

The F Word How To Survive Your Family Full Version

the f word how to survive your family

Navigating family relationships can sometimes feel overwhelming, especially when conflicts, misunderstandings, or differing values come into play. The phrase "the f word" in this context refers humorously to "family" and the challenges it entails. Surviving your family doesn't mean avoiding them altogether but rather developing effective strategies to maintain your mental health, foster positive interactions, and set healthy boundaries. This comprehensive guide offers practical advice, tips, and insights to help you thrive within your family environment, making gatherings more manageable and relationships more meaningful.

Understanding Family Dynamics

The Importance of Recognizing Family Patterns

Every family has its unique dynamics shaped by history, personalities, communication styles, and cultural backgrounds. Recognizing these patterns helps you anticipate challenges and identify triggers.

- Identify recurring conflicts: Are disagreements about money, boundaries, or values? Knowing common issues helps you prepare.
- Understand communication styles: Does your family communicate directly or indirectly? Recognizing this can prevent misunderstandings.
- Acknowledge family roles: Roles like the peacemaker, the scapegoat, or the overachiever influence interactions and expectations.

Accepting What You Cannot Change

While you can't control your family's behavior, acceptance can reduce frustration.

- Focus on your reactions and choices.
- Recognize that family members have their own journeys and flaws.
- Practice radical acceptance to foster peace.

Strategies to Survive and Thrive

Setting Healthy Boundaries

Boundaries are essential for maintaining your mental health and personal space.

Steps to establish boundaries:

- Identify your limits: Know what behaviors or topics are unacceptable.
- Communicate clearly: Use assertive language to express your boundaries.
- Be consistent: Enforce boundaries consistently to ensure respect.
- Practice self-care: Recognize when to step back or take a break.

Examples of boundaries:

- Limiting discussions on sensitive topics.
- Deciding not to attend certain family events.
- Setting time limits for interactions.

Effective Communication Techniques

Communication is key to reducing misunderstandings and conflicts.

- Use "I" statements: Express feelings without blame (e.g., "I feel overwhelmed when...").
- Active listening: Show empathy and understanding.
- Stay calm: Keep your tone even, even during disagreements.
- Avoid escalation: Recognize when to pause or disengage.

Managing Expectations

Realistic expectations prevent disappointment.

- Understand that family members may not change.
- Accept imperfections and focus on what you can control.
- Celebrate small victories and positive interactions.

Self-Care and Emotional Resilience

Prioritize Your Well-Being

Taking care of your mental and physical health is paramount.

- Engage in regular exercise.
- Practice mindfulness, meditation, or deep breathing.
- Ensure adequate sleep and nutrition.
- Seek hobbies and activities that bring joy.

Building a Support System

Outside your family, cultivate friendships and community connections.

- Talk to trusted friends or mentors.
- Join support groups related to family issues.
- Seek professional help, such as therapy or counseling, when needed.

Developing Emotional Resilience

Strengthening your resilience helps you bounce back from family conflicts.

- Practice gratitude to shift focus from negativity.
- Reframe negative thoughts into positive or neutral ones.
- Maintain perspective: not all family issues are permanent.

Handling Difficult Family Members

Strategies for Dealing with Toxic or Challenging Individuals

Some family members may consistently cause stress or harm.

- Limit interactions when necessary.
- Avoid engaging in heated arguments.
- Use the "grey rock" method?be uninteresting to discourage manipulation.
- Keep conversations brief and focused.

When to Seek External Support

If family issues become overwhelming:

- Consult mental health professionals.
- Attend family therapy if all parties are willing.
- Establish a safety plan if there's abuse or violence.

Special Tips for Holiday and Family Gatherings

Preparation Is Key

Plan ahead to reduce stress.

- Decide which topics to avoid.
- Prepare neutral responses for common questions.
- Bring your own food or activities to stay comfortable.

Managing Expectations During Gatherings

Remember that family events are about connection, not perfection.

- Focus on positive interactions.
- Practice patience and empathy.
- Allow yourself to leave early if necessary.

Self-Check After Events

Reflect on how you felt and what could be improved.

- Journal your experiences.
- Recognize your achievements in handling interactions.
- Plan for future strategies.

Long-Term Tips for Maintaining Healthy Family Relationships

Focus on Quality Over Quantity

Prioritize meaningful interactions.

- Spend time with family members who uplift you.
- Limit engagement with toxic individuals.

Develop Personal Boundaries and Values

Stay true to yourself.

- Communicate your values clearly.
- Don't compromise your integrity for family approval.

Maintain Independence and Self-Identity

Stay grounded in your own life.

- Pursue personal goals.
- Cultivate hobbies and friendships outside the family.

Conclusion: Surviving with Grace and Strength

Surviving your family requires patience, boundaries, and self-awareness. Remember, you can't change others, but you can control your reactions and environment. By implementing effective communication, practicing self-care, and setting healthy boundaries, you turn challenging family dynamics into opportunities for growth and understanding. Ultimately, nurturing your well-being allows you to enjoy the moments that truly matter, transforming "the f word" into a manageable and even rewarding aspect of your life.

Keywords: how to survive your family, family dynamics, setting boundaries, effective communication, family conflicts, coping strategies, self-care, emotional resilience, managing difficult relatives, family gatherings, mental health, family relationships.

The F Word: How to Survive Your Family

Navigating family relationships can often feel like walking a tightrope—balancing love, obligation, confusion, and frustration. When tensions run high or the dynamics become overwhelming, it's easy to feel like the f word—that is, frustrated, flustered, or even downright furious. But surviving your family doesn't mean avoiding them altogether; it's about developing strategies to maintain your mental health, set boundaries, and foster healthier interactions. In this guide, we'll explore practical ways to handle family challenges, cope with difficult situations, and ultimately thrive despite the chaos.

Understanding the Family Dynamic

Before diving into strategies, it's essential to understand the nature of family relationships. Families are often built on a foundation of unconditional love, shared history, and emotional bonds. However, they can also be sources of tension, unresolved conflicts, and miscommunication.

Why family stressors hit differently:

- Emotional investment: Family members often evoke deep feelings, both positive and negative.
- History and expectations: Long-standing patterns and expectations can create pressure.
- Lack of boundaries: Sometimes, families blur personal boundaries, leading to feelings of intrusion or neglect.

Recognizing these factors helps in framing your approach to surviving and thriving despite the challenges.

Setting Boundaries: The First Line of Defense

One of the most effective ways to survive family conflicts is by establishing clear boundaries. Boundaries are the limits you set regarding what you find acceptable or unacceptable in interactions.

Why boundaries matter:

- Protect your mental health.
- Reduce feelings of resentment.
- Clarify expectations and prevent misunderstandings.

How to set boundaries effectively:

- Identify your limits: Know what behaviors or topics trigger stress.
- Communicate clearly: Use "I" statements (e.g., "I feel uncomfortable when...").
- Be consistent: Enforce boundaries calmly and consistently.
- Practice saying no: Respectfully decline requests or comments that cross your limits.
- Adjust as needed: Boundaries can evolve; revisit and modify them over time.

Strategies for Managing Difficult Family Interactions

When family interactions become tense or toxic, having a set of coping strategies can help you stay grounded.

- Practice Emotional Detachment

You don't have to take everything personally. Detaching emotionally allows you to observe interactions without becoming overwhelmed.

- Visualize yourself as an outsider observing the situation.
- Remind yourself that their behavior reflects their issues, not your worth.

- Use the 'Pause and Breathe' Technique

When emotions escalate:

- Take a deep breath.
- Count to ten before responding.
- Step away if necessary to regain composure.

This prevents impulsive reactions that can escalate conflicts.

- Focus on Active Listening

Sometimes, family conflicts stem from miscommunication.

- Listen attentively without interrupting.
- Reflect back what you hear to confirm understanding.
- Validate their feelings without necessarily agreeing.

This can de-escalate arguments and promote mutual respect.

- Choose Your Battles Wisely

Not every comment or disagreement warrants a response.

- Ask yourself if addressing the issue is worth the emotional toll.
- Let minor annoyances go when possible.
- Save your energy for meaningful conversations.

Coping Mechanisms and Self-Care

Surviving family isn't just about managing interactions—it's also about taking care of yourself.

Self-care tips include:

- Create a safe space: Have a personal retreat at home where you can decompress.
- Engage in activities you love: Hobbies, exercise, meditation, or journaling.
- Seek support outside the family: Friends, therapists, or support groups.
- Set realistic expectations: Recognize that your family may never meet all your needs.
- Practice mindfulness: Stay present and reduce anxiety through meditation or deep breathing.

Handling Specific Family Challenges

Certain issues tend to recur in family dynamics. Here's a look at common challenges and ways to address them.

A. Dealing with Manipulation or Guilt-Tripping

Family members may use guilt to control or influence your decisions.

Strategies:

- Recognize manipulation tactics.
- Respond assertively: "I understand you're upset, but I need to make my own choices."
- Stand firm on your boundaries and decisions.
- Limit exposure if manipulation persists.

B. Navigating Conflicts During Gatherings

Family gatherings can be breeding grounds for disagreements.

Tips:

- Have a plan to exit conversations that turn toxic.
- Focus on neutral topics.
- Use humor or redirect the conversation.
- Remember, it's okay to take breaks or leave early.

C. Managing Criticism and Judgment

Criticism can be hurtful, especially when delivered in subtle or overt ways.

Approach:

- Don't internalize negative comments.
- Respond politely: "Thank you for your input, but I've made my decision."
- Limit interactions with overly critical family members when possible.

When to Seek External Help

Sometimes, family conflicts can become overwhelming or abusive. In such cases:

- Recognize signs of emotional, physical, or verbal abuse.
- Reach out to mental health professionals or support organizations.
- Consider family counseling or mediation if all parties are willing.
- Prioritize your safety and well-being above all.

Building Your Support Network

Surviving your family doesn't mean doing it alone. Cultivate relationships outside your family circle to maintain emotional resilience.

- Connect with friends who understand and support you.
- Join community groups or online forums.
- Engage with mental health professionals for guidance.

Final Thoughts: Embrace the F Word with Resilience

Surviving your family is about more than just enduring—it's about finding ways to thrive despite difficulties. Recognize that families are complex, and nobody has a perfect relationship with every member. By setting boundaries, practicing self-care, and developing coping strategies, you can

navigate family dynamics with greater confidence and peace.

Remember, it's okay to prioritize your mental health and to seek help when needed. The goal isn't to change your family but to change how you respond to and manage those relationships. With patience, resilience, and a strategic approach, you can survive and even find moments of joy and connection amid the chaos.

In conclusion, understanding the dynamics at play, establishing healthy boundaries, and practicing self-care are essential tools in your arsenal to survive your family. While the journey may be challenging, it's also an opportunity for growth, self-awareness, and ultimately, a more peaceful coexistence.

Question What are some effective strategies to handle family conflicts discussed in 'The F Word: How to Survive Your Family'? The book suggests setting boundaries, practicing active listening, and maintaining a sense of humor to navigate family disputes more effectively. **How does 'The F Word: How to Survive Your Family' recommend managing holiday family gatherings?** It recommends planning ahead, setting clear expectations, and having an exit strategy to maintain your sanity during holiday events. **What role does self-care play in surviving family relationships according to the book?** Self-care is emphasized as essential; prioritizing your mental and emotional well-being helps you stay resilient amidst family stress. **Are there any specific communication techniques highlighted in 'The F Word' to improve family interactions?** Yes, techniques like 'I' statements, validating feelings, and avoiding blame are highlighted to foster healthier communication. **Does the book offer advice on setting boundaries with difficult family members?** Absolutely, it stresses the importance of clearly defining what is acceptable, asserting yourself respectfully, and knowing when to step back for your own peace.

Related keywords: family conflict, communication tips, family boundaries, conflict resolution, toxic family, emotional boundaries, family therapy, surviving family gatherings, setting limits, family dynamics

How Do I Find My Tax File Number

How Do I Find My Tax File Number?

If you're wondering, **how do I find my tax file number**, you're not alone. Your Tax File Number (TFN) is a unique identifier issued by the Australian Taxation Office (ATO) that plays a crucial role in managing your tax and superannuation affairs. Whether you've lost your TFN, never received it, or simply need to locate it for a specific purpose, understanding where to find it and how to retrieve it is

essential. This comprehensive guide will walk you through the various methods to find your TFN, explain why it's important, and provide tips to keep your number secure.

Understanding the Importance of Your Tax File Number

Before diving into how to locate your TFN, it's helpful to understand why it's so vital. Your TFN:

- Is used to identify you in the tax and superannuation systems.
- Helps ensure you pay the correct amount of tax.
- Allows the ATO to keep accurate records of your income and tax obligations.
- Is necessary when lodging your tax return or applying for government benefits.
- Is required for opening certain bank accounts and superannuation funds.

Losing or forgetting your TFN can cause delays in processing your tax documents or accessing benefits. Therefore, it's crucial to know how and where to find your TFN when needed.

Where Can I Find My Tax File Number?

There are several official and secure ways to locate your TFN. Here's a breakdown of the most common methods:

1. Check Your Previous Tax Documents

Your TFN is often printed on various tax-related paperwork. Review the following documents:

- Income Tax Return Notices of Assessment: Your TFN is usually listed on your Notice of Assessment.
- PAYG Payment Summaries: Employers sometimes include your TFN on payment summaries or income statements.
- Superannuation Statements: Some super funds include your TFN on annual statements.
- Payment Summaries or Group Certificates: If you have these documents from previous employment.

2. Look for Correspondence from the ATO

If the ATO has previously contacted you regarding your tax or superannuation, your TFN may be included in:

- Letters or notices sent by the ATO.
- Your online inbox if you've registered for the ATO's online services.

3. Access Your MyGov Account

If you've linked your MyGov account to the ATO, you can easily find your TFN online:

- Log in to your my.gov.au account.
- Navigate to the 'Tax' section.
- View your tax details, where your TFN is displayed.

This is one of the most convenient and secure methods to retrieve your TFN if you have online access set up.

4. Contact Your Previous Employer or Financial Institution

Employers and banks often record your TFN for payroll and financial purposes:

- Employers: Contact your HR department or payroll provider.
- Banks and Super Funds: Contact your bank or superannuation fund directly and verify your identity to request your TFN.

5. Contact the Australian Taxation Office Directly

If other methods aren't successful, you can request your TFN directly from the ATO:

- Phone: Call the ATO on 13 28 61 (inside Australia).
- In-Person: Visit an ATO shopfront or service centre.
- Mail or Fax: Submit a request form, available on the ATO website, along with proof of identity.

Note: You'll need to verify your identity to protect your personal information.

How to Retrieve Your TFN if You've Lost It

Losing your TFN can be stressful, but the ATO provides secure ways to recover it:

1. Use Your MyGov Account

As mentioned, logging into your MyGov account linked to the ATO is usually the easiest way. Follow these steps:

- Sign in to my.gov.au.
- Select ?Tax? from the menu.
- View your tax details, including your TFN.

2. Contact the ATO

If you're unable to access your MyGov account, contact the ATO directly:

- Call the ATO on 13 28 61.
- Be prepared to answer security questions to verify your identity.
- Once verified, the ATO can provide your TFN over the phone or via secure mail.

3. Check Old Documents

Review previous tax returns, payment summaries, or correspondence that might include your TFN.

4. Engage with Your Financial Institutions

Banks or superannuation funds where you have accounts may have your TFN on record. Contact them with proof of identity to retrieve it.

How to Keep Your TFN Safe

Once you've found your TFN, it's important to keep it secure to prevent identity theft or fraud. Here are some tips:

- Do not share your TFN unless it's necessary for official purposes.
- Store your TFN in a secure location, such as a password-protected digital file or a locked physical safe.
- Be cautious about sharing your TFN over the phone or online, and verify the recipient's identity.
- Avoid carrying your TFN card or document with you unless required, to reduce the risk of loss or theft.

Frequently Asked Questions About Finding Your TFN

Can I Find My TFN on My Tax Return?

Yes, your TFN is typically printed on your Notice of Assessment or other tax documents like payment summaries.

Is My TFN Available Through MyBank?

Banks may record your TFN if you have provided it for superannuation or investment accounts, but they usually don't display it publicly. Contact your bank with proof of identity to access it.

What Should I Do If I Suspect Someone Else Has My TFN?

If you believe your TFN has been compromised, contact the ATO immediately to report potential identity theft and take necessary steps to protect your information.

Summary of Steps to Find Your TFN

- Review your previous tax documents and correspondence.
- Log into your MyGov account linked to the ATO.
- Contact your employer or superannuation fund.
- Reach out directly to the ATO via phone or in person.
- Keep your TFN secure once you've retrieved it.

Conclusion

Knowing how to find your Tax File Number is essential for managing your tax obligations and accessing government services smoothly. Whether through your records, online portals like MyGov, or direct contact with the ATO, there are multiple secure ways to retrieve your TFN when needed. Remember to keep your TFN information safe and confidential to protect yourself from identity theft. If you're ever unsure or unable to locate your TFN, don't hesitate to contact the ATO for assistance ? they are there to help you navigate the process securely and efficiently.

How Do I Find My Tax File Number? An Expert Guide to Locating Your Tax Identification

In the realm of personal finance and taxation, your Tax File Number (TFN) is a crucial piece of information. It acts as your unique identifier within the Australian taxation system, enabling the Australian Taxation Office (ATO) to process your tax returns, manage your superannuation, and ensure compliance with tax laws. Despite its importance, many individuals find themselves asking, "How do I find my tax file number?" If you're in this situation, worry not?this comprehensive guide will walk you through the process step by step, providing clarity and confidence in retrieving your

TFN efficiently.

Understanding the Significance of Your Tax File Number

Before diving into how to find your TFN, it's vital to appreciate why this number matters. Your TFN is essentially your personal key to the Australian taxation system. It:

- Ensures your tax records are accurately linked to you.
- Simplifies the process of lodging tax returns.
- Facilitates correct withholding tax deductions from your income.
- Is necessary for setting up and managing superannuation accounts.
- Protects your financial identity by uniquely identifying you within government systems.

Losing or misplacing your TFN can lead to delays in tax processing, incorrect tax withholding, and potential penalties. Therefore, knowing how to locate your TFN swiftly is an essential aspect of managing your financial affairs.

How Do I Find My Tax File Number? Step-by-Step Guide

Locating your TFN involves understanding the various sources where it might be stored or recorded. Here's an in-depth look at the methods available to you.

1. Check Your Official Documentation

The first step in your search should be to examine any official correspondence or documents you've received from the ATO or related financial institutions.

Common documents containing your TFN include:

- Tax Return Notices of Assessment: After lodging your tax return, the ATO provides a Notice of Assessment that includes your TFN.
- PAYG Payment Summaries or Payment Summaries: Employers often include your TFN on these summaries.
- Superannuation Statements: Your super fund statements may display your TFN.
- Annual Tax Statements from Financial Institutions: Banks, investment firms, or other financial entities may include your TFN in their annual summaries.
- Previous ATO Correspondence: Any letters or notices from the ATO may mention your TFN.
- Superannuation Fund Communications: Statements or correspondence from your super fund often contain your TFN.

Tip: Always store these documents in a safe, accessible location for future reference?digital copies can be stored securely in cloud services, while physical copies should be kept in a dedicated file or safe.

2. Access Your MyGov Account

The Australian government?s MyGov portal is a centralized platform that links to various government services, including the ATO. If you have an active MyGov account linked to the ATO, retrieving your TFN is straightforward.

Steps to find your TFN via MyGov:

- Log in to Your MyGov Account: Visit my.gov.au and sign in using your credentials.
- Link or Access Your ATO Account: If not already linked, follow prompts to connect your ATO account.
- Navigate to the ATO Section: Once inside, locate the section labeled ?Tax? or ?Australian Taxation Office.?
- View Your TFN: The ATO dashboard will display your personal details, including your TFN.

Note: If you haven?t set up a MyGov account or linked it to the ATO, this method won?t be immediately available. Setting up a MyGov account is free and straightforward, but it requires verifying your identity.

3. Contact the Australian Taxation Office Directly

If you are unable to locate your TFN through your documents or online accounts, contacting the ATO directly is an effective fallback.

How to contact the ATO:

- Phone: Call the ATO?s individual inquiries line at 13 28 61 (from within Australia). Be prepared to verify your identity through questions related to your personal details, previous tax lodgements, or superannuation accounts.
- In Person: Visit your local ATO shopfront or service center with appropriate identification.
- Online Contact: Use the ATO?s secure messaging service via your myGov account if linked, or submit an enquiry through their online contact forms.

Important: Due to privacy and security measures, the ATO will only disclose your TFN after verifying

your identity. This process may involve confirming details such as your full name, date of birth, address, and other identifiers.

4. Review Your Financial and Employment Records

Employers, payroll providers, and financial institutions typically retain records of your TFN, especially if they've issued you PAYG summaries or tax statements.

Sources include:

- Payslips: Some employers include your TFN on your pay slips.
- Superannuation Fund Statements: Your super fund statements may display your TFN.
- Bank or Investment Statements: Financial institutions often record your TFN for tax purposes.
- Previous Tax Returns: If you've lodged tax returns before, your TFN might appear on those documents.

Tip: If you have online accounts with your super fund or bank, log in to check whether your TFN is stored in your profile.

What To Do If You Can't Find Your TFN

Sometimes, despite efforts, you may still be unable to find your TFN. In such cases, it's important to understand the steps to take to avoid delays or penalties.

1. Lodge a Notice of Assessment Request

If you've previously lodged a tax return, your TFN should be on your Notice of Assessment. If you've lost this document, contact the ATO to request a copy.

2. Complete a TFN Declaration Form

If you're starting a new job and don't know your TFN, you can complete a Tax File Number Declaration form and submit it to your employer. The employer will then contact the ATO on your behalf to verify and retrieve your TFN.

3. Apply for a New TFN

In rare cases, if you cannot locate your TFN and cannot retrieve it through the above methods, you can apply for a new one by:

- Visiting an ATO shopfront or service center.
- Providing proof of identity (such as your birth certificate, passport, or driver's license).
- Completing the Application for a Tax File Number for Individuals form.

Note: Applying for a new TFN when you already have one can complicate your records, so ensure you exhaust all options to locate your existing number first.

Best Practices for Managing Your TFN

Once you've located your TFN, it's essential to manage it responsibly:

- **Keep it Secure:** Store your TFN in a safe place and avoid sharing it unnecessarily.
- **Use Digital Storage:** Save digital copies securely, using encrypted cloud storage or password-protected files.
- **Avoid Sharing:** Only provide your TFN to trusted entities such as your employer, financial institutions, or the ATO.
- **Update Your Records:** Ensure your TFN is accurately recorded in all relevant accounts to prevent issues with your tax and superannuation.

Conclusion: Your Path to Finding Your TFN Is Clear

In summary, locating your Tax File Number involves a systematic approach:

- Review your physical documents like tax notices, payment summaries, and super statements.
- Check your online portals, especially your MyGov account linked to the ATO.
- Contact the ATO directly if needed, providing necessary identification.
- Consult your previous employer or financial institutions for records.
- If all else fails, apply for a new TFN through the ATO with proper identification.

Remember, your TFN is a vital part of your financial identity in Australia. Keeping it secure and accessible ensures smooth tax dealings and peace of mind. With the guidance provided here, you should now feel equipped to find your TFN efficiently and confidently navigate your taxation responsibilities.

Disclaimer: This article is for informational purposes only and should not replace professional advice. If you're unsure about your tax situation or need specific assistance, consult a qualified tax professional or contact the ATO directly.

QuestionAnswer How can I find my Tax File Number (TFN) if I've lost it? You can retrieve your

TFN by logging into your myGov account linked to the Australian Taxation Office (ATO), contacting the ATO directly, or checking your previous tax records or notices. Is my Tax File Number (TFN) available on my payment summaries or tax documents? Yes, your TFN is usually printed on your payment summaries, income statements, or previous tax notices. If not, you can access it through your myGov account or by contacting the ATO. How do I apply for a new Tax File Number (TFN) if I don't have one? You can apply for a TFN online through the ATO's website, by completing a paper application form, or through authorized agents if you're eligible. The process is straightforward and usually free. Can I find my TFN through my employer or bank? Your employer or bank may have your TFN on file, but for privacy reasons, they cannot disclose it without your consent. You should check your payslips or bank statements first, or contact the ATO if needed. What should I do if I suspect someone else has my TFN? If you suspect your TFN has been compromised, contact the ATO immediately to report it. Do not share your TFN unnecessarily, and monitor your financial accounts for any suspicious activity. Are there any online tools to help me find my TFN? The ATO's online services via myGov allow you to access your TFN if you have previously linked your account. Otherwise, you will need to contact the ATO directly for assistance. How long does it take to get my TFN after applying? If you apply online, you can usually receive your TFN within a few days. Paper applications may take up to 28 days. It's recommended to apply early to avoid delays when filing your taxes.

Related keywords: tax file number, TFN, how to find my TFN, locate tax file number, TFN lookup, tax file number Australia, TFN application, TFN online, TFN lost, TFN confirmation

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