



Study and training support loans fortnightly tax table

Withholding tax table for fortnightly payments to a payee who has a study and training support loan debt.

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Using this tax table

This tax table is for payments made from 1 July 2025 to 30 June 2026.

Use this tax table if you make fortnightly payments and your payee has:



- given you a Tax file number declaration or Withholding declaration
- answered 'yes' to the question on whether they have a
 - Higher Education Loan Program (HELP) debt
 - VET Student Loan (VSL) debt

- Financial Supplement (FS) debt
- Student Start-up Loan (SSL) debt (includes ABSTUDY SSL debts)
- Australian Apprenticeship Support Loan (AASL) debt (formerly Trade Support Loan debt)
- fortnightly income of \$2,158 or more, if they have claimed the tax-free threshold
- fortnightly income of \$1,458 or more, if they have not claimed the tax-free threshold
- not completed a **Medicare levy variation declaration** claiming a reduction or exemption in the Medicare levy for having a spouse or dependants and low family income.

You must withhold the study and training support loans component from all of your payee's earnings, including taxable allowances, bonuses and commissions.

Do not withhold any amount for study and training support loans from lump sum termination payments.

You can also:

- use the [Study and training support loans component lookup tool \(XLSX, 24KB\)](#)  to quickly work out the fortnightly PAYG withholding component
- download and print the [Study and training support loans fortnightly tax table \(NAT 2185, PDF 1.6MB\)](#) .


Working out the withholding amount

To work out the amount you need to withhold:

1. Use the **Fortnightly tax table** to calculate the fortnightly withholding amount for your payee's earnings, allowing for any tax offsets claimed.
2. Use this study and training support loans fortnightly tax table to calculate the study and training support loans component to withhold.
3. Add the study and training support loans component to the withholding amount.

4. Withhold this amount from your payee's earnings.

Finding the study and training support loans fortnightly component


Input your payee's fortnightly earnings (ignoring any cents) into the green cell in column 1 **Fortnightly earnings** in the [Study and training support loans component lookup tool \(XLSX, 24KB\)](#) .

Then use the appropriate column to find the study and training support loans component:

- use column 2 if your payee is either
 - claiming the tax-free threshold or
 - a foreign resident
- use column 3 if your payee is not claiming the tax-free threshold.

Example: using the lookup tool

A payee has claimed the tax-free threshold and has fortnightly earnings of \$2,900.28.

Ignoring cents, input \$2,900 into column 1 in the [Study and training support loans component lookup tool \(XLSX, 24KB\)](#) . The study and training support loan's fortnightly component in column 2 is \$88.

Using a formula

The withholding amounts shown in this tax table can be expressed in a mathematical form. If you have developed your own payroll or accounting software package use **Schedule 8 – Statement of formulas** for calculating study and training support loans components.

PAYG withholding publications

You can access all PAYG withholding tax tables and other PAYG withholding publications at:

- Tax tables
- PAYG withholding.

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