**DEPARTMENT OF EDUCATION, SKILLS AND EMPLOYMENT**

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 2020-21 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 and Programs team, Higher Education Group, Department of Education and Training, 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 2020-21 income year is $46,620. |
| 154-20 | The following are the amounts referred to in s.154-20 of HESA for the 2020-21 income year:   | **Applicable percentages** | |  | | --- | --- | --- | | **Item** | **If the person’s repayment income is:** | **The percentage applicable is:** | | 1 | More than or equal to $46,620 | **1.0%** | | 2 | More than or equal to $53,827 | **2.0%** | | 3 | More than or equal to $57,056 | **2.5%** | | 4 | More than or equal to $60,480 | **3.0%** | | 5 | More than or equal to $64,109 | **3.5%** | | 6 | More than or equal to $67,955 | **4.0%** | | 7 | More than or equal to $72,032 | **4.5%** | |

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| **Section** | **Description** |
| ..cont | |  | | | --- | --- | | **Applicable percentages** | | |  | | **Item** | **If the person’s repayment income is:** | | **The percentage applicable is:** | | 8 | More than or equal to $76,355 | | **5.0%** | | 9 | More than or equal to $80,936 | | **5.5%** | | 10 | More than or equal to $85,793 | | **6.0%** | | 11 | More than or equal to $90,940 | | **6.5%** | | 12 | More than or equal to $96,397 | | **7.0%** | | 13 | More than or equal to $102,180 | | **7.5%** | | 14 | More than or equal to $108,310 | | **8%** | | 15 | More than or equal to $114,708 | | **8.5%** | | 16 | More than or equal to $121,699 | | **9.0%** | | 17 | More than or equal to $129,000 | | **9.5%** | | 18 | More than or equal to  $136,740 | | **10.0%** | |