



Study and training loan indexation rates

See the indexation rates on your study and training loans which have been unpaid for more than 11 months.

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What we apply indexation to

On 1 June each year, we apply indexation to the part of your accumulated study and training loan that has remained unpaid for more than 11 months. This is for:

- Higher Education Loan Program (HELP)
- VET Student Loan (VSL)
- Student Financial Supplement Scheme (SFSS)
- Student Start-up Loan (SSL)
- ABSTUDY Student Start-up Loan (ABSTUDY SSL)
- Australian Apprenticeship Support Loan (AASL) – previously known as Trade Support Loan (TSL).

How we work out indexation

Indexation maintains the real value of the loan by adjusting it in line with changes to the Consumer Price Index (CPI) or Wage Price Index (WPI) – whichever is lower.

From 2025, we will calculate the indexation figure each year after the December CPI and WPI are released. The calculation is based on Australian Bureau of Statistics figures collected over the previous 2 years. Your loan will grow over time if you don't make any compulsory or voluntary repayments.

The following table shows the indexation rate applied to all study and training loans.

Indexation rate table

Year	Indexation rate
2025	3.2%
2024	4% (previously 4.7%)
2023	3.2% (previously 7.1%)
2022	3.9%
2021	0.6%
2020	1.8%
2019	1.8%
2018	1.9%
2017	1.5%
2016	1.5%
2015	2.1%
2014	2.6%
2013	2.0%

From 1 June 2023, the way indexation rates are determined has changed. Find out how we are adjusting prior year indexation on **Study and training support – What's new**.

Find out more about study and training:

- **loan repayment thresholds and rates**
- **loan repayment calculator**
- **support loans.**

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If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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