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Study and training loan repayment calculator

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

Last updated 30 October 2025

This calculator **won't be updated** with the reduced compulsory repayments until 1 July 2026. Until then, you can get an estimate using the Department of Education's [Reduction and repayment estimator](#).

Go to the calculator

[Study and training loan repayment calculator](#)

What you can do with this calculator

This calculator gives you an **estimate** of the compulsory repayments and overseas repayments for study and training loans, based on the information you provide. We will work out the exact amount of your compulsory repayment or overseas repayments **after** you lodge your income tax return.

The calculator provides estimates for your compulsory repayments 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).

The calculator also provides estimates for your **overseas repayments** for the following loan accounts:

- HELP
- VSL
- AASL.

If you have more than one loan type, your compulsory repayments are used to pay off your loans in the following order:

1. HELP
2. VSL
3. SFSS
4. SSL
5. ABSTUDY SSL
6. AASL.

Help using this calculator

For more information, see:

- Study and training loans – what's new
- Study and training loan repayments thresholds and rates
- Types of loans
- Compulsory repayments
- Overseas obligations

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.

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