



Study and training loan repayment thresholds and rates

See the repayment thresholds and rates for the compulsory repayment of study and training support loans.

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Compulsory repayment thresholds and rates

The repayment thresholds and rates are updated annually for the compulsory repayment of:

- 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).

Follow the links below for the specific thresholds and rates you need:

- [Current repayment thresholds and rates](#)
- [Previous repayment thresholds and rates](#)

For more information, see:

- Study and training loan repayment calculator
- Study and training support loans

Proposed new repayment rates and thresholds

The Australian Government has proposed changes to the repayment system and an increase to the amount you can earn before you're required to start repaying your loan.

For more information, see [Study and training loans – what's new](#).

Current repayment thresholds and rates

All study and training loans are covered by one set of thresholds and rates.

The hierarchy in which compulsory repayments are applied to study and training loans is:

- HELP
- VSL
- SFSS
- SSL
- ABSTUDY SSL
- AASL.

Note: repayment income (RI) is taxable income plus any:

- total net investment loss (which includes net rental losses)
- total reportable fringe benefits amounts
- reportable super contributions

- exempt foreign employment income.

Table 1: 2025–26 repayment income thresholds and rates

Repayment income (RI) thresholds	Repayment rate (% of repayment income)
Below \$56,156	Nil
\$56,156–\$64,837	1.0%
\$64,838–\$68,726	2.0%
\$68,727–\$72,851	2.5%
\$72,852–\$77,222	3.0%
\$77,223–\$81,855	3.5%
\$81,856–\$86,766	4.0%
\$86,767–\$91,973	4.5%
\$91,974–\$97,491	5.0%
\$97,492–\$103,341	5.5%
\$103,342–\$109,542	6.0%
\$109,543–\$116,115	6.5%
\$116,116–\$123,081	7.0%
\$123,082–\$130,466	7.5%
\$130,467–\$138,294	8.0%
\$138,295–\$146,593	8.5%
\$146,594–\$155,388	9.0%
\$155,389–\$164,711	9.5%

\$164,712 and above	10%
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Note: The Australian Government has proposed changes to the repayment system to take effect from 1 July 2025 subject to the passage of legislation. The rates above will apply until the new legislation changes have been made.

Previous repayment thresholds and rates

Table 2: 2024–25 repayment income thresholds and rates

Repayment income (RI) thresholds	Repayment rate (% of repayment income)
Below \$54,435	Nil
\$54,435–\$62,850	1.0%
\$62,851–\$66,620	2.0%
\$66,621–\$70,618	2.5%
\$70,619–\$74,855	3.0%
\$74,856–\$79,346	3.5%
\$79,347–\$84,107	4.0%
\$84,108–\$89,154	4.5%
\$89,155–\$94,503	5.0%
\$94,504–\$100,174	5.5%
\$100,175–\$106,185	6.0%
\$106,186–\$112,556	6.5%
\$112,557–\$119,309	7.0%
\$119,310–\$126,467	7.5%

\$126,468–\$134,056	8.0%
\$134,057–\$142,100	8.5%
\$142,101–\$150,626	9.0%
\$150,627–\$159,663	9.5%
\$159,664 and above	10%

Table 3: 2023–24 repayment income thresholds and rates

Repayment income (RI)	Repayment rate
Below \$51,550	Nil
\$51,550–\$59,518	1.0%
\$59,519–\$63,089	2.0%
\$63,090–\$66,875	2.5%
\$66,876–\$70,888	3.0%
\$70,889–\$75,140	3.5%
\$75,141–\$79,649	4.0%
\$79,650–\$84,429	4.5%
\$84,430–\$89,494	5.0%
\$89,495–\$94,865	5.5%
\$94,866–\$100,557	6.0%
\$100,558–\$106,590	6.5%
\$106,591–\$112,985	7.0%

\$112,986–\$119,764	7.5%
\$119,765–\$126,950	8.0%
\$126,951–\$134,568	8.5%
\$134,569–\$142,642	9.0%
\$142,643–\$151,200	9.5%
\$151,201 and above	10%

Table 4: 2022–23 repayment income thresholds and rates

Repayment income (RI)	Repayment rate
Below \$48,361	Nil
\$48,361–\$55,836	1.0%
\$55,837–\$59,186	2.0%
\$59,187–\$62,738	2.5%
\$62,739–\$66,502	3.0%
\$66,503–\$70,492	3.5%
\$70,493–\$74,722	4.0%
\$74,723–\$79,206	4.5%
\$79,207–\$83,958	5.0%
\$83,959–\$88,996	5.5%
\$88,997–\$94,336	6.0%
\$94,337–\$99,996	6.5%

\$99,997–\$105,996	7.0%
\$105,997–\$112,355	7.5%
\$112,356–\$119,097	8.0%
\$119,098–\$126,243	8.5%
\$126,244–\$133,818	9.0%
\$133,819–\$141,847	9.5%
\$141,848 and above	10%

Table 5: 2021–22 repayment income thresholds and rates

Repayment income (RI)	Repayment rate
Below \$47,014	Nil
\$47,014–\$54,282	1.0%
\$54,283–\$57,538	2.0%
\$57,539–\$60,991	2.5%
\$60,992–\$64,651	3.0%
\$64,652–\$68,529	3.5%
\$68,530–\$72,641	4.0%
\$72,642–\$77,001	4.5%
\$77,002–\$81,620	5.0%
\$81,621–\$86,518	5.5%
\$86,519–\$91,709	6.0%

\$91,710–\$97,212	6.5%
\$97,213–\$103,045	7.0%
\$103,046–\$109,227	7.5%
\$109,228–\$115,781	8.0%
\$115,782–\$122,728	8.5%
\$122,729–\$130,092	9.0%
\$130,093–\$137,897	9.5%
\$137,898 and above	10%

Table 6: 2020–21 repayment income thresholds and rates

Repayment income (RI)	Repayment rate
Below \$46,620	Nil
\$46,620–\$53,826	1.0%
\$53,827–\$57,055	2.0%
\$57,056–\$60,479	2.5%
\$60,480–\$64,108	3.0%
\$64,109–\$67,954	3.5%
\$67,955–\$72,031	4.0%
\$72,032–\$76,354	4.5%
\$76,355–\$80,935	5.0%
\$80,936–\$85,792	5.5%

\$85,793–\$90,939	6.0%
\$90,940–\$96,396	6.5%
\$96,397–\$102,179	7.0%
\$102,180–\$108,309	7.5%
\$108,310–\$114,809	8.0%
\$114,810–\$121,698	8.5%
\$121,699–\$128,999	9.0%
\$129,000–\$136,739	9.5%
\$136,740 and above	10%

From 1 July 2019, all study and training loans are covered by one set of thresholds and rates.

Table 7: 2019–20 repayment income thresholds and rates

Repayment income (RI)	Repayment rate
Below \$45,881	Nil
\$45,881–\$52,973	1.0%
\$52,974–\$56,151	2.0%
\$56,152–\$59,521	2.5%
\$59,522–\$63,092	3.0%
\$63,093–\$66,877	3.5%
\$66,878–\$70,890	4.0%
\$70,891–\$75,144	4.5%

\$75,145–\$79,652	5.0%
\$79,653–\$84,432	5.5%
\$84,433–\$89,498	6.0%
\$89,499–\$94,868	6.5%
\$94,869–\$100,560	7.0%
\$100,561–\$106,593	7.5%
\$106,594–\$112,989	8.0%
\$112,990–\$119,769	8.5%
\$119,770–\$126,955	9.0%
\$126,956–\$134,572	9.5%
\$134,573 and above	10%

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