



Your tax file number (TFN)

Why do you need a TFN? How can you protect your TFN?



A TFN is a unique number issued by the Australian Taxation Office (ATO) to help administer tax and other Australian Government systems. You will only receive one TFN during your lifetime, even if you change your name, residency or other circumstances.

Keep your TFN secure and consider it to be like your credit card PIN or your computer password.

Why do you need a TFN?

- If eligible, you must submit your valid TFN (or valid *Certificate of application for a TFN*) by the census date to access a HECS loan (including VET FEE-HELP).
- Your HECS debt (including VET FEE-HELP) is recorded against your TFN and repayments are made via the taxation system.

How can you keep your TFN secure?

- ✓ Never keep your TFN in your purse, wallet or store it in your mobile phone. Do not share your TFN with friends (including on social networking sites). NEVER provide your TFN via email.
- ✓ Dispose of all documents containing identity details by shredding/destroying them.
- ✓ Ensure the anti-virus software on your computer is always up-to-date.
- ✓ Only provide your identity details to trusted or reliable organisations.

Be mindful of who you are providing your TFN/personal information to

- Some institutions use a marketing agent/broker to advertise their business. You may be approached at the train station, shopping mall, or outside other public places. These agents/brokers may even knock on your door or phone you. Always protect your personal information, like your TFN and your driver's licence, and if you are uncomfortable with providing these details to these agents you should enrol directly with the institution.

- ✗ Never provide marketing agents/brokers or your institution with your usernames or passwords from government agencies like Centrelink or myGov.

Who should you provide your TFN to, in order to access a HECS loan (including VET FEE-HELP)?

- ✓ Only provide your TFN once you have decided to undertake your course and request a HECS loan (including VET FEE-HELP) from the Commonwealth. Only provide it directly to your institution or authorised agent and don't be afraid to ask for proof of identity and role from any person asking for your TFN.
- ✗ Make sure you understand the purpose of any documents or electronic forms that ask you to provide your TFN. If you suspect your TFN has been stolen or accessed by an unauthorised third party, you must report this to the ATO immediately.
- ✗ Be aware of any education institution or marketing agent/broker offering you a free computer, tablet, phone, or other incentive to enrol. **If it sounds too good to be true, then it probably is. Do not give out your TFN just to obtain a free product as you will be paying for it when your loan has to be repaid.**

Need more information?

- ✓ Don't forget to visit the *Be a savvy student* and *Transitioning to tertiary study* pages.
- ✓ Read the suite of *Be a savvy student* factsheets.
- ✓ Visit www.ato.gov.au for information about how to apply for a tax file number (TFN) and protecting your personal information.



This factsheet relates to the education institutions listed on www.studyassist.gov.au.