

How to complete your government assistance forms

Completing an electronic Commonwealth Assistance Form (eCAF) in eStudent

Which government forms do I need to submit?

Use the table below to determine which form(s) you must submit

What is my residency status?

	Australian citizen	Permanent Resident (Non-Humanitarian)	Permanent Humanitarian Visa holder	New Zealand citizen	Eligible New Zealand Special Category Visa (SCV) Holder
What place have I been offered?	Commonwealth Supported Place (CSP)	HECS-HELP* SA-HELP	HECS-HELP* SA-HELP	HECS-HELP*	HECS-HELP* SA-HELP
	Domestic Fee paying (DFEE)	FEE-HELP SA-HELP	Not eligible	FEE-HELP SA-HELP	Not eligible SA-HELP

- The CSP and HECS-HELP form is compulsory for students offered a Commonwealth Supported Place (CSP). You must complete this form to enable you to enrol in unit/s.
 - This applies even if you are an Australian citizen who wishes to make full upfront payment instead of using a HECS-HELP loan or you are a Permanent Resident (non-humanitarian visa holder) or non-eligible New Zealand citizen who must pay the University upfront
 - See page 4: [What's the difference between the forms](#) for further information

OS-HELP form: If you're trying to complete this form (as advised to do so by the Macquarie Abroad team), please refer to this [webpage](#) instead.

How do I complete these forms?

1. Log onto [eStudent](#)
2. Click on the 'My Offer' or 'My Finances' tab
3. Click 'Submit Commonwealth Assistance Form (eCAF)'
4. Select 'Add New' for the course you are currently 'Admitted' into or choose your most recent 'Offered' course.
5. The available forms will appear. Select 'Complete Form' for form you are after and complete it.
6. Once submitted, if all details are correct, you should receive a message in 'green' advising the form has been approved*

* If not, there was likely an error with the details submitted. Please attempt to submit the form again

- If you're a [New Zealand citizen](#) and believe you satisfy the long-term residency in Australia criteria for HELP Assistance, you will need provide evidence to the University (via email to ecaf@mq.edu.au) by the relevant census date, before you can be assessed as being eligible for a HELP loan (*see the NZ SCV section below for more information*).
- If you're a [Higher Degree Research \(HDR\)](#) student charged an Out-Of-Time (OOT) fee, your FEE-HELP form must be manually checked before being approved. Please wait a few days for this to occur.

Remember: HECS-HELP AND FEE-HELP forms allow you to defer your tuition fees only. These forms will not defer the [Student Services and Amenities Fee \(SSAF\)](#).

A **separate** SA-HELP form must be submitted by the relevant census date to allow you to defer your SSAF.

Student Services and Amenities Fee (SSAF)

This is an amount charged to most domestic students studying on campus. It provides funding for student support services such as campus wellbeing, sport and recreation facilities, food and beverage operations.

As advised above, you will need to complete a **separate SA-HELP form** for your course by the census date, to defer the SSAF if you are eligible to do so.

For further information on the SSAF, please refer to our website [here](#).

New Zealand Special Category Visa (SCV) Holders

If you are a New Zealand Citizen on a Special Category Visa (SCV), you may be eligible to defer your fees, provided you meet certain long-term residency in Australia requirements. You will need provide documents to the University, by the relevant census date, to be assessed as being an eligible SCV holder. To find out more information about meeting eligibility requirements and how to defer, [here](#).

What if I don't have a Tax File Number?

If you are eligible to, and wish to defer your fees via a HECS-HELP loan, you will need to provide the University with your Tax File Number (TFN) *by the census date of your first study period*.

What is the census date?

The census date in each session is the last date that you can withdraw from a unit without incurring any academic penalty or financial liability for the unit.

You can view the census dates for each session [here](#).

Don't have a Tax file number just yet?

1. Complete the HECS-HELP form and:

- In **Question 12** in Section D Tax File Number, click the box: *"I do not want a HECS-HELP loan. I am applying for a CSP only and will pay my student contribution upfront and in full"*
- In **Question 13**, Section E Declaration, **do not** click the two check boxes: 'Requesting a HECS-HELP loan'.

Don't worry – you won't need to pay your fees upfront as long as you provide your TFN *before* the census date.

2. [Apply for a TFN](#) – keep in mind it may take up to 28 days for the ATO to process.

3. Once you have received your TFN, send an email to ecaf@mq.edu.au including:

- Your name
- Student ID
- TFN (with no gaps)

4. If it's getting close to the census date and you still haven't received your TFN – you'll need to at least show that you have lodged an application for one by the census date via email to ecaf@mq.edu.au, and provide one of the following:

- i. *Certificate of Application for a TFN* (as issued by the ATO); OR
- ii. *TFN Application Summary* **with** the receipt from Australia Post

* Your application is incomplete if you haven't attended an interview with Australia Post yet (to have your ID checked and then lodged your application)

Please note: You must have a TFN to complete a FEE-HELP or SA-HELP form.

What's the difference between the forms?

There are four types of eCAFs:

1. CSP and HECS-HELP form

All students in a [Commonwealth Supported \(CSP\)](#) program must complete a HECS-HELP form, by the relevant census date. CSP means your tuition fees are being partially subsidised by the government so the fees you are liable for (called student contribution) are lower.

All domestic students offered a CSP program must complete this form before they can enrol -

If you are an **Australian Citizen, Permanent Humanitarian Visa Holder or eligible New Zealand Special Category Visa (SCV) Holder (who meets long-term residency in Australia criteria)**: You must also provide your Tax File Number (TFN) on this form by the relevant census date, to be eligible to use HECS-HELP to defer your CSP tuition fees to the Australian Taxation Office (ATO).

If you are a **Permanent Resident (non-humanitarian visa holder) or non-eligible New Zealand citizen**: You are eligible for the subsidised tuition fees (CSP part) only but not eligible to use a HECS-HELP loan.

2. FEE-HELP form

Australian Citizens, Permanent Humanitarian Visa Holders or eligible New Zealand SCV Holders who are in a [Domestic Full Fee \(DFEE\) paying](#) program, can use FEE-HELP to defer their tuition fees to the ATO. A FEE-HELP form with your TFN must be completed by the relevant census date to be eligible however.

3. Student Services and Amenities Fee HELP (SA-HELP) form

This form is used to defer the [Student Services and Amenities Fee \(SSAF\)](#) specifically.

Australian Citizen, Permanent Humanitarian Visa Holders or eligible New Zealand SCV Holder who wishes to defer their SSAF to the ATO, you can do so by submitting a **separate** SA-HELP form on eStudent by the relevant census date.

Remember: HECS-HELP and FEE-HELP forms only allow you to defer your tuition fees. A separate SA-HELP form is required to defer your SSAF.

4. OS-HELP form

OS-HELP is a loan that assists eligible Commonwealth Supported students to undertake a portion of their studies overseas. You can refer to this [application procedures webpage](#) for further information on OS-HELP. Only applicants who have received eligibility approval notification from the Macquarie Abroad Team will need to complete the OS-HELP form.



You can find out more about the various HELP loans on the government's [StudyAssist webpage](#)

Do you have a question?

You can send an email to: ecaf@mq.edu.au (and include your Student ID Number), or phone Student Connect on +61 2 9850 6410.