

2015-16	Repayment income* (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$0 - \$54,126		Nil
	\$54,126 - \$60,292		4.0%
	\$60,293 - \$66,456		4.5%
	\$66,457 - \$69,949		5.0%
	\$69,950 - \$75,190		5.5%
	\$75,191 - \$81,432		6.0%
	\$81,433 - \$85,718		6.5%
	\$85,719 - \$94,331		7.0%
	\$94,332 - \$100,519		7.5%
	\$100,520 and above		8.0%

2014-15	Repayment income (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$0 - \$53,344	\$0 - \$53,345	Nil
	\$53,345 - \$59,421	\$53,345 - \$59,421	4.0%
	\$59,422 - \$65,497	\$59,422 - \$65,497	4.5%
	\$65,498 - \$68,939	\$65,498 - \$68,939	5.0%
	\$68,940 - \$74,105	\$68,940 - \$74,105	5.5%
	\$74,106 - \$80,257	\$74,106 - \$80,257	6.0%
	\$80,258 - \$84,481	\$80,258 - \$84,481	6.5%
	\$84,482 - \$92,970	\$84,482 - \$92,970	7.0%
	\$92,971 - \$99,069	\$92,971 - \$99,069	7.5%
	\$99,070 and above	\$99,070 and above	8.0%

2013-14	Repayment income (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$0 - \$51,308	\$0 - \$52,083	Nil
	\$51,309 - \$57,153	\$52,084 - \$58,017	4.0%
	\$57,154 - \$62,997	\$58,018 - \$63,949	4.5%
	\$62,998 - \$66,308	\$63,950 - \$67,310	5.0%
	\$66,309 - \$71,277	\$67,311 - \$72,354	5.5%
	\$71,278 - \$77,194	\$72,355 - \$78,360	6.0%
	\$77,195 - \$81,256	\$78,361 - \$82,484	6.5%
	\$81,257 - \$89,421	\$82,485 - \$90,772	7.0%
	\$89,422 - \$95,287	\$90,773 - \$96,727	7.5%
	\$95,288 and above	\$96,728 and above	8.0%

2012-13	Repayment income (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$0 - \$49,095	\$0 - \$51,340	Nil
	\$49,096 - \$54,688	\$51,341 - \$57,188	4.0%
	\$54,689 - \$60,279	\$57,189 - \$63,035	4.5%
	\$60,280 - \$63,448	\$63,036 - \$66,349	5.0%
	\$63,449 - \$68,202	\$66,350 - \$71,320	5.5%
	\$68,203 - \$73,864	\$71,321 - \$77,241	6.0%
	\$73,865 - \$77,751	\$77,242 - \$81,306	6.5%
	\$77,752 - \$85,564	\$81,307 - \$89,476	7.0%
	\$85,565 - \$91,177	\$89,477 - \$95,346	7.5%
	\$91,178 and above	\$95,347 and above	8.0%

*Repayment income, which forms the basis of assessed HELP repayment income from 1996-97 onwards, is taxable income plus net rental loss

2011-12	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$47,195	\$0 -	\$50,533	Nil
	\$47,196 -	\$52,572	\$50,534 -	\$56,290	4.0%
	\$52,573 -	\$57,947	\$56,291 -	\$62,045	4.5%
	\$57,948 -	\$60,993	\$62,046 -	\$65,306	5.0%
	\$60,994 -	\$65,563	\$65,307 -	\$70,199	5.5%
	\$65,564 -	\$71,006	\$70,200 -	\$76,027	6.0%
	\$71,007 -	\$74,743	\$76,028 -	\$80,029	6.5%
	\$74,744 -	\$82,253	\$80,030 -	\$88,070	7.0%
	\$82,254 -	\$87,649	\$88,071 -	\$93,847	7.5%
	\$87,650 and above		\$93,848 and above		8.0%

2010-11	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$44,911	\$0 -	\$48,669	Nil
	\$44,912 -	\$50,028	\$48,670 -	\$54,214	4.0%
	\$50,029 -	\$55,143	\$54,215 -	\$59,757	4.5%
	\$55,144 -	\$58,041	\$59,758 -	\$62,897	5.0%
	\$58,042 -	\$62,390	\$62,898 -	\$67,610	5.5%
	\$62,391 -	\$67,570	\$67,611 -	\$73,224	6.0%
	\$67,571 -	\$71,126	\$73,225 -	\$77,077	6.5%
	\$71,127 -	\$78,273	\$77,078 -	\$84,822	7.0%
	\$78,274 -	\$83,407	\$84,823 -	\$90,386	7.5%
	\$83,408 and above		\$90,387 and above		8.0%

2009-10	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$43,150	\$0 -	\$48,420	Nil
	\$43,151 -	\$48,066	\$48,421 -	\$53,936	4.0%
	\$48,067 -	\$52,980	\$53,937 -	\$59,451	4.5%
	\$52,981 -	\$55,764	\$59,452 -	\$62,575	5.0%
	\$55,765 -	\$59,943	\$62,576 -	\$67,264	5.5%
	\$59,944 -	\$64,919	\$67,265 -	\$72,848	6.0%
	\$64,920 -	\$68,336	\$72,849 -	\$76,682	6.5%
	\$68,337 -	\$75,203	\$76,683 -	\$84,388	7.0%
	\$75,204 -	\$80,136	\$84,389 -	\$89,923	7.5%
	\$80,137 and above		\$89,924 and above		8.0%

2008-09	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$41,594	\$0 -	\$48,131	Nil
	\$41,595 -	\$46,333	\$48,132 -	\$53,615	4.0%
	\$46,334 -	\$51,070	\$53,616 -	\$59,096	4.5%
	\$51,071 -	\$53,754	\$59,097 -	\$62,202	5.0%
	\$53,755 -	\$57,782	\$62,203 -	\$66,863	5.5%
	\$57,783 -	\$62,579	\$66,864 -	\$72,414	6.0%
	\$62,580 -	\$65,873	\$72,415 -	\$76,226	6.5%
	\$65,874 -	\$72,492	\$76,227 -	\$83,885	7.0%
	\$72,493 -	\$77,247	\$83,886 -	\$89,387	7.5%
	\$77,248 and above		\$89,388 and above		8.0%

2007-08	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$39,824	\$0 -	\$46,737	Nil
	\$39,825 -	\$44,360	\$46,738 -	\$52,060	4.0%
	\$44,361 -	\$48,896	\$52,061 -	\$57,384	4.5%
	\$48,897 -	\$51,466	\$57,385 -	\$60,400	5.0%
	\$51,467 -	\$55,322	\$60,401 -	\$64,925	5.5%
	\$55,323 -	\$59,915	\$64,926 -	\$70,315	6.0%
	\$59,916 -	\$63,068	\$70,316 -	\$74,016	6.5%
	\$63,069 -	\$69,405	\$74,017 -	\$81,453	7.0%
	\$69,406 -	\$73,959	\$81,454 -	\$86,797	7.5%
	\$73,960 and above		\$86,798 and above		8.0%

2006-07	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$38,148	\$0 -	\$46,761	Nil
	\$38,149 -	\$42,494	\$46,762 -	\$52,088	4.0%
	\$42,495 -	\$46,838	\$52,089 -	\$57,413	4.5%
	\$46,839 -	\$49,300	\$57,414 -	\$60,431	5.0%
	\$49,301 -	\$52,994	\$60,432 -	\$64,959	5.5%
	\$52,995 -	\$57,394	\$64,960 -	\$70,352	6.0%
	\$57,395 -	\$60,414	\$70,353 -	\$74,054	6.5%
	\$60,415 -	\$66,485	\$74,055 -	\$81,496	7.0%
	\$66,486 -	\$70,846	\$81,497 -	\$86,841	7.5%
	\$70,847 and above		\$86,842 and above		8.0%

2005-06	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$36,184	\$0 -	\$45,283	Nil
	\$36,185 -	\$40,306	\$45,284 -	\$50,441	4.0%
	\$40,307 -	\$44,427	\$50,442 -	\$55,599	4.5%
	\$44,428 -	\$46,762	\$55,600 -	\$58,521	5.0%
	\$46,763 -	\$50,266	\$58,522 -	\$62,906	5.5%
	\$50,267 -	\$54,439	\$62,907 -	\$68,128	6.0%
	\$54,440 -	\$57,304	\$68,129 -	\$71,714	6.5%
	\$57,305 -	\$63,062	\$71,715 -	\$78,920	7.0%
	\$63,063 -	\$67,199	\$78,921 -	\$84,097	7.5%
	\$67,200 and above		\$84,098 and above		8.0%

2004-05	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$35,000	\$0 -	\$45,551	Nil
	\$35,001 -	\$38,987	\$45,552 -	\$50,740	4.0%
	\$38,988 -	\$42,972	\$50,741 -	\$55,926	4.5%
	\$42,973 -	\$45,232	\$55,927 -	\$58,868	5.0%
	\$45,233 -	\$48,621	\$58,869 -	\$63,278	5.5%
	\$48,622 -	\$52,657	\$63,279 -	\$68,531	6.0%
	\$52,658 -	\$55,429	\$68,532 -	\$72,139	6.5%
	\$55,430 -	\$60,971	\$72,140 -	\$79,351	7.0%
	\$60,972 -	\$64,999	\$79,352 -	\$84,593	7.5%
	\$65,000 and above		\$84,594 and above		8.0%

2003-04	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$25,347	\$0 -	\$33,807	Nil
	\$25,348 -	\$26,731	\$33,808 -	\$35,653	3.0%
	\$26,732 -	\$28,805	\$35,654 -	\$38,419	3.5%
	\$28,806 -	\$33,414	\$38,420 -	\$44,566	4.0%
	\$33,415 -	\$40,328	\$44,567 -	\$53,788	4.5%
	\$40,329 -	\$42,447	\$53,789 -	\$56,614	5.0%
	\$42,448 -	\$45,628	\$56,615 -	\$60,857	5.5%
	\$45,629 and above		\$60,858 and above		6.0%

2002-2003	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$24,364	\$0 -	\$33,323	Nil
	\$24,365 -	\$25,694	\$33,324 -	\$35,142	3.0%
	\$25,695 -	\$27,688	\$35,143 -	\$37,869	3.5%
	\$27,689 -	\$32,118	\$37,870 -	\$43,928	4.0%
	\$32,119 -	\$32,119	\$43,929 -	\$53,016	4.5%
	\$32,120 -	\$32,120	\$53,017 -	\$55,803	5.0%
	\$32,121 -	\$32,121	\$55,804 -	\$59,984	5.5%
	\$32,122 and above		\$59,985 and above		6.0%

2001-2002	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$23,241	\$0 -	\$32,617	Nil
	\$23,242 -	\$24,510	\$32,618 -	\$34,398	3.0%
	\$24,511 -	\$26,412	\$34,399 -	\$37,067	3.5%
	\$26,413 -	\$30,638	\$37,068 -	\$42,998	4.0%
	\$30,639 -	\$36,977	\$42,999 -	\$51,894	4.5%
	\$36,978 -	\$38,921	\$51,895 -	\$54,622	5.0%
	\$38,922 -	\$41,837	\$54,623 -	\$58,714	5.5%
	\$41,838 and above		\$58,715 and above		6.0%

2000-2001	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$22,345	\$0 -	\$32,243	Nil
	\$22,346 -	\$23,565	\$32,244 -	\$34,004	3.0%
	\$23,566 -	\$25,393	\$34,005 -	\$36,641	3.5%
	\$25,394 -	\$29,456	\$36,642 -	\$42,504	4.0%
	\$29,457 -	\$35,551	\$42,505 -	\$51,299	4.5%
	\$35,552 -	\$37,420	\$51,300 -	\$53,996	5.0%
	\$37,421 -	\$40,223	\$53,997 -	\$58,040	5.5%
	\$40,224 and above		\$58,041 and above		6.0%

1999-2000	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$21,983	\$0 -	\$33,664	Nil
	\$21,984 -	\$23,183	\$33,665 -	\$35,502	3.0%
	\$23,184 -	\$24,982	\$35,503 -	\$38,256	3.5%
	\$24,983 -	\$28,980	\$38,257 -	\$44,379	4.0%
	\$28,981 -	\$34,976	\$44,380 -	\$53,561	4.5%
	\$34,977 -	\$36,814	\$53,562 -	\$56,375	5.0%
	\$36,815 -	\$39,572	\$56,376 -	\$60,599	5.5%
	\$39,573 and above		\$60,600 and above		6.0%

1998-1999	Repayment income (Nominal \$)		Repayment income (2014-15 \$)		Repayment rate
	\$0 -	\$21,333	\$0 -	\$33,676	Nil
	\$21,334 -	\$22,498	\$33,677 -	\$35,515	3.0%
	\$22,499 -	\$24,244	\$35,516 -	\$38,271	3.5%
	\$24,245 -	\$28,123	\$38,272 -	\$44,394	4.0%
	\$28,124 -	\$33,942	\$44,395 -	\$53,580	4.5%
	\$33,943 -	\$35,726	\$53,581 -	\$56,396	5.0%
	\$35,727 -	\$38,402	\$56,397 -	\$60,620	5.5%
	\$38,403 and above		\$60,621 and above		6.0%

1997-1998	Repayment income (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$0 - \$20,700	\$0 - \$33,016	Nil
	\$20,701 - \$21,830	\$33,017 - \$34,818	3.0%
	\$21,831 - \$23,524	\$34,819 - \$37,520	3.5%
	\$23,525 - \$27,288	\$37,521 - \$43,524	4.0%
	\$27,289 - \$32,934	\$43,525 - \$52,529	4.5%
	\$32,935 - \$34,665	\$52,530 - \$55,290	5.0%
	\$34,666 - \$37,262	\$55,291 - \$59,432	5.5%
	\$37,263 and above	\$59,433 and above	6.0%

1996-97	Repayment income (Nominal \$)	Repayment income (2014-15 \$)	Repayment rate
	\$20,594 - \$28,494		2% Voluntary threshold*
	\$0 - \$28,494	\$0 - \$45,787	Nil
	\$28,495 - \$30,049	\$45,788 - \$48,286	3.0%
	\$30,050 - \$32,381	\$48,287 - \$52,033	3.5%
	\$32,382 - \$37,563	\$52,034 - \$60,360	4.0%
	\$37,564 - \$45,335	\$60,361 - \$72,848	4.5%
	\$45,336 - \$47,718	\$72,849 - \$76,678	5.0%
	\$47,719 - \$51,292	\$76,679 - \$82,420	5.5%
	\$51,293 and above	\$82,421 and above	6.0%

1995-96	Taxable income (Nominal \$)	Taxable income (2014-15 \$)	Repayment rate
	\$20,000 - \$27,674		2% Voluntary threshold*
	\$0 - \$27,674	\$0 - \$44,603	Nil
	\$27,675 - \$31,449	\$44,604 - \$50,687	3.0%
	\$31,450 - \$44,029	\$50,688 - \$70,962	4.0%
	\$44,030 and above	\$70,963 and above	5.0%

1994-95	Taxable income (Nominal \$)	Taxable income (2014-15 \$)	Repayment rate
	\$0 - \$26,852	\$0 - \$44,616	Nil
	\$26,853 - \$30,516	\$44,617 - \$50,703	3.0%
	\$30,517 - \$42,722	\$50,704 - \$70,984	4.0%
	\$42,723 and above	\$70,985 and above	5.0%

1993-94	Taxable income (Nominal \$)	Taxable income (2014-15 \$)	Repayment rate
	\$0 - \$26,402	\$0 - \$45,852	Nil
	\$26,403 - \$30,004	\$45,853 - \$52,108	3.0%
	\$30,005 - \$42,005	\$52,109 - \$72,950	4.0%
	\$42,006 and above	\$72,951 and above	5.0%

1992-93	Taxable income (Nominal \$)	Taxable income (2014-15 \$)	Repayment rate
	\$0 - \$27,747	\$0 - \$49,060	Nil
	\$27,748 - \$31,532	\$49,061 - \$55,752	2.0%
	\$31,533 - \$44,146	\$55,753 - \$78,055	3.0%
	\$44,147 and above	\$78,056 and above	4.0%

1991-92	Taxable income (Nominal \$)	Taxable income (2014-15 \$)	Repayment rate
	\$0 - \$27,097	\$0 - \$48,794	Nil
	\$27,098 - \$30,793	\$48,795 - \$55,449	2.0%
	\$30,794 - \$43,112	\$55,450 - \$77,631	3.0%
	\$43,113 and above	\$77,632 and above	4.0%

*In 1995-96 and 1996-97 there was an additional voluntary repayment threshold which carried a 10 per cent discount on the debt at the time of the first voluntary repayment.

1990-91	Taxable income (Nominal \$)		Taxable income (2014-15 \$)		Repayment rate
	\$0 -	\$25,468	\$0 -	\$46,404	Nil
	\$25,469 -	\$28,941	\$46,405 -	\$52,732	2.0%
	\$28,942 -	\$40,519	\$52,733 -	\$73,828	3.0%
	\$40,520 and above		\$73,829 and above		4.0%

1989-90	Taxable income (Nominal \$)		Taxable income (2014-15 \$)		Repayment rate
	\$0 -	\$23,582	\$0 -	\$44,398	Nil
	\$23,583 -	\$26,798	\$44,399 -	\$50,452	1.0%
	\$26,799 -	\$37,518	\$50,453 -	\$70,635	2.0%
	\$37,519 and above		\$70,636 and above		3.0%

1988-89	Taxable income (Nominal \$)		Taxable income (2014-15 \$)		Repayment rate
	\$0 -	\$21,999	\$0 -	\$44,622	Nil
	\$22,000 -	\$24,999	\$44,623 -	\$50,707	0.5%
	\$25,000 -	\$34,999	\$50,708 -	\$70,990	1.0%
	\$35,000 and above		\$70,991 and above		1.5%