

# Tax file number and superannuation



## 16. Tax file number and superannuation

### What is a tax file number (TFN)?

This is your personal reference number for the tax and superannuation systems issued by the [Australian Tax Office](#) (ATO).

### How do I get a TFN?

Australian resident students can apply for a TFN online and have their identity verified through an interview at a participating Australia Post office.

Foreign passport holders who meet the conditions can apply online.

See the information on how to apply for a [Tax file number](#) on the ATO website.

## What is superannuation?

Superannuation, or super, is money that is set aside when you are working to live on in your retirement. Super contributions usually start when you begin working and your employer pays a percentage of your wage or salary to a superannuation fund.

Your employer will need your TFN to pay your super contributions.

You can find out more about [super](#) on the ATO website.

## What other services does the ATO provide?

The ATO website has lots of information including lodging your tax return, income and deductions and work-related expenses. Visit the ATO website to [learn more](#).

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