

Abbreviations

ACTU	Australian Council of Trade Unions
ATO	Australian Taxation Office
the bills	Trade Support Loans Bill 2014 and Trade Support Loans (Consequential Amendments) Bill 2014
CPI	Consumer price index (for the purposes of the bills the all groups consumer price index number, being the weighted average of the eight capital cities, is used)
HELP	Higher Education Loan Program
Higher Education Support Act	<i>Higher Education Support Act 2003</i> (Cth)
MPMCA	Master Plumbers & Mechanical Contractors Association of New South Wales
TFN	Tax file number
TSL Bill	Trade Support Loans Bill 2014
TSL programme	Trade Support Loans Programme