



ELECTRONIC COMMONWEALTH ASSISTANCE FORM (ECAF)

The eCAF is the online system for students to request a VET Student Loan. It provides students with a secure and easily accessible way to complete an application for Commonwealth assistance.

This fact sheet describes how students can request a VET Student Loan using the eCAF, and provides answers to frequently asked questions about the online system.

Students should refer to the 'eCAF Flow Diagram' on page 4 for an overview of the process when requesting a VET Student Loan. The diagram describes each of the steps involved and refers students to frequently asked questions for steps marked with a troubleshooting icon (⚠).

Frequently Asked Questions

1. Where do I access the parent/guardian consent form?

You can find the VET Student Loans Parental Consent Form under 'Fact Sheets and Forms' on the [VET Student Loans website](#).

If you are aged under 18 years, and are not assessed as 'independent' by Centrelink for the purpose of youth allowance, you must return to your training provider (provider) the completed consent form signed by your parent or guardian prior to requesting a VET Student Loan.

2. I have not received an email invitation with my login details to the VET Student Loans eCAF. What should I do?

You will need to raise this matter with your provider as the invitation email will only be sent once your provider uploads your enrolment data in the eCAF system. Your invitation email will include your passkey and a link to the eCAF system.

3. I cannot sign into the eCAF system because I receive an error message that says my eCAF record is locked or my passkey is incorrect. How do I fix this problem?

When signing into the eCAF system, you will be asked to enter your passkey and verify your date of birth. When entering your passkey, it is recommended that you copy and paste the exact passkey into the field and ensure no extra spaces are added at the end.

Your eCAF record may be locked because the date of birth you entered does not match the date of birth your provider entered in the eCAF system. If this is the case, you should contact your provider to correct your date of birth as recorded in the eCAF system. Once your provider corrects this information, you can sign into the system using the passkey provided in the invitation email.

If your date of birth and passkey are both correct, there may be some local issues on your device that are preventing you from accessing the eCAF system. Please try accessing your eCAF on a desktop computer or a different device. If you still have issues, you should contact your provider to check that they have your correct information.

4. I have watched the financial literacy video and selected an answer to the first question of the quiz. However, I cannot move onto the next question. How do I proceed?

You must answer 'Yes' or 'No' for **ALL** of the question's components before you can continue.

The 'Next' button will remain greyed out until you have answered all the question components as specified.

5. The prepopulated information in my eCAF is incorrect. How can I correct this?

You should raise these errors with your provider as it may have incorrectly entered your enrolment information in the eCAF system. **Do not** submit the eCAF until your provider has updated the information.

Once your provider corrects your enrolment information, you can submit your eCAF.

6. How do I complete the eCAF if I do not have a Tax File Number?

If you do not have a Tax File Number (TFN) you must apply for one. You can then obtain a *Certificate of application for a TFN* or a copy of your online application summary and barcode matched receipt issued by Australia Post. The certificate is available from the Australian Taxation Office (ATO) after you apply for a TFN. On obtaining the certificate or receipt, you are required to scan and upload it to your eCAF before you submit the form.

You **MUST** advise your provider as soon as you receive your TFN from the ATO. Your provider will then 'open up' your eCAF to put it into 'revision status', whereupon you will receive an email with a link to the eCAF where you must enter your TFN.

Once you have done this, your eCAF will be resubmitted to your provider. **Note that if you do not provide your TFN you will not be able to use a VET Student Loan for that study period.**

7. I want to request a VET Student Loan, but I cannot submit my eCAF because I receive an error message that says I need to wait at least two business days from the Enrolment Date before submitting. How do I fix this problem?

You cannot request a VET Student Loan within two business days of the date you enrol.

This two business day gap ensures you have time to consider your enrolment and study decisions and your request for a VET Student Loan before submitting an eCAF. The two day gap requires two **business** days to pass. For example, if you enrol on a Monday, you cannot submit your eCAF until the following Thursday. Similarly, if you enrol on a Wednesday, you cannot submit your eCAF until the following Monday (or Tuesday if Monday is a public holiday).

Please contact your provider if you cannot submit your eCAF after the two business day gap has expired.

8. How long do I have to complete my eCAF to access a VET Student Loan?

You must verify and submit your eCAF on or before the first census day for the approved course from which you would like the loan to apply. If you submit your eCAF after a census day, you will not receive the loan to cover your course fees for the study period related to that previous census day. The eCAF system will not allow you to submit the form **if the census day on the form has passed**. You should contact your provider to change your loan request to a later census day.

An unsubmitted eCAF will expire 12 weeks after you are sent an invitation to access the eCAF system to request a VET Student Loan.

9. I have successfully submitted my eCAF to request a VET Student Loan, but I have now noticed a mistake on it. How do I correct this?

You will need to contact your provider directly to ask it to revise your information in the eCAF system. Once your provider has updated the information in the eCAF, you will receive an 'open for revision' email. Please review the revised information and 'resubmit' the eCAF. Note that not all fields can be revised. Speak with your provider for more information.

10. I have successfully submitted my eCAF to request a VET Student Loan, but I have not heard anything since. What should I do?

Once you successfully submit your eCAF, you will receive an automatic email receipt with a copy of your completed form. This email confirms you are approved for a VET Student Loan, subject to you meeting all the VET Student Loans eligibility requirements and conditions. Your provider will also issue you with a VET Student Loans statement of covered fees, fee notice and, after the census day, a Commonwealth Assistance notice which will provide details of the amounts of your loan.

If you need your eCAF email receipt to be resent, please contact your provider.

11. What is the student engagement and progression requirement? What do I need to do to meet it?

To continue accessing a VET Student Loan, you must demonstrate to the Department of Employment, Skills, Small and Family Business that you are a genuine student, continuing with your studies.

To do this, you must complete a Progression Form in the eCAF system at least twice each calendar year. The Progression Form is accessible through an email sent to you from 'eCAFsystem@education.gov.au' with the subject 'Your VET Student Loan — response required'. You will usually be prompted to complete Progression Forms in February, June and October each year for the duration of your course. The form asks if you intend to continue studying and accessing a VET Student Loan, and contains a short survey. This student engagement and progression requirement process is part of the increased protections for students accessing the VET Student Loans program.

You will have 14 days from the date you receive the email to complete the Progression Form. If you do not complete it in time, contact your provider.

If you do not confirm your continuing engagement and participation using the Progression Form, you may be ineligible to continue accessing a VET Student Loan for the rest of your course.

If you have any further questions, please submit a 'VET Student Loan enquiry form' found at the bottom of the [VET Student Loans student information page](#).

For VET Student Loans information, a list of approved courses, relevant caps, and a list of approved course providers visit [VET Student Loans](#).

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eCAF FLOW DIAGRAM

