



Notification of the repayment incomes and the repayment rates for the Higher Education Loan Program for the 2022-2023 income year

NOTIFICATION UNDER THE *HIGHER EDUCATION SUPPORT ACT 2003*

The following notice specifies the repayment incomes and repayment rates for the Higher Education Loan Program (HELP) for the 2022-2023 income year. It has been made under the *Higher Education Support Act 2003* (HESA). A copy of the repayment incomes and rates can be obtained from the *Study Assist* website at www.studyassist.gov.au or the Director, HELP Policy team, Higher Education Division, Department of Education, Skills and Employment, GPO Box 9880, Canberra City, ACT 2601, or by telephoning (02) 6240 9577.

HESA section	Description																								
154-10	The minimum repayment income for the 2022-2023 income year is \$48,360.																								
154-20	The following are the amounts referred to in s.154-20 of HESA for the 2022-2023 income year: <table border="1" data-bbox="513 1115 1348 1865"> <thead> <tr> <th colspan="3">Applicable percentages</th> </tr> <tr> <th>Item</th> <th>If the person's repayment income is:</th> <th>The percentage applicable is:</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>More than or equal to \$48,361</td> <td>1.0%</td> </tr> <tr> <td>2</td> <td>More than or equal to \$55,837</td> <td>2.0%</td> </tr> <tr> <td>3</td> <td>More than or equal to \$59,187</td> <td>2.5%</td> </tr> <tr> <td>4</td> <td>More than or equal to \$62,739</td> <td>3.0%</td> </tr> <tr> <td>5</td> <td>More than or equal to \$66,503</td> <td>3.5%</td> </tr> <tr> <td>6</td> <td>More than or equal to \$70,493</td> <td>4.0%</td> </tr> </tbody> </table>	Applicable percentages			Item	If the person's repayment income is:	The percentage applicable is:	1	More than or equal to \$48,361	1.0%	2	More than or equal to \$55,837	2.0%	3	More than or equal to \$59,187	2.5%	4	More than or equal to \$62,739	3.0%	5	More than or equal to \$66,503	3.5%	6	More than or equal to \$70,493	4.0%
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Section	Description		
cont.	Applicable percentages		
	Item	If the person's repayment income is:	The percentage applicable is:
	7	More than or equal to \$74,723	4.5%
	8	More than or equal to \$79,207	5.0%
	9	More than or equal to \$83,959	5.5%
	10	More than or equal to \$88,997	6.0%
	11	More than or equal to \$94,337	6.5%
	12	More than or equal to \$99,997	7.0%
	13	More than or equal to \$105,997	7.5%
	14	More than or equal to \$112,356	8%
	15	More than or equal to \$119,098	8.5%
	16	More than or equal to \$126,244	9.0%
	17	More than or equal to \$133,819	9.5%
18	More than or equal to \$141,848	10.0%	