Study and training support loans weekly tax table

This tax table is for payments made from 1 July 2025 to 23 September 2025.

Last updated 9 September 2025

Using this tax table

This tax table is for payments made from 1 July 2025 to 23 September 2025.

Use this tax table if you make weekly 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)

- weekly income of $1,079 or more if they have claimed the tax-free threshold

- weekly income of $729 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 weekly PAYG withholding component

- download and print the **Study and training support loans weekly tax table** ⬇ (NAT 2173, PDF 1.6MB).

Working out the withholding amount

To work out the amount you need to withhold:

1. Use the **Weekly tax table** to calculate the weekly withholding amount for your payee's earnings, allowing for any tax offsets claimed.

2. Use this study and training support loans weekly 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 weekly component

Input your payee's weekly earnings (ignoring any cents) into the green cell in column 1 **Weekly 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 weekly earnings of $1,333.57.
>
> Ignoring cents, input $1,333 into column 1 in the [Study and training support loans component lookup tool (XLSX, 24KB)](#) ⮷. The study and training support loan's weekly component in column 2 is $33.

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.

QC 104945

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

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.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

Copyright notice