**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** | |  | | --- | --- | --- | | **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%** | |