



There are 4 types of **electronic Commonwealth Assistance Forms (eCAFs)**:

1. **HECS-HELP Forms:** All students who are admitted into a Commonwealth Supported program must complete a HECS-HELP eCAF form online via [eStudent](#) by the relevant census date. You will not be able to enrol in units until this form has been submitted and approved. You can lodge this form **without** providing your Tax File Number (see below page 3). If you are an Australian citizen, eligible New Zealand SCV holder or permanent resident (Humanitarian visa holder only) you are eligible for the HECS-HELP loan component of the Commonwealth Supported place. All other students in this place are eligible for the commonwealth subsidised rates.
2. **FEE-HELP Forms:** All Australian citizens, eligible New Zealand SCV holders or permanent resident (Humanitarian visa holders only) admitted into Domestic Fee Paying programs have the option of deferring their fees to a FEE-HELP loan with the Australian Taxation Office. Your Tax File Number must be included in the form which must be submitted by the relevant census date.
3. **OS-HELP Debt Confirmation** – OS-HELP is a loan that assists eligible Commonwealth supported students to undertake a portion of their studies overseas. OS-HELP Debt Confirmation (eCAF) is Step 2 of the OS-HELP [application procedures](#), please ensure you have completed Step 1, which is you have submitted a MQ OS- HELP application to MacAbroad team and your eligibility has been approved. Only applicants who have received eligibility approval notification will need to complete the OS-HELP eCAF.
4. **STUDENT AMENITIES Forms (SA-HELP):** All Australian citizens, eligible New Zealand SCV holders and Permanent residents (humanitarian visa holders only) admitted into either Commonwealth Supported or Domestic Fee Paying programs have the option of deferring their Student Services and Amenities Fees (SSAF) to the Australian Taxation Office. Your Tax File Number must be included in the form by the relevant census date.

The table below outlines who is required to pay the Student Amenities fee in 2017:

Students	2017 Fees
Full-time undergraduate domestic students	\$147 per half-year
Part-time Undergraduate domestic students	\$80 per half-year
Full-time postgraduate domestic students (including students with a mix of enrolments in internal and distance units)	\$147 per half-year
MUIC Commonwealth Supported Diploma Students - Full Time	\$42 per term
MUIC Commonwealth Supported Diploma Students - Part Time Time	\$22 per term

How to Find and Complete the Relevant eCAF Form

1. Log into [eStudent](#)
2. Click on the “My Offer” tab or “My Finances” tab
3. Click on – **Submit Commonwealth Assistance Form (eCAF)**
4. Choose the course you are currently “Admitted” into. If you are not Admitted then choose the most recently “Offered” course.
 - If you have already completed an eCAF and need to submit a new one, please select the “Add New” button
5. The available forms will appear. Select “Complete Form” for the relevant form you need to complete. The relevant forms will appear in a green box.

- Example:

Complete Form	Request for Commonwealth Support and HECS-HELP
Complete Form	Request for SA-HELP Assistance

6. If you need to complete a HECS-HELP form or a FEE-HELP form **and then** a Student Amenities SA-HELP form, you are required to complete the HECS-HELP or FEE-HELP **form first** and then repeat Steps 4 and 5 to complete the SA-HELP form.

7. Once lodging the appropriate form, you should check the STATUS box. It should *automatically* say “**approved**” for all eCAFs *except for OS-HELP and SCV New Zealand citizens*. If it says “**submitted by student**” there is some error with the form and you will need to complete a new form. Students completing the OS-HELP form or SCV NZ citizens will **NOT** be automatically approved and will require staff to verify the details. This may take up to **2 weeks**. Please refer to the section of “How to find and complete the OS-HELP eCAF Form” below.

See below an example of confirmation:

COMMONWEALTH ASSISTANCE FORMS > SUBMIT FORM CONFIRMATION

Success The Request for Commonwealth Support and HECS-HELP form has been successfully submitted and approved	
Course	BECON - Bachelor of Economics, Version 2 Attempt 1
Form Type	Request for Commonwealth Support and HECS-
Status	Approved
Date Submitted	23/06/2015
Time Submitted	9:47 AM
Return to 'Submitted Forms' Return to 'Choose a Form'	

If the form says “**submitted by student**” **only** → you may have made an error such as a typo. Please lodge a new form and check all your details (except OS-HELP students and New Zealand SCV holders). Your form will manually be reviewed and made invalid by a staff member. This may take up to 2 working days to be manually assessed.

The most common error on an eCAF:

- Incorrect citizenship
 - If you are an Australian citizen - then just answer **yes** to this question and **do not** answer any of the other questions which mention are you on a permanent residency visa etc
 - If you are a permanent resident of Australia but do not have Humanitarian visa status (granted refugee status) answer **yes to being a permanent resident** but **no to being a permanent resident (Humanitarian visa holder)**

If you cannot detect an error then seek the assistance of a Commonwealth Supported Students Team member via email at ecaf@mq.edu.au

How to Complete a HECS-HELP eCAF only **Without** a Tax File Number?

This only applies to students completing a “Request for Commonwealth Support and HECS-HELP” eCAF. All other eCAFs must be submitted with a valid TFN by the relevant session census date.

If you do not yet have a Tax File Number and are eligible to defer your fees:

1. Submit the HECS-HELP form and tick in “Payment Options” that you intend to pay your fees **upfront** to the University. This will allow the HECS-HELP form to be approved so that you can enrol in units.
 - To ensure that you don’t have to pay your fees upfront, your tax file number will need to be provided by the relevant census date.
2. You can apply for a Tax File Number through the Australian Taxation Office: <https://www.ato.gov.au/Individuals/Tax-file-number/>
Your application may take up to 28 days to be processed. Please do this within enough time to receive your TFN by the relevant census date.
3. Once you have received your Tax File Number, send an email **including**
 - **your name,**
 - **Student Macquarie University Identification Number and**
 - **Tax File Number**

to ecaf@mq.edu.au. This must be done by the census date.

NB: You must have a TFN to complete a FEE-HELP, OS-HELP and SA-HELP Form.

New Zealand citizens who are Special Category Visa (SCV) Holders and meet the eligibility requirements for HELP loans from 2017:

If you believe you meet all the SCV criteria, and you would like to request assistance to defer your fees, you will need to do all following 3 steps:

1. **Provide proof of your SCV status.** You can do this by sending your visa details including your Full Name, Date of Birth, Passport Number and Country of Passport to us by email at ecaf@mq.edu.au
2. **Provide proof that you resided in Australia for at least the last 8 years.** Examples of proof include:
 - your International Movement Records
 - Australian academic transcripts (including VET transcripts) dated when you were a minor
 - School reports or certificates
 - Enrolment papers from when you were a minor
 - Australian proof of age card from when you were a minor
 - Australian student ID card or concession card
 - Stamped passport
 - Payslips or payment summaries from when you were a minor
 - Certificate of application for a Tax File Number, Tax File Number advice or notification of assessment of income tax dated from when you were a minor.
3. **Complete the relevant HELP forms on eStudent or paper versions of the forms.** You can obtain paper copies by coming into Student Connect MUSE (C7A), Level 2 or by sending us an email (ecaf@mq.edu.au) with your address and we can post the relevant forms to you.

Please note you must have an approved HELP form submitted to the University by the **relevant census date** to be eligible to defer your fees. If you are unable to provide proof of your SCV status, and/or submit your approved HELP form in time to apply to defer your fees, you will be required to pay your fees upfront and in full to the University for that session.

Citizenship requirements for eligibility of HELP loans:

All **Australian citizens, eligible New Zealand citizens and permanent residents (Humanitarian visa holders only)** are eligible to defer fees to HELP loans.

If you hold a New Zealand Special Category Visa (SCV) and would like further information on your eligibility for HELP, you can contact our Commonwealth Supported Students team for further information at ecaf@mq.edu.au

Non eligible New Zealand citizens and permanent residents (non-humanitarian visa holders) are required to pay **all fees** by the due date - the Friday before each session of study begins as they are ineligible to defer any fees to the Australian Taxation Office.

How to Find and Complete the OS-HELP eCAF Form

1. Log into your [eStudent](#) Account
2. Click on the “My Offer” tab or “My Finances” tab
3. Open Panel – **Submit Commonwealth Assistance Form (eCAF)**
4. Choose the course you are currently “Admitted” into. Please select the “Add New” button
5. The available forms will appear. Select “Complete Form” for ‘OS-HELP Debt Confirmation –Overseas Study ONLY’.

Information

Course: BCOMM-PA - Bachelor of Commerce - Professional Accounting, Version 2 Attempt 1.
Please check that this is your currently admitted or offered course.

If you are unable to submit the form, please scroll to the top of page to check for errors.
Once the form has been submitted, please check confirmation of the form being approved. If the form is not approved, please submit another form.

NOTE: OS-HELP Debt Confirmation form is **ONLY** for **approved** overseas study (credit is granted). You will receive confirmation of outcome only if you have submitted an OS-HELP application form to MacAbroad. Approval by MacAbroad is based on eligibility criteria.

Please Note:
The recommended form for you to complete is the highlighted Request for Commonwealth Support and HECS-HELP

Recommended Assistance Form	
Complete Form	Request for Commonwealth Support and HECS-HELP
Complete Form	Request for SA-HELP Assistance

Available Forms	
Complete Form	Request for FEE-HELP assistance
Complete Form	OS-HELP Debt Confirmation - Overseas Study ONLY

[Cancel and Return to 'Submitted Forms'](#)

6. When you complete the OS-HELP eCAF, please ensure the information typed in must be the same as what has been lodged and approved on your MQ OS-HELP application form.
 - Item 1 on eCAF form (loan amount) must be the same as ‘Proposed Loan Amount’ on page 3 MQ application form
 - Item 5 on eCAF form (OS-HELP commencement date) must be the same as ‘when will your studies begin overseas Course start date’ on page 3 MQ application form

Please also provide your valid tax file number (TFN).

7. Tick ‘I Agree’ and Submit. You can print the completed form before submission.

8. After submission, please ALWAYS scroll up to top of the page to check if you have received any error message, your application won’t be lodged if you received any error message.

Outstanding Debt

[View Payment Due Dates](#)

[View/ Pay Student Contribution Fees \(HECS\)](#)

[View/ Pay Tuition Fees](#)

[View/ Pay Other Fees e.g. Student Amenities, Lib Fine, Late Fees](#)

[List Payments Awaiting Verification](#)

[My Bank Details](#)

[Submit Commonwealth Assistance Form \(eCAF\)](#)

[eCAF FAQs](#)

[eCAF Help?](#)

COMMONWEALTH ASSISTANCE FORM > OS-HELP DEBT CONFIRMATION

Error

The Student Identification Number you entered does not match your recorded Student Identification Number. Declaration Confirmation must be entered.
Additional Supplementary Amount for Asian Language Study must be a valid number.
Tax File Number is invalid.



OS-HELP debt confirmation 1291A

Before completing this form, you **must** read the OS-HELP statement of terms and conditions booklet, available at www.studyassist.gov.au.

You must:

- complete this form if you want to receive an OS-HELP loan;

9. Once you submitted the eCAF without error, you should be able to receive a warning message to remind you that OS-HELP form will **NOT** be automatically approved. The Status of “**Submitted By Student**” means you have successfully lodged an OS-HELP eCAF. Please allow up to 2 weeks (or the processing time specified in [application procedures](#)) to have your lodgement processed.

See below an example of confirmation:

10. Please check the STATUS update within one or two weeks.

If the STATUS has been updated to “Invalid”, please check STATUS REASON and recomplete the form by clicking “Add New”. The most common invalid reasons can be

- MQ OS-HELP application required
(You need to complete the STEP ONE of [application procedures](#) before lodging OS-HELP eCAF)
- Loan Limit exceeded
(You have submitted an incorrect loan amount which exceeded the loan limit)
- Loan commencement date incorrect
(Item 5 on eCAF must be the same as the overseas course start date on MQ OS-HELP form)
- Ineligible application declined

	Form Type	Status	Status Reason	Mismatch Reason	Date Submitted	Time Submitted
View Cancel	OS-HELP Debt Confirmation - Overseas Study ONLY	Invalid	Loan commencement date incorrect		21-Oct-2015	15:42:28
View Cancel	Request for Commonwealth Support and HECS-HELP	Approved			18-Feb-2013	11:53:03

[Add New](#) [Cancel](#)

If you cannot detect an error then seek the assistance of a MacAbroad /Student Exchange Team via email mi.exchange@mq.edu.au

If the STATUS has been updated to “Approved”, you will be able to receive a final approval email soon. From the date of approval, please allow up to 4- 6 weeks for the fund to be deposited into your nominated bank account.