



Study and training support loans monthly tax table

This tax table is for payments made from 1 July 2024 to 30 June 2025.

Last updated 17 June 2024

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Using this tax table

This tax table is for payments made from 1 July 2024 to 30 June 2025.

Use this tax table if you make monthly payments and your employee 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)
- monthly income of \$4,532.67 or more if they have claimed the tax-free threshold
- monthly income of \$3,016.00 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 employee'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 monthly PAYG withholding component
- download and print the Study and training support loans monthly tax table (NAT 2186, PDF 1.2MB) .


Working out the withholding amount

To work out the amount you need to withhold:

1. Use the **Monthly tax table** to calculate the monthly withholding amount for your employee's earnings, allowing for any tax offsets claimed.
2. Use this study and training support loans monthly 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 employee's earnings.

Finding the study and training support loans monthly component


Input your employee's monthly earnings (including cents) into the green cell in column 1 **Monthly 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 employee is either
 - claiming the tax-free threshold
 - a foreign resident
- use column 3 if your employee is not claiming the tax-free threshold.

Example: using the lookup tool

Your employee has claimed the tax-free threshold and has monthly earnings of \$5,263.45.

Input \$5,263.45 into column 1 in the [Study and training support loans component lookup tool \(XLSX, 24KB\)](#) . The study and training support loan's monthly component in column 2 is \$104.

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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