

# Higher Education Loan Program weekly tax table

Including statement of formulas for calculating weekly and monthly withholding

**!** FOR PAYMENTS MADE ON OR AFTER  
1 JULY 2013 TO 30 JUNE 2014

**!** Do not withhold any amount for HELP from lump sum termination payments.

## WHO SHOULD USE THIS TABLE?

You should use this table if you make weekly payments and your payee has given you a *Tax file number declaration* (NAT 3092) or *Withholding declaration* (NAT 3093) and they answered **yes** to the question 'Do you have an accumulated Higher Education Loan Program (HELP) debt?'

If your payee has claimed the tax-free threshold, use this table if they have:

- weekly income of \$986 or more
- not applied for an exemption or reduction of the Medicare levy due to low family income on a *Medicare levy variation declaration* (NAT 0929).

If your payee has not claimed the tax-free threshold, use this table if their weekly income is \$636 or more.

You must withhold the HELP component from all your payee's earnings, including taxable allowances, bonuses and commissions.

**➤** For a full list of tax tables, visit our website at [ato.gov.au/taxtables](http://ato.gov.au/taxtables)

Alternatively, our calculator can help you work out the correct amount of tax to withhold from payments to most payees. To access the calculator, visit our website at [ato.gov.au/taxwithheldcalculator](http://ato.gov.au/taxwithheldcalculator)

**!** This document is a withholding schedule made by the Commissioner of Taxation in accordance with sections 15-25 and 15-30 of schedule 1 to the *Taxation Administration Act 1953*. It applies to withholding payments covered by Subdivisions 12-B (except sections 12-50 and 12-55), 12-C (except sections 12-85 and 12-90) and 12-D of schedule 1.



## Can you use a formula?

The withholding amounts shown in this table can be expressed in a mathematical form.

If you have developed your own payroll software package, you can use the formulas and component rates outlined below.

The formulas comprise linear equations of the form  $y = ax$ , where:

- **y** is the weekly HELP component
- **x** is the weekly earnings expressed in whole dollars plus 99 cents
- **a** is the value of the component rate as shown in the following tables.

### Tax-free threshold claimed or foreign resident

Weekly earnings – x \$	Component rate – a %
0 to 985.99	0.0
986.00 to 1,098.99	4.0
1,099.00 to 1,210.99	4.5
1,211.00 to 1,274.99	5.0
1,275.00 to 1,369.99	5.5
1,370.00 to 1,483.99	6.0
1,484.00 to 1,561.99	6.5
1,562.00 to 1,718.99	7.0
1,719.00 to 1,831.99	7.5
1,832.00 and over	8.0

### No tax-free threshold claimed

Weekly earnings – x \$	Component rate – a %
0 to 635.99	0.0
636.00 to 748.99	4.0
749.00 to 860.99	4.5
861.00 to 924.99	5.0
925.00 to 1,019.99	5.5
1,020.00 to 1,133.99	6.0
1,134.00 to 1,211.99	6.5
1,212.00 to 1,368.99	7.0
1,369.00 to 1,481.99	7.5
1,482.00 and over	8.0

## HOW TO WORK OUT THE MONTHLY COMPONENT

To work out the monthly component, you must:

- 1 Work out the total monthly earnings. If the result is an amount ending in 33 cents, add 1 cent (so the amount ends in 34 cents).
- 2 Multiply this amount by 12 and then divide the result by 52 to obtain the weekly gross amount. Ignore any cents in the result and add 99 cents.
- 3 Calculate the rounded weekly HELP component applicable to the weekly equivalent of earnings by applying the above formula.
- 4 Multiply this amount by 52 and then divide by 12 to obtain the monthly HELP component.

❗ Add the monthly HELP component to the monthly withholding amount.

➤ *Monthly withholding table (NAT 1007) and Higher Education Loan Program monthly withholding table (NAT 2186) are available on our website at [ato.gov.au/taxtables](http://ato.gov.au/taxtables)*

## ROUNDING OF COMPONENT AMOUNTS

Component amounts calculated as a result of applying the above formulas should be rounded to the nearest dollar. Results ending in 50 cents are rounded to the next higher dollar.

### EXAMPLE

The payee has claimed the tax-free threshold and has weekly earnings of \$1,018.62.

HELP component = \$1,018.99 × 4.0% = \$41.00 rounded to the nearest dollar.

## HOW TO WORK OUT THE WITHHOLDING AMOUNT

To work out the amount you need to withhold, you must:

- 1 Use the *Weekly tax table – including instructions for calculating monthly and quarterly amounts (NAT 1005)* to calculate the weekly withholding amount for your payee's earnings, allowing for any tax offsets claimed.
- 2 Use this HELP weekly tax table to calculate the HELP component to withhold.
- 3 Add the HELP component to the withholding amount. Withhold this amount from your payee's earnings.
- 4 If your payee also has a Financial Supplement debt, add the Student Financial Supplement Scheme (SFSS) component (calculated using the SFSS tax tables) as well as the HELP component to the amount to withhold. Withhold the result from your payee's earnings.

## HOW TO FIND THE HELP COMPONENT IN THE TABLE

Find your payee's weekly earnings in column 1 (ignoring any cents) and use the appropriate column to find the HELP component.

Use column 2 if your payee is either:

- claiming the tax-free threshold
- a foreign resident.

Use column 3 if your payee is not claiming the tax-free threshold.

### EXAMPLE

The payee has claimed the tax-free threshold and has weekly earnings of \$1,009.54. Ignoring cents, find \$1,009 in column 1. The HELP component in column 2 is \$40.00.

## ACCOUNTING SOFTWARE

Software written in accordance with the formulas in this schedule should be tested for accuracy against the table on the following pages. You should only use the software if it produces the exact amounts shown in the table.



**HELP WEEKLY TAX TABLE**

Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$
956	—	53.00	1036	41.00	62.00	1116	50.00	67.00	1196	54.00	78.00
957	—	53.00	1037	42.00	62.00	1117	50.00	67.00	1197	54.00	78.00
958	—	53.00	1038	42.00	62.00	1118	50.00	67.00	1198	54.00	78.00
959	—	53.00	1039	42.00	62.00	1119	50.00	67.00	1199	54.00	78.00
960	—	53.00	1040	42.00	62.00	1120	50.00	67.00	1200	54.00	78.00
961	—	53.00	1041	42.00	63.00	1121	50.00	67.00	1201	54.00	78.00
962	—	53.00	1042	42.00	63.00	1122	51.00	67.00	1202	54.00	78.00
963	—	53.00	1043	42.00	63.00	1123	51.00	67.00	1203	54.00	78.00
964	—	53.00	1044	42.00	63.00	1124	51.00	67.00	1204	54.00	78.00
965	—	53.00	1045	42.00	63.00	1125	51.00	68.00	1205	54.00	78.00
966	—	53.00	1046	42.00	63.00	1126	51.00	68.00	1206	54.00	78.00
967	—	53.00	1047	42.00	63.00	1127	51.00	68.00	1207	54.00	79.00
968	—	53.00	1048	42.00	63.00	1128	51.00	68.00	1208	54.00	79.00
969	—	53.00	1049	42.00	63.00	1129	51.00	68.00	1209	54.00	79.00
970	—	53.00	1050	42.00	63.00	1130	51.00	68.00	1210	54.00	79.00
971	—	53.00	1051	42.00	63.00	1131	51.00	68.00	1211	61.00	79.00
972	—	54.00	1052	42.00	63.00	1132	51.00	68.00	1212	61.00	85.00
973	—	54.00	1053	42.00	63.00	1133	51.00	68.00	1213	61.00	85.00
974	—	54.00	1054	42.00	63.00	1134	51.00	74.00	1214	61.00	85.00
975	—	54.00	1055	42.00	63.00	1135	51.00	74.00	1215	61.00	85.00
976	—	54.00	1056	42.00	63.00	1136	51.00	74.00	1216	61.00	85.00
977	—	54.00	1057	42.00	63.00	1137	51.00	74.00	1217	61.00	85.00
978	—	54.00	1058	42.00	64.00	1138	51.00	74.00	1218	61.00	85.00
979	—	54.00	1059	42.00	64.00	1139	51.00	74.00	1219	61.00	85.00
980	—	54.00	1060	42.00	64.00	1140	51.00	74.00	1220	61.00	85.00
981	—	54.00	1061	42.00	64.00	1141	51.00	74.00	1221	61.00	86.00
982	—	54.00	1062	43.00	64.00	1142	51.00	74.00	1222	61.00	86.00
983	—	54.00	1063	43.00	64.00	1143	51.00	74.00	1223	61.00	86.00
984	—	54.00	1064	43.00	64.00	1144	52.00	74.00	1224	61.00	86.00
985	—	54.00	1065	43.00	64.00	1145	52.00	74.00	1225	61.00	86.00
986	39.00	54.00	1066	43.00	64.00	1146	52.00	75.00	1226	61.00	86.00
987	40.00	54.00	1067	43.00	64.00	1147	52.00	75.00	1227	61.00	86.00
988	40.00	54.00	1068	43.00	64.00	1148	52.00	75.00	1228	61.00	86.00
989	40.00	54.00	1069	43.00	64.00	1149	52.00	75.00	1229	61.00	86.00
990	40.00	55.00	1070	43.00	64.00	1150	52.00	75.00	1230	62.00	86.00
991	40.00	55.00	1071	43.00	64.00	1151	52.00	75.00	1231	62.00	86.00
992	40.00	55.00	1072	43.00	64.00	1152	52.00	75.00	1232	62.00	86.00
993	40.00	55.00	1073	43.00	64.00	1153	52.00	75.00	1233	62.00	86.00
994	40.00	55.00	1074	43.00	64.00	1154	52.00	75.00	1234	62.00	86.00
995	40.00	55.00	1075	43.00	65.00	1155	52.00	75.00	1235	62.00	87.00
996	40.00	55.00	1076	43.00	65.00	1156	52.00	75.00	1236	62.00	87.00
997	40.00	55.00	1077	43.00	65.00	1157	52.00	75.00	1237	62.00	87.00
998	40.00	55.00	1078	43.00	65.00	1158	52.00	75.00	1238	62.00	87.00
999	40.00	55.00	1079	43.00	65.00	1159	52.00	75.00	1239	62.00	87.00
1000	40.00	55.00	1080	43.00	65.00	1160	52.00	75.00	1240	62.00	87.00
1001	40.00	55.00	1081	43.00	65.00	1161	52.00	76.00	1241	62.00	87.00
1002	40.00	55.00	1082	43.00	65.00	1162	52.00	76.00	1242	62.00	87.00
1003	40.00	55.00	1083	43.00	65.00	1163	52.00	76.00	1243	62.00	87.00
1004	40.00	55.00	1084	43.00	65.00	1164	52.00	76.00	1244	62.00	87.00
1005	40.00	55.00	1085	43.00	65.00	1165	52.00	76.00	1245	62.00	87.00
1006	40.00	55.00	1086	43.00	65.00	1166	53.00	76.00	1246	62.00	87.00
1007	40.00	55.00	1087	44.00	65.00	1167	53.00	76.00	1247	62.00	87.00
1008	40.00	55.00	1088	44.00	65.00	1168	53.00	76.00	1248	62.00	87.00
1009	40.00	56.00	1089	44.00	65.00	1169	53.00	76.00	1249	62.00	87.00
1010	40.00	56.00	1090	44.00	65.00	1170	53.00	76.00	1250	63.00	88.00
1011	40.00	56.00	1091	44.00	66.00	1171	53.00	76.00	1251	63.00	88.00
1012	41.00	56.00	1092	44.00	66.00	1172	53.00	76.00	1252	63.00	88.00
1013	41.00	56.00	1093	44.00	66.00	1173	53.00	76.00	1253	63.00	88.00
1014	41.00	56.00	1094	44.00	66.00	1174	53.00	76.00	1254	63.00	88.00
1015	41.00	56.00	1095	44.00	66.00	1175	53.00	76.00	1255	63.00	88.00
1016	41.00	56.00	1096	44.00	66.00	1176	53.00	77.00	1256	63.00	88.00
1017	41.00	56.00	1097	44.00	66.00	1177	53.00	77.00	1257	63.00	88.00
1018	41.00	56.00	1098	44.00	66.00	1178	53.00	77.00	1258	63.00	88.00
1019	41.00	56.00	1099	49.00	66.00	1179	53.00	77.00	1259	63.00	88.00
1020	41.00	61.00	1100	50.00	66.00	1180	53.00	77.00	1260	63.00	88.00
1021	41.00	61.00	1101	50.00	66.00	1181	53.00	77.00	1261	63.00	88.00
1022	41.00	61.00	1102	50.00	66.00	1182	53.00	77.00	1262	63.00	88.00
1023	41.00	61.00	1103	50.00	66.00	1183	53.00	77.00	1263	63.00	88.00
1024	41.00	61.00	1104	50.00	66.00	1184	53.00	77.00	1264	63.00	89.00
1025	41.00	62.00	1105	50.00	66.00	1185	53.00	77.00	1265	63.00	89.00
1026	41.00	62.00	1106	50.00	66.00	1186	53.00	77.00	1266	63.00	89.00
1027	41.00	62.00	1107	50.00	66.00	1187	53.00	77.00	1267	63.00	89.00
1028	41.00	62.00	1108	50.00	67.00	1188	54.00	77.00	1268	63.00	89.00
1029	41.00	62.00	1109	50.00	67.00	1189	54.00	77.00	1269	63.00	89.00
1030	41.00	62.00	1110	50.00	67.00	1190	54.00	77.00	1270	64.00	89.00
1031	41.00	62.00	1111	50.00	67.00	1191	54.00	77.00	1271	64.00	89.00
1032	41.00	62.00	1112	50.00	67.00	1192	54.00	78.00	1272	64.00	89.00
1033	41.00	62.00	1113	50.00	67.00	1193	54.00	78.00	1273	64.00	89.00
1034	41.00	62.00	1114	50.00	67.00	1194	54.00	78.00	1274	64.00	89.00
1035	41.00	62.00	1115	50.00	67.00	1195	54.00	78.00	1275	70.00	89.00



## HELP WEEKLY TAX TABLE

Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$	Weekly earnings 1 \$	Tax-free threshold weekly component 2 \$	No tax-free threshold weekly component 3 \$
1596	112.00	128.00	1656	116.00	133.00	1716	120.00	137.00	1776	133.00	142.00
1597	112.00	128.00	1657	116.00	133.00	1717	120.00	137.00	1777	133.00	142.00
1598	112.00	128.00	1658	116.00	133.00	1718	120.00	138.00	1778	133.00	142.00
1599	112.00	128.00	1659	116.00	133.00	1719	129.00	138.00	1779	133.00	142.00
1600	112.00	128.00	1660	116.00	133.00	1720	129.00	138.00	1780	134.00	142.00
1601	112.00	128.00	1661	116.00	133.00	1721	129.00	138.00	1781	134.00	143.00
1602	112.00	128.00	1662	116.00	133.00	1722	129.00	138.00	1782	134.00	143.00
1603	112.00	128.00	1663	116.00	133.00	1723	129.00	138.00	1783	134.00	143.00
1604	112.00	128.00	1664	117.00	133.00	1724	129.00	138.00	1784	134.00	143.00
1605	112.00	128.00	1665	117.00	133.00	1725	129.00	138.00	1785	134.00	143.00
1606	112.00	129.00	1666	117.00	133.00	1726	130.00	138.00	1786	134.00	143.00
1607	113.00	129.00	1667	117.00	133.00	1727	130.00	138.00	1787	134.00	143.00
1608	113.00	129.00	1668	117.00	134.00	1728	130.00	138.00	1788	134.00	143.00
1609	113.00	129.00	1669	117.00	134.00	1729	130.00	138.00	1789	134.00	143.00
1610	113.00	129.00	1670	117.00	134.00	1730	130.00	138.00	1790	134.00	143.00
1611	113.00	129.00	1671	117.00	134.00	1731	130.00	139.00	1791	134.00	143.00
1612	113.00	129.00	1672	117.00	134.00	1732	130.00	139.00	1792	134.00	143.00
1613	113.00	129.00	1673	117.00	134.00	1733	130.00	139.00	1793	135.00	144.00
1614	113.00	129.00	1674	117.00	134.00	1734	130.00	139.00	1794	135.00	144.00
1615	113.00	129.00	1675	117.00	134.00	1735	130.00	139.00	1795	135.00	144.00
1616	113.00	129.00	1676	117.00	134.00	1736	130.00	139.00	1796	135.00	144.00
1617	113.00	129.00	1677	117.00	134.00	1737	130.00	139.00	1797	135.00	144.00
1618	113.00	130.00	1678	118.00	134.00	1738	130.00	139.00	1798	135.00	144.00
1619	113.00	130.00	1679	118.00	134.00	1739	130.00	139.00	1799	135.00	144.00
1620	113.00	130.00	1680	118.00	134.00	1740	131.00	139.00	1800	135.00	144.00
1621	114.00	130.00	1681	118.00	135.00	1741	131.00	139.00	1801	135.00	144.00
1622	114.00	130.00	1682	118.00	135.00	1742	131.00	139.00	1802	135.00	144.00
1623	114.00	130.00	1683	118.00	135.00	1743	131.00	140.00	1803	135.00	144.00
1624	114.00	130.00	1684	118.00	135.00	1744	131.00	140.00	1804	135.00	144.00
1625	114.00	130.00	1685	118.00	135.00	1745	131.00	140.00	1805	135.00	144.00
1626	114.00	130.00	1686	118.00	135.00	1746	131.00	140.00	1806	136.00	145.00
1627	114.00	130.00	1687	118.00	135.00	1747	131.00	140.00	1807	136.00	145.00
1628	114.00	130.00	1688	118.00	135.00	1748	131.00	140.00	1808	136.00	145.00
1629	114.00	130.00	1689	118.00	135.00	1749	131.00	140.00	1809	136.00	145.00
1630	114.00	130.00	1690	118.00	135.00	1750	131.00	140.00	1810	136.00	145.00
1631	114.00	131.00	1691	118.00	135.00	1751	131.00	140.00	1811	136.00	145.00
1632	114.00	131.00	1692	119.00	135.00	1752	131.00	140.00	1812	136.00	145.00
1633	114.00	131.00	1693	119.00	136.00	1753	132.00	140.00	1813	136.00	145.00
1634	114.00	131.00	1694	119.00	136.00	1754	132.00	140.00	1814	136.00	145.00
1635	115.00	131.00	1695	119.00	136.00	1755	132.00	140.00	1815	136.00	145.00
1636	115.00	131.00	1696	119.00	136.00	1756	132.00	141.00	1816	136.00	145.00
1637	115.00	131.00	1697	119.00	136.00	1757	132.00	141.00	1817	136.00	145.00
1638	115.00	131.00	1698	119.00	136.00	1758	132.00	141.00	1818	136.00	146.00
1639	115.00	131.00	1699	119.00	136.00	1759	132.00	141.00	1819	136.00	146.00
1640	115.00	131.00	1700	119.00	136.00	1760	132.00	141.00	1820	137.00	146.00
1641	115.00	131.00	1701	119.00	136.00	1761	132.00	141.00	1821	137.00	146.00
1642	115.00	131.00	1702	119.00	136.00	1762	132.00	141.00	1822	137.00	146.00
1643	115.00	132.00	1703	119.00	136.00	1763	132.00	141.00	1823	137.00	146.00
1644	115.00	132.00	1704	119.00	136.00	1764	132.00	141.00	1824	137.00	146.00
1645	115.00	132.00	1705	119.00	136.00	1765	132.00	141.00	1825	137.00	146.00
1646	115.00	132.00	1706	119.00	137.00	1766	133.00	141.00	1826	137.00	146.00
1647	115.00	132.00	1707	120.00	137.00	1767	133.00	141.00	1827	137.00	146.00
1648	115.00	132.00	1708	120.00	137.00	1768	133.00	142.00	1828	137.00	146.00
1649	115.00	132.00	1709	120.00	137.00	1769	133.00	142.00	1829	137.00	146.00
1650	116.00	132.00	1710	120.00	137.00	1770	133.00	142.00	1830	137.00	146.00
1651	116.00	132.00	1711	120.00	137.00	1771	133.00	142.00	1831	137.00	147.00
1652	116.00	132.00	1712	120.00	137.00	1772	133.00	142.00	1832	147.00	147.00
1653	116.00	132.00	1713	120.00	137.00	1773	133.00	142.00			
1654	116.00	132.00	1714	120.00	137.00	1774	133.00	142.00			
1655	116.00	132.00	1715	120.00	137.00	1775	133.00	142.00			

❗ If the payee's weekly earnings are more than \$1,832, the HELP component is \$147 plus 8 cents for each \$1 of weekly earnings over \$1,832. Amounts calculated should be rounded to the nearest dollar.

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