



Study and training support loans monthly tax table

Tax table for payments made monthly in 2020-21 financial year when employee has a study or training support loan.

Last updated 21 June 2021

On this page


[Using this table](#)

[Working out the withholding amount](#)

[Finding the study and training support loans monthly component](#)

[PAYG withholding publications](#)

Use this table for payments made from 1 July 2020 to 30 June 2021.

Use the study and training support loans [component look-up tool \(XLSX 34KB\)](#)  to quickly work out the monthly component.

Using this table

You should use this 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)
 - Trade Support Loan (TSL) debt
-
- monthly income of \$3,882.67 or more, if they have claimed the tax-free threshold
 - monthly income of \$2,366.00 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.

See also:


- You can download the [monthly withholding for study and training support loans component \(PDF 766KB\)](#) , a printable look-up table.

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 (ignoring any cents) in column 1 into the [study and training support loans component look-up tool \(XLSX 34KB\)](#)  and 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:

Your employee has claimed the tax-free threshold and has monthly earnings of \$5,263.45. Ignoring cents, input \$5,263 into the [study and training support loans component look-up tool \(XLSX 55KB\)](#) . The study and training support loans monthly component in column 2 is \$156.

Using a formula

The withholding amounts shown in this table can be expressed in a mathematical form. If you have developed your own payroll software package use **Statement of formulas for calculating study and training support loans components**.

PAYG withholding publications

You can access all pay as you go (PAYG) withholding tax tables and other PAYG withholding publications quickly and easily from our website. For more information:

- refer to **Tax tables**
- visit **PAYG withholding**.

If you need more information about the correct amount of tax to withhold, phone us on either:

- **13 28 61** if you are an individual
- **13 28 66** if you are an employer or payer.

QC 62837

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

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).