



# Tax File Number (TFN) mismatches

## Factsheet for students

### Why do I need to supply my TFN to access a HELP or VET Student Loan?

Because loan repayments are made through the tax system, you need to provide a TFN when you request access a Higher Education Loan Program (HELP) loan or a VET Student Loan.

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?

You can apply to the ATO for a TFN at [www.ato.gov.au/TFN](http://www.ato.gov.au/TFN).

### I have given my TFN, but my education provider is telling me that it is wrong. What is happening?

The personal details you provide in your enrolment must match the personal details you have given to the ATO in order for you to access a loan.

If your personal details (TFN, name, date of birth or address) do not match, you will not be able to proceed until you fix the mismatch.

For example, if your name is 'Jessica Smith' on your ATO record and you use 'Jess Smith' in your enrolment, a mismatch will occur.

A mismatch will also occur if your address with the ATO is your parent's address and you enrol with a new address.

### How do I fix a mismatch?

Follow the steps below to fix a mismatch.

## 1. Check and update your personal details with the ATO.

1. Log on to your myGov account at [www.my.gov.au](http://www.my.gov.au).
2. Click on the link to the ATO.
3. Click on 'My profile' and then 'Personal details'. This page will show your TFN, name, date of birth and address currently held by the ATO.
4. Update any details that are no longer up to date using the links on the page.

Need help with using myGov?

If you need help with using your myGov account, please contact [myGov helpdesk](#).

## 2. Check if your personal details with ATO match your personal details in the enrolment

1. Once you have updated your personal details with the ATO, check these against the details you have given in your enrolment.
2. Update any differences to ensure your personal details match your ATO record.
3. Notify your education provider once you have updated your personal information. The education provider will be able to check if the details match.

## What happens if I don't fix a 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. It is against the loans and repayment rules.

If a relative or friend would like to help you pay some of your education fees, they can:

- make a partial or full upfront payment to your education provider
- make a [voluntary repayment](#) on your debt. More information on voluntary repayments is available at the [ATO](#).

## Where can I get more help?

For help with applying for a TFN or checking and updating your personal details with the ATO, please contact the [ATO](#).

For help with accessing or updating your details with your education provider, please contact the student administration services at your provider.