**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](http://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.

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| **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:

| **Applicable percentages** |  |
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| **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** |
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| **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%** |

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