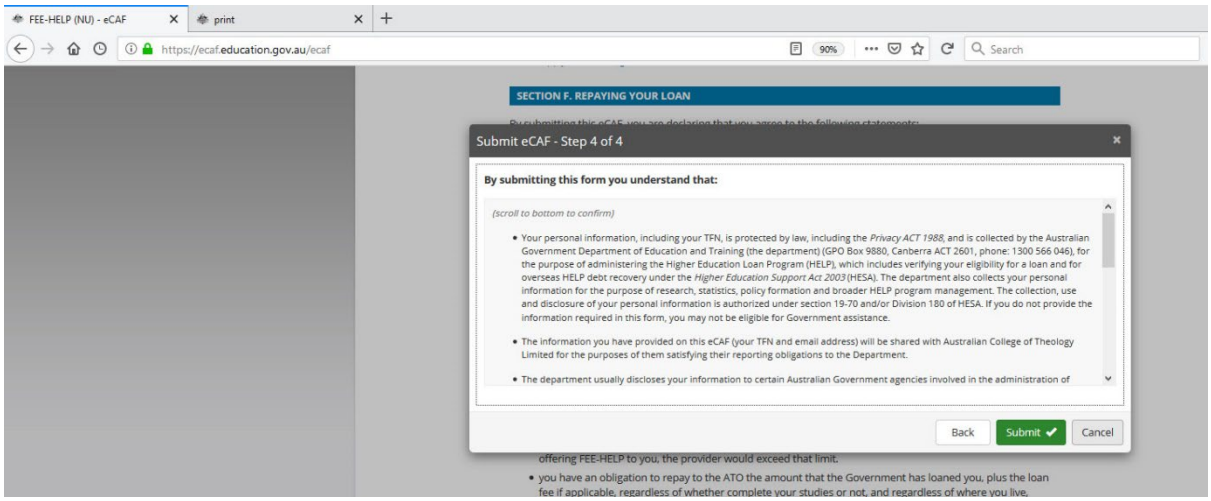


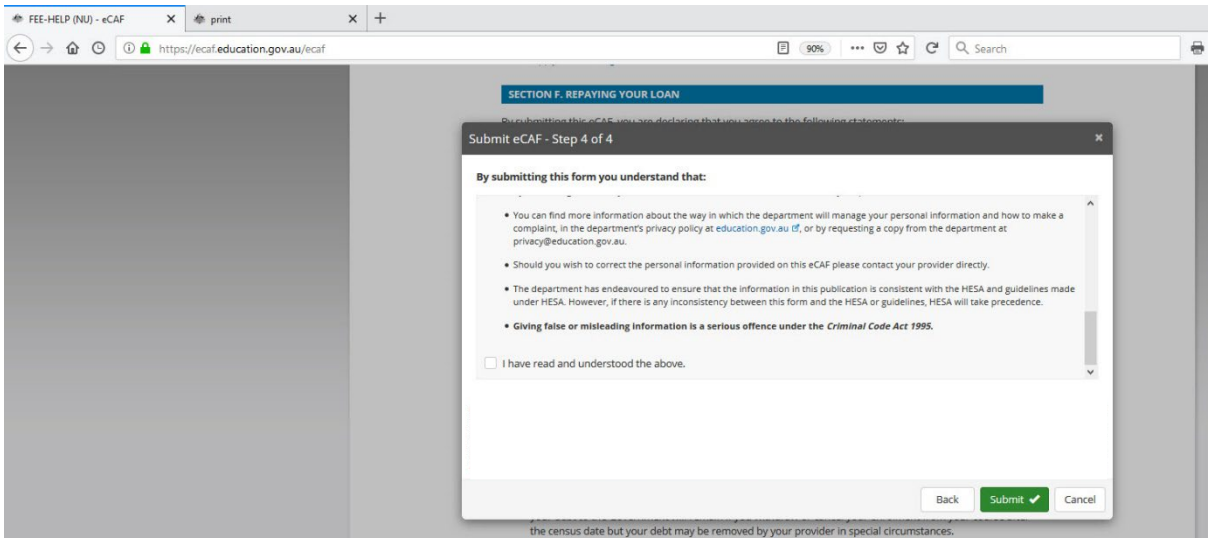
5. The system will then work to verify your tax file number (TFN) and details against those held by the Australian Tax Office (ATO). It normally takes a minute and we **strongly recommend** that you wait until this finished before you click "next". If your TFN is not verified, you will need to check that your TFN and personal details are all correct and match those recorded by the ATO. Please feel free to contact the AUT's Academic Services team at: support@aut.edu.au or (02) 9262 7890 if you need help with this.

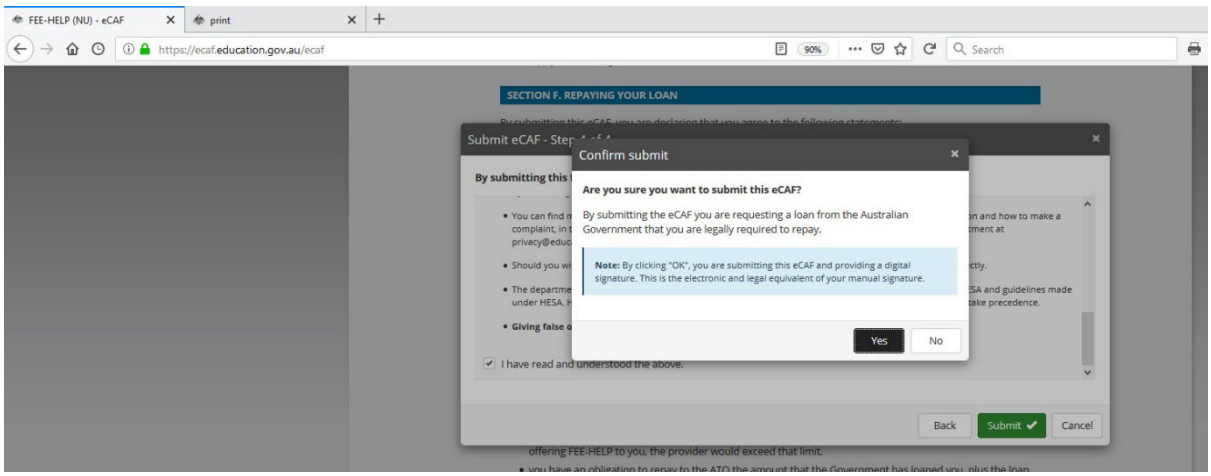


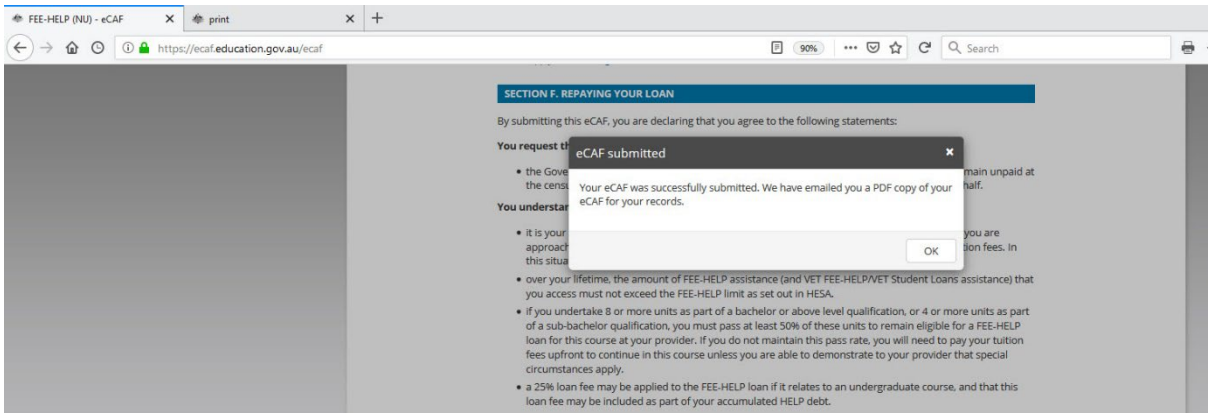
6. The system will then ask you to make declarations and to confirm that you are happy to submit the form. It will then confirm that the form has been submitted and that it has emailed you a copy for your records.











7. Congratulations, you have now submitted your eCAF application for FEE-HELP! Please feel free to contact your college or the AUT's Academic Services team at support@aut.edu.au or (02) 9262 7890 if you have any questions.