



Study and training loan repayment calculator

Estimate the compulsory repayment amount required for your study or training loan.

Last updated 22 September 2025

Calculate your compulsory repayment

The Study and training loan repayment calculator will help you determine the amount of your compulsory repayment for the following loan accounts:

- 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).

It will also help you determine the amount of your overseas levy for the following loan accounts:

- HELP
- VSL
- AASL.

The hierarchy, in which the compulsory repayment is now applied, is as follows;

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

This is an **estimate only** and is based on the information you provide. The exact amount of your compulsory repayment or overseas levy can only be calculated after you lodge your income tax return.

2025–26 income year

This calculator **has not** been updated with the reduced compulsory repayments changes from 1 July 2025, see [Study and training loans – what's new](#).

The calculator may estimate your 2025–26 compulsory repayment higher than your actual repayment amount as it is using the old repayment calculations. The calculator will be updated with the compulsory repayment changes from 1 July 2026.

Go to the calculator

[Study and training loan repayment calculator](#)

For more information, see:

- [Types of loans](#)
- [Overseas obligations](#)

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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.

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.

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