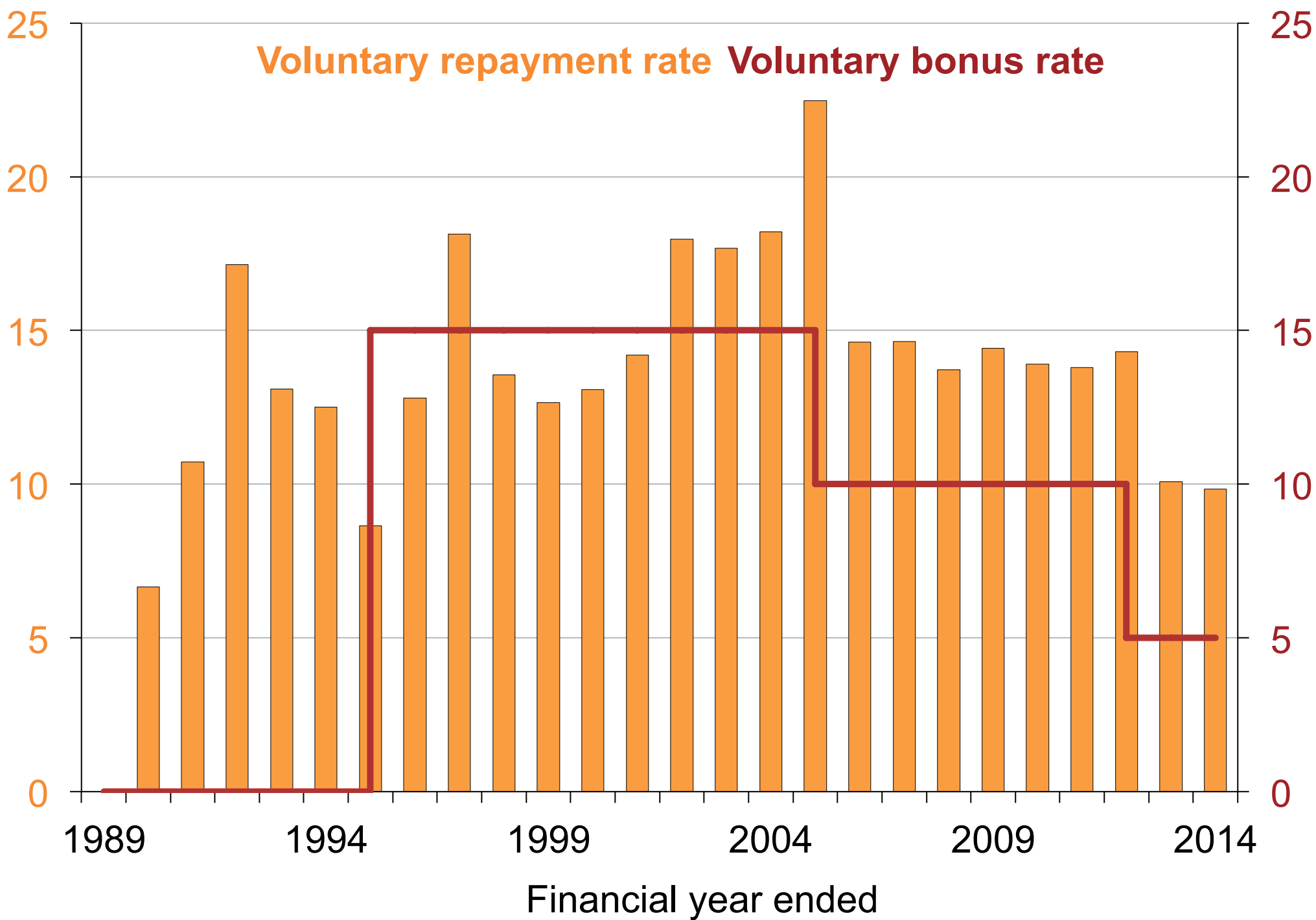
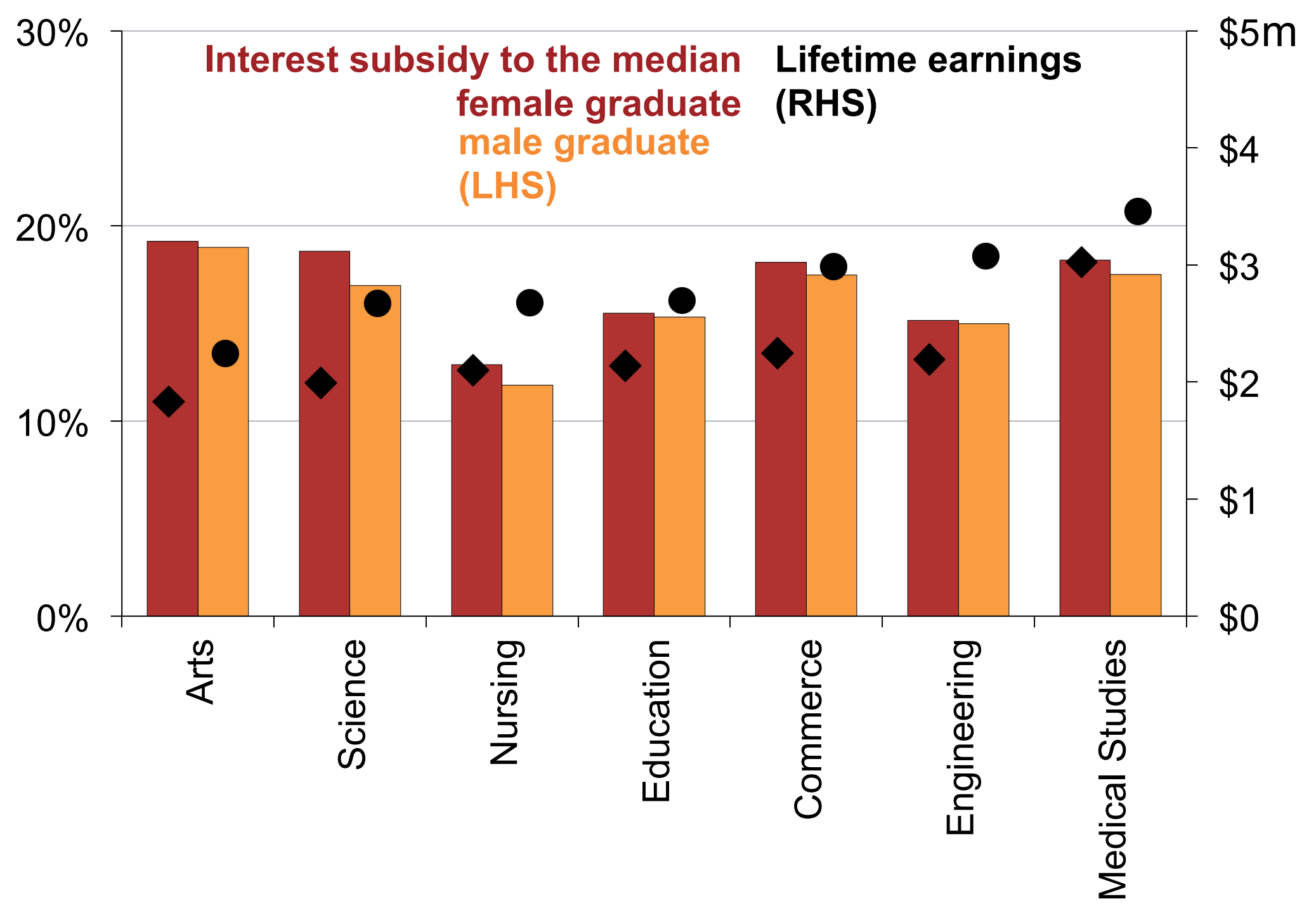
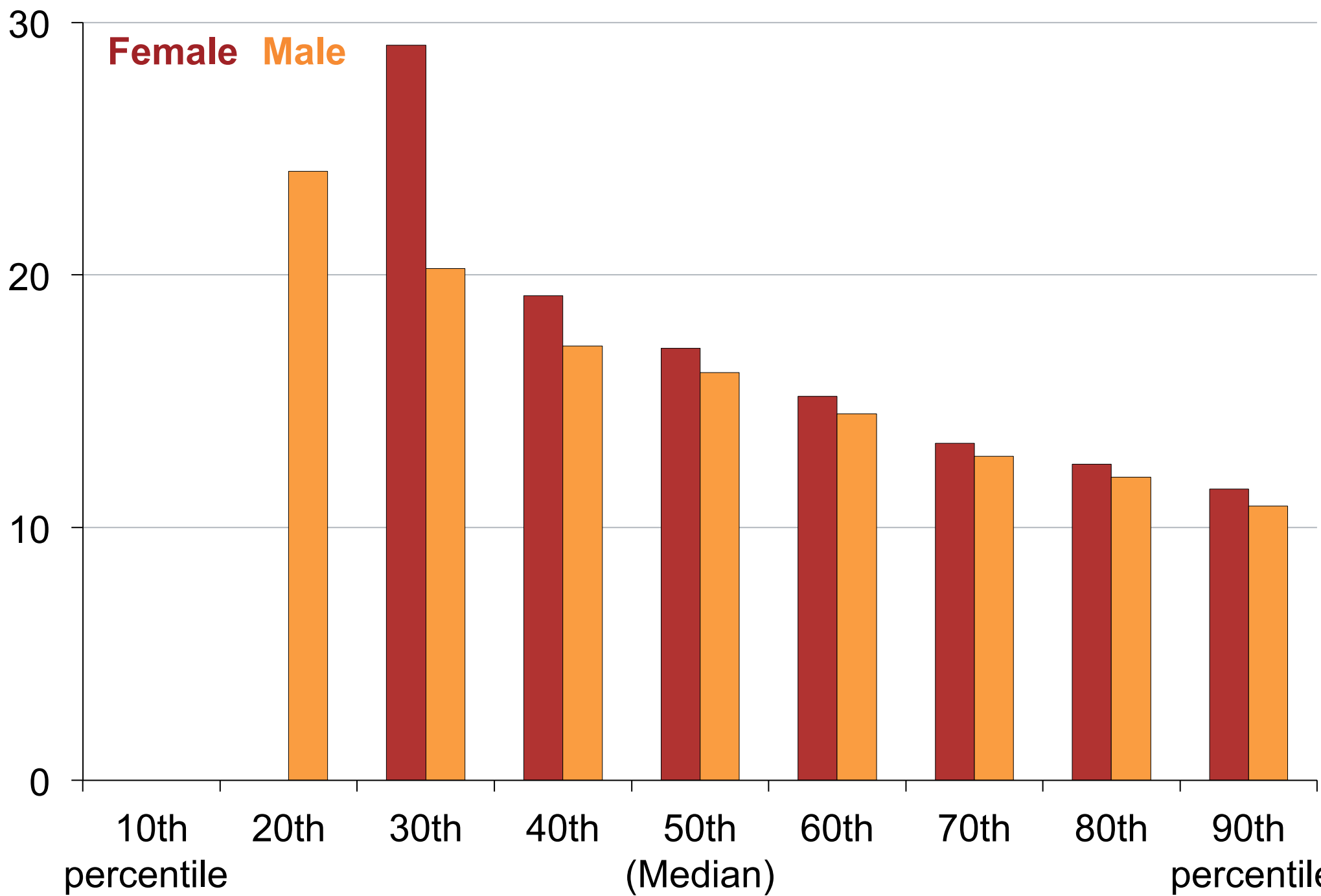


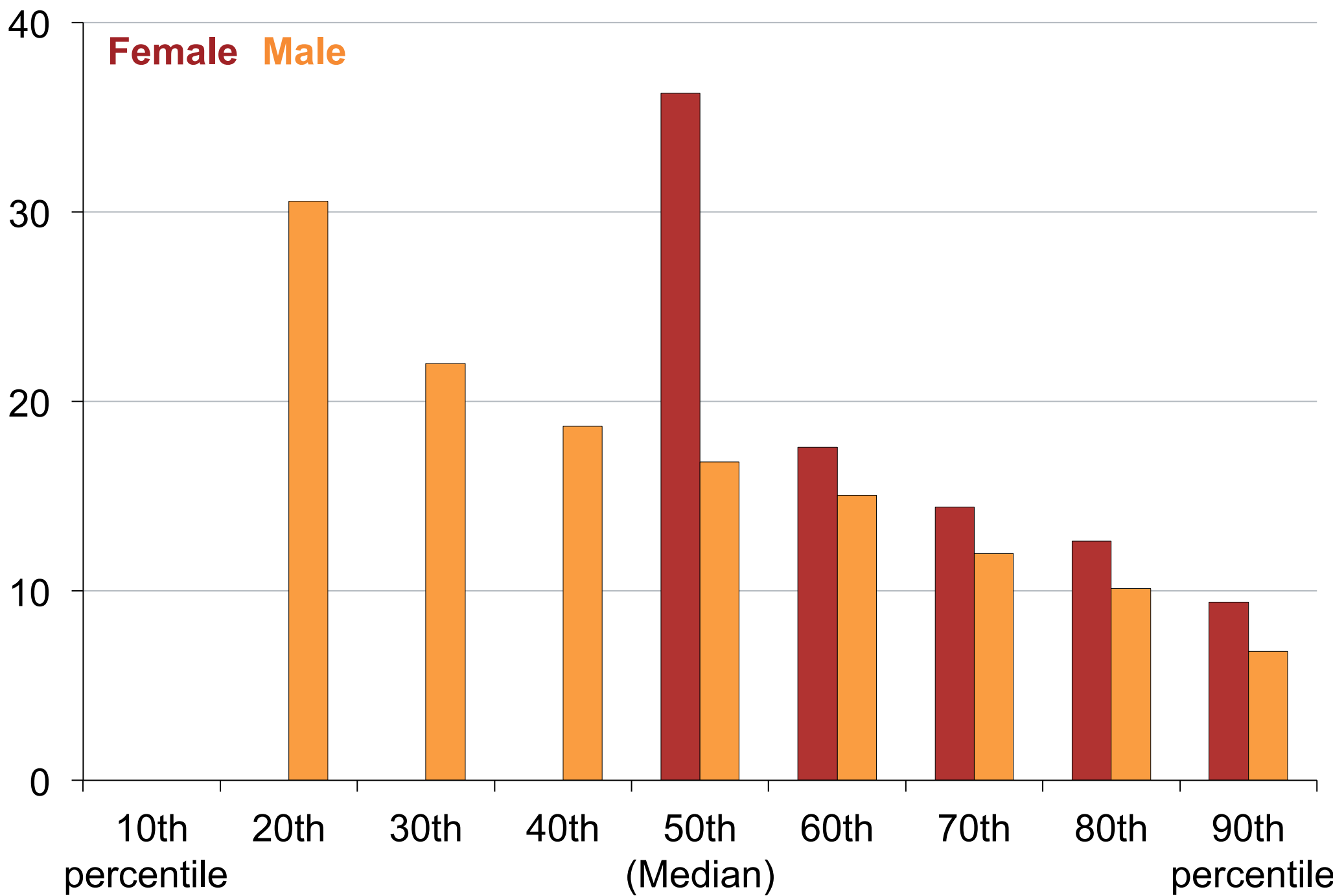
**Voluntary repayment rate** **Voluntary bonus rate**

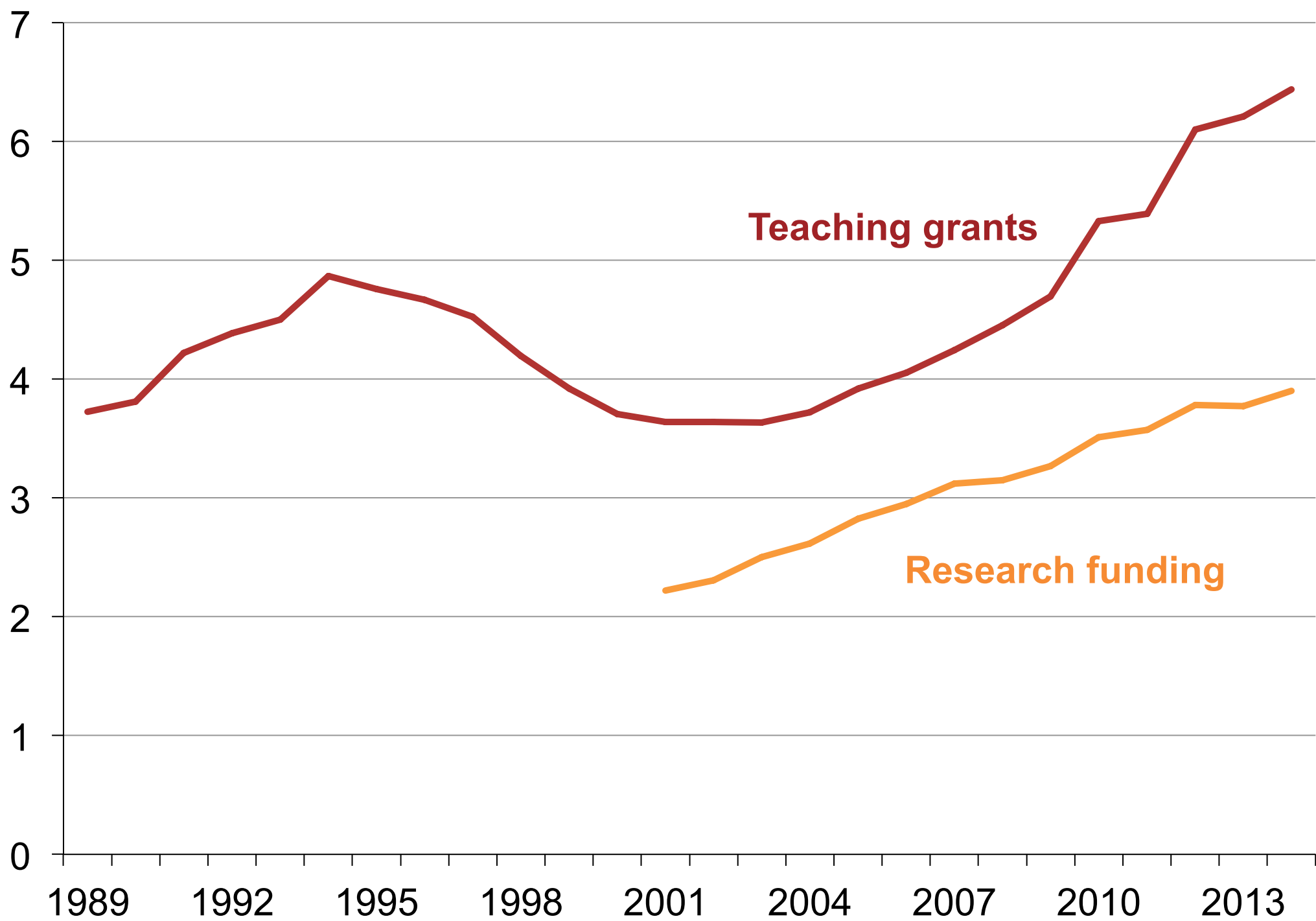


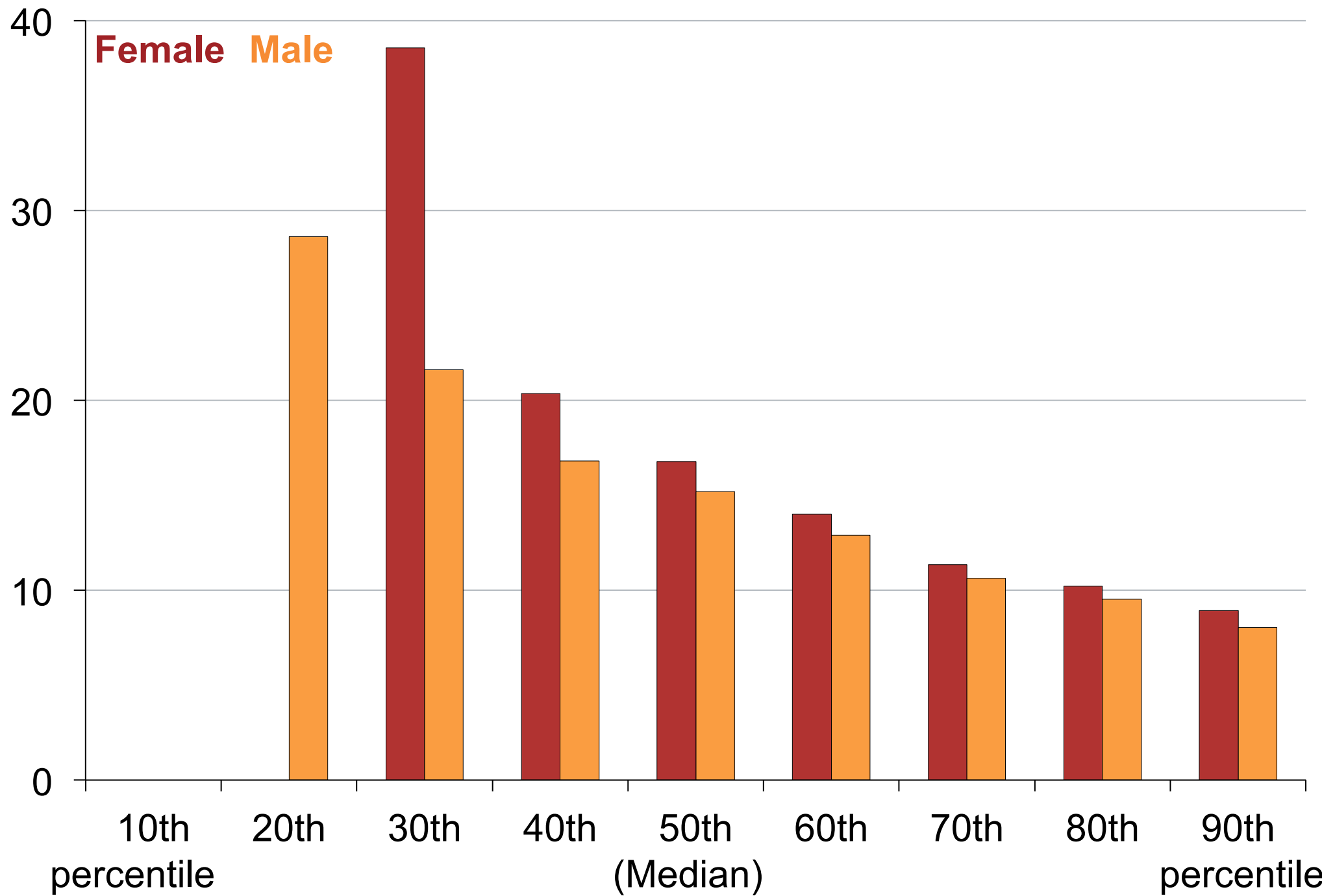


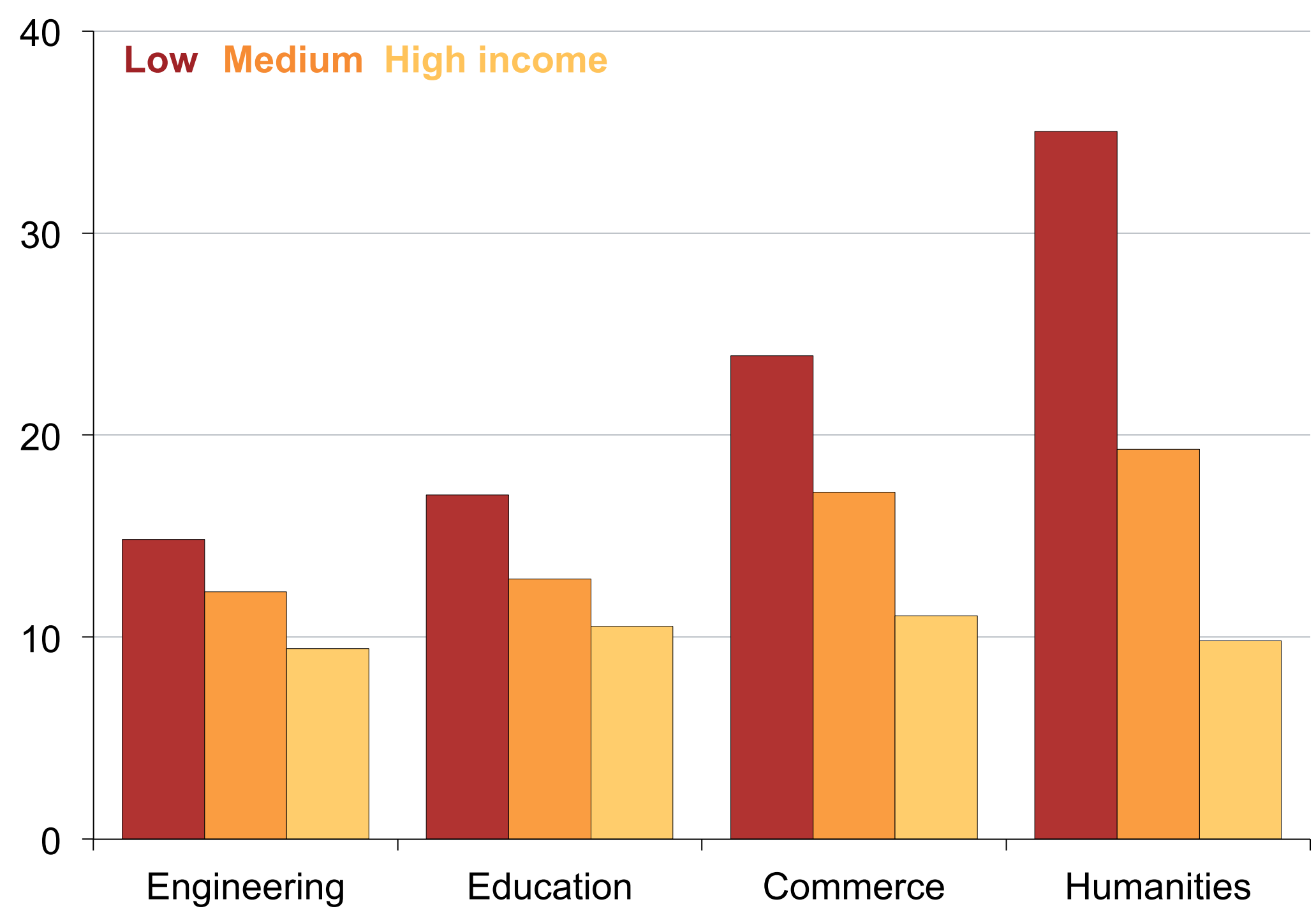


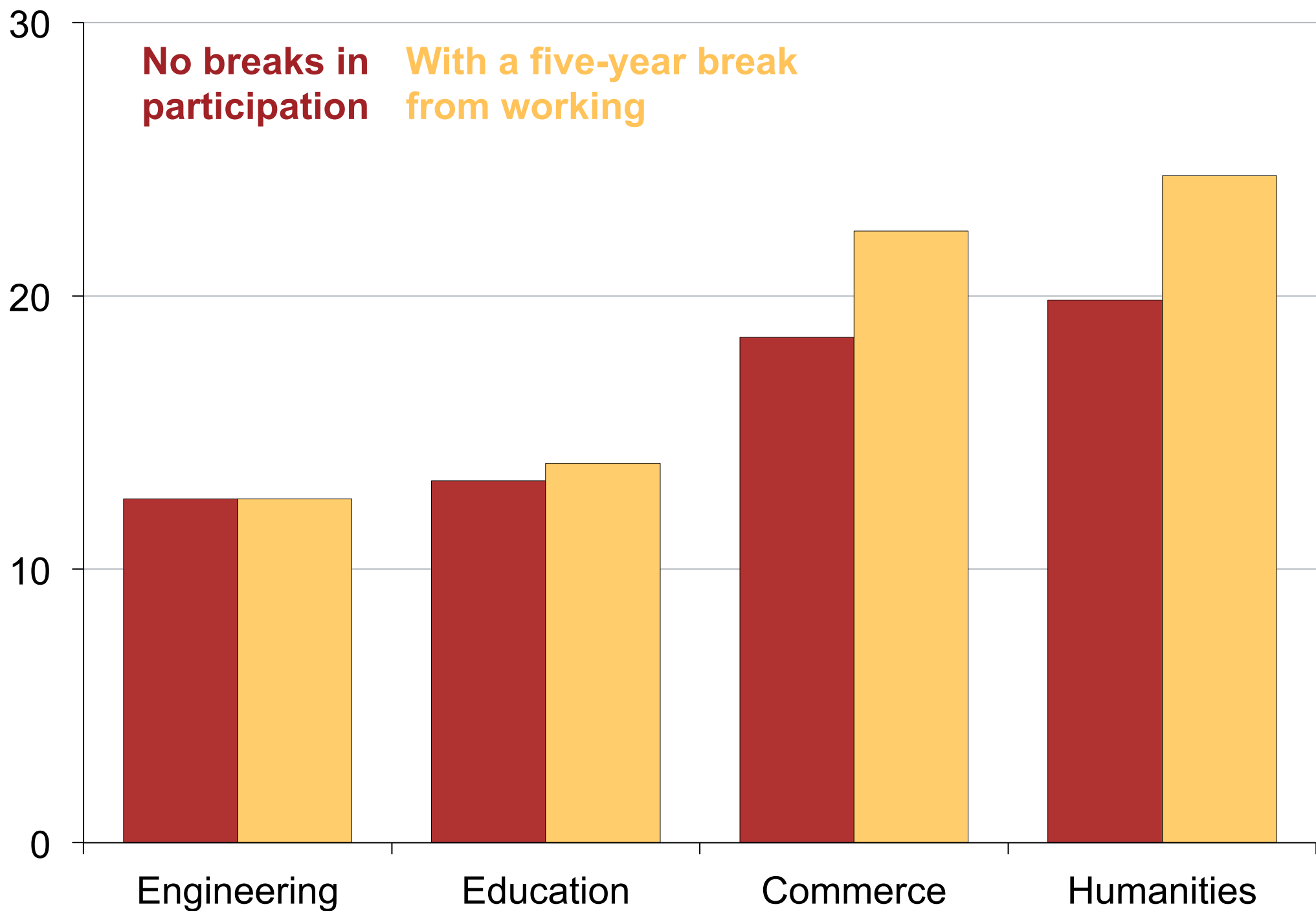


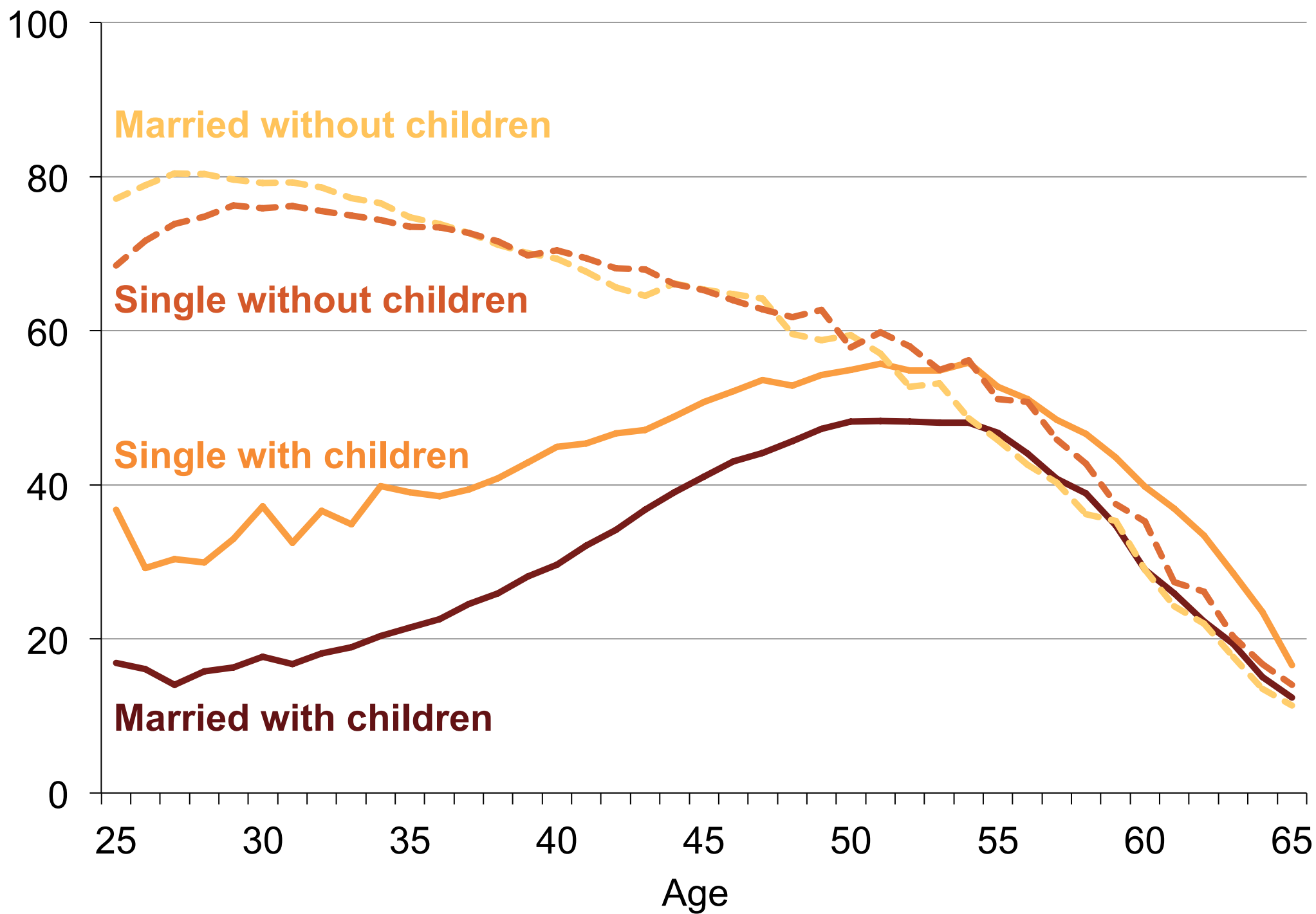




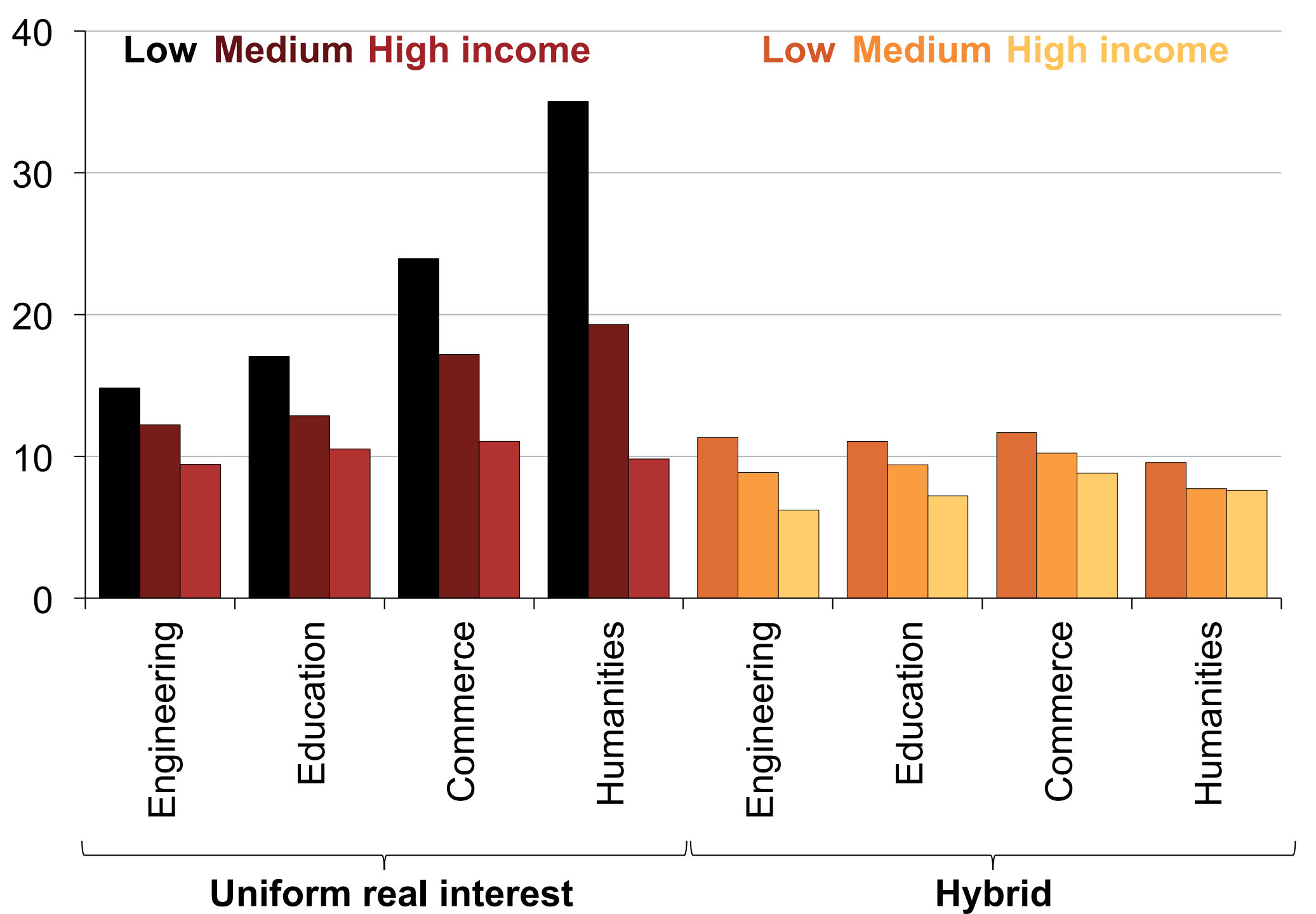


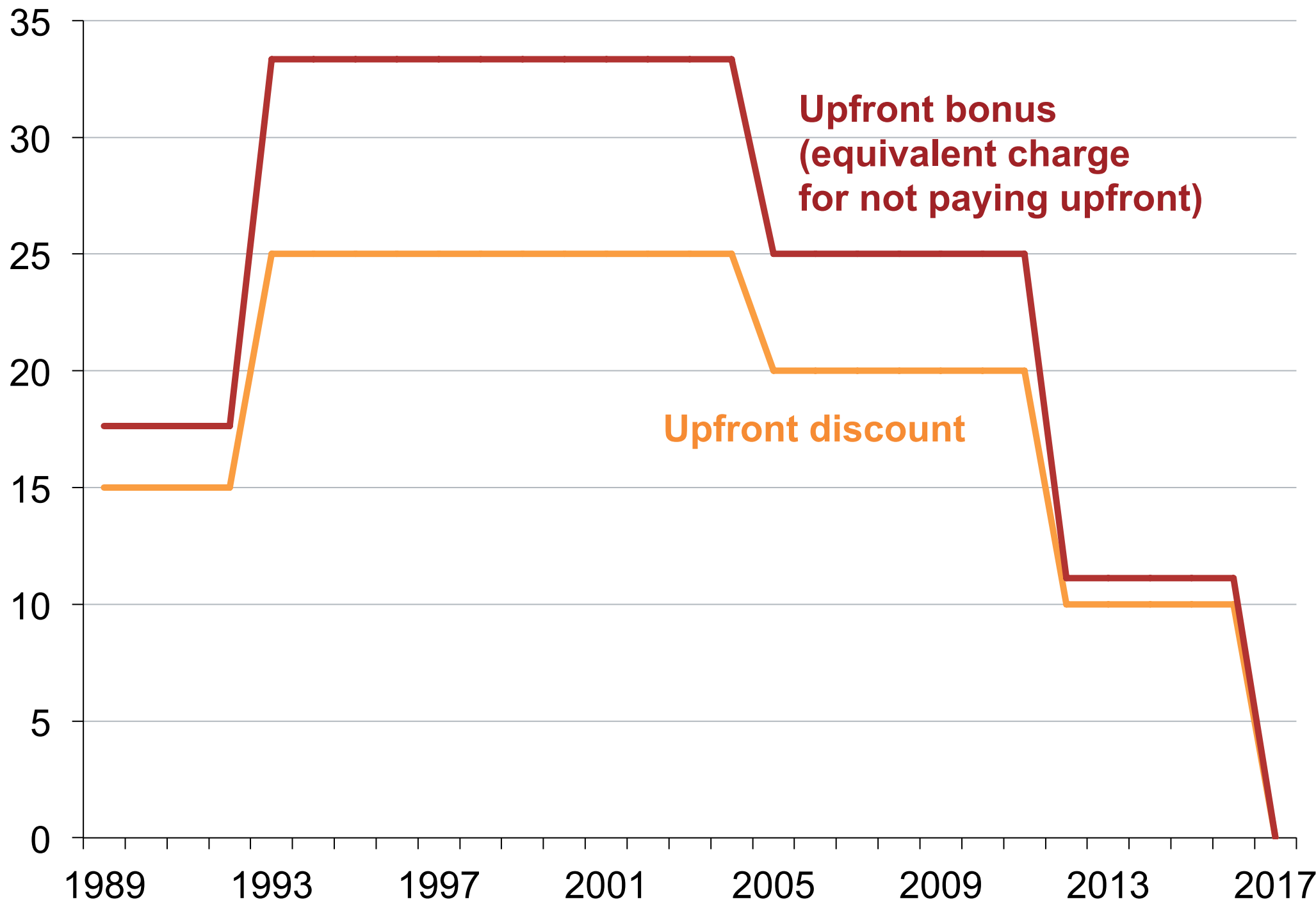


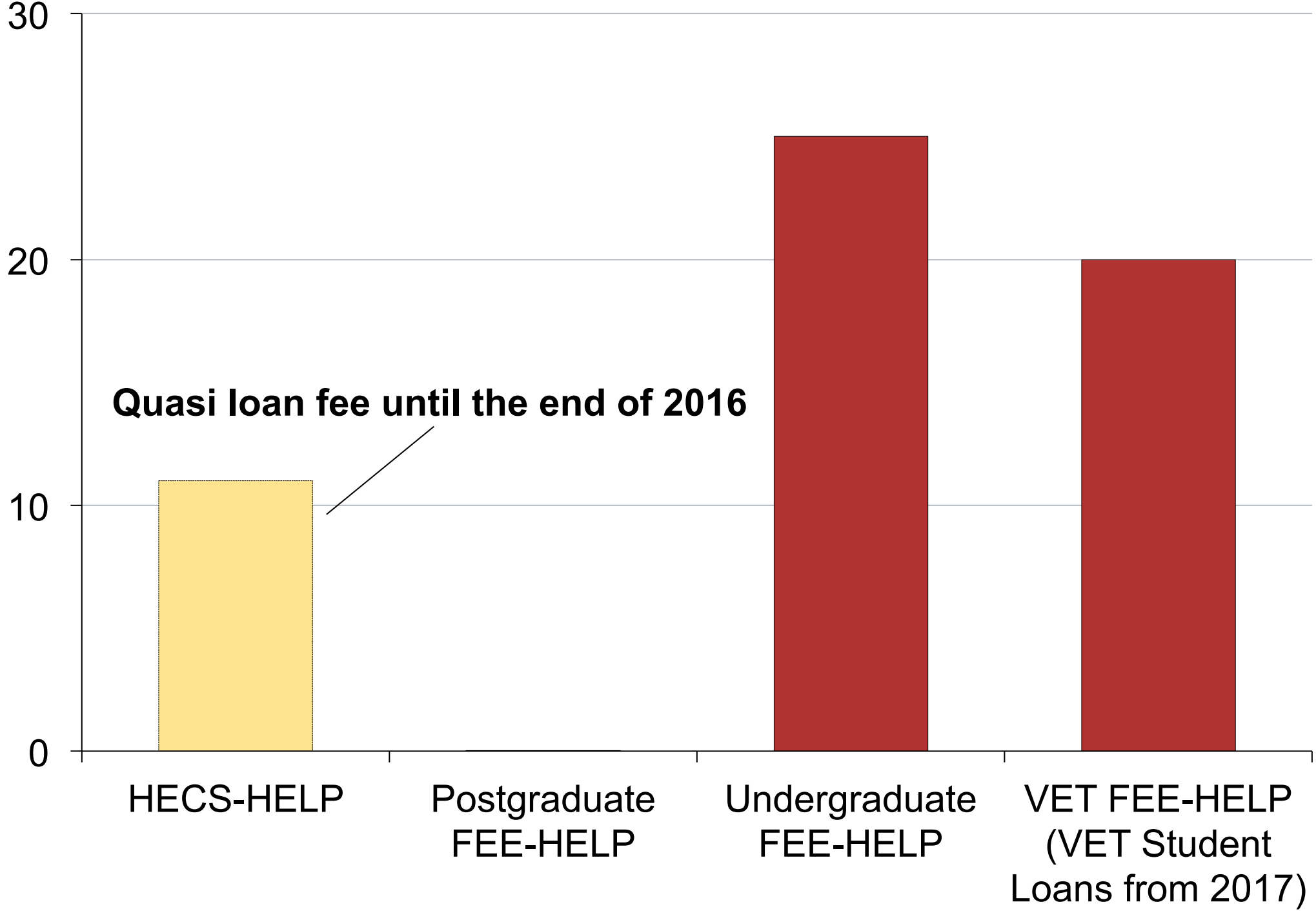












30

20

10

0

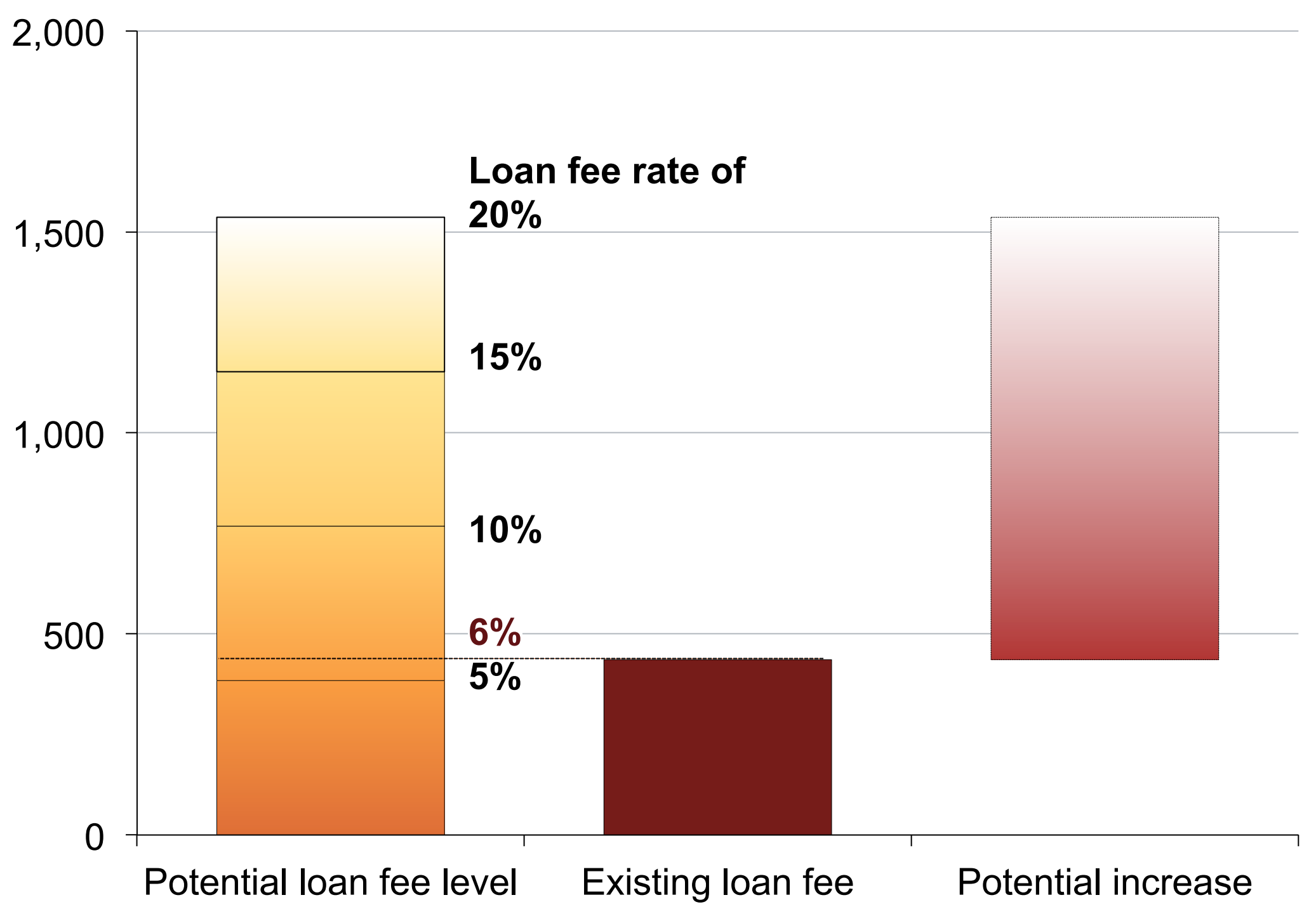
**Quasi loan fee until the end of 2016**

HECS-HELP

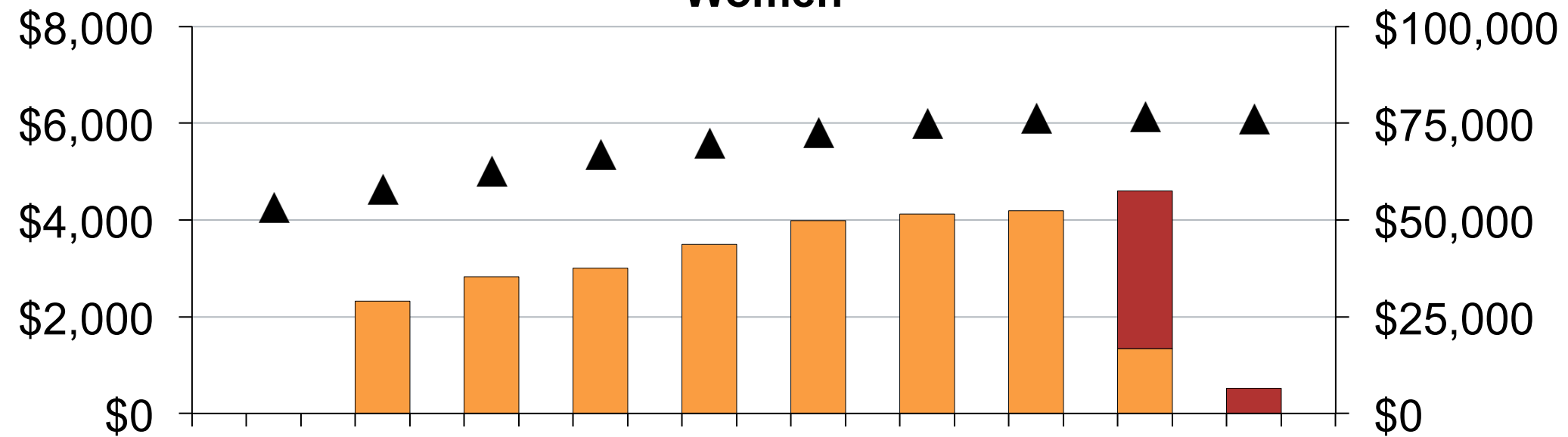
Postgraduate  
FEE-HELP

Undergraduate  
FEE-HELP

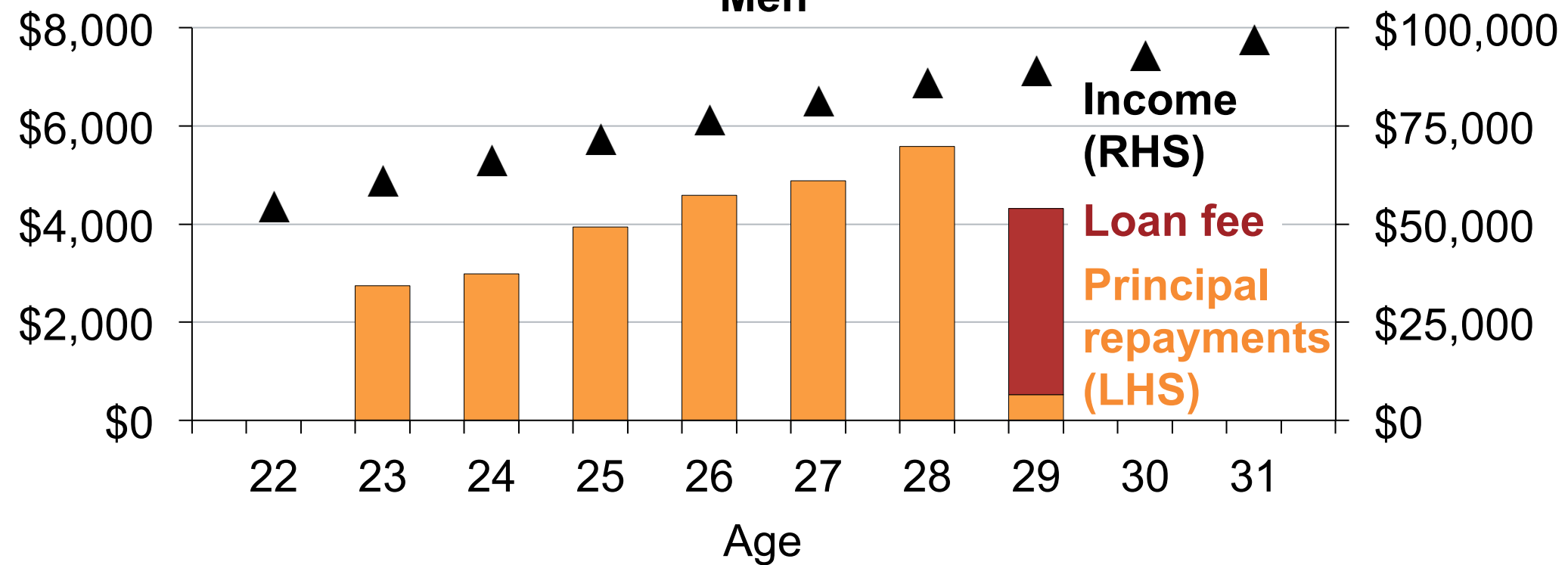
VET FEE-HELP  
(VET Student  
Loans from 2017)

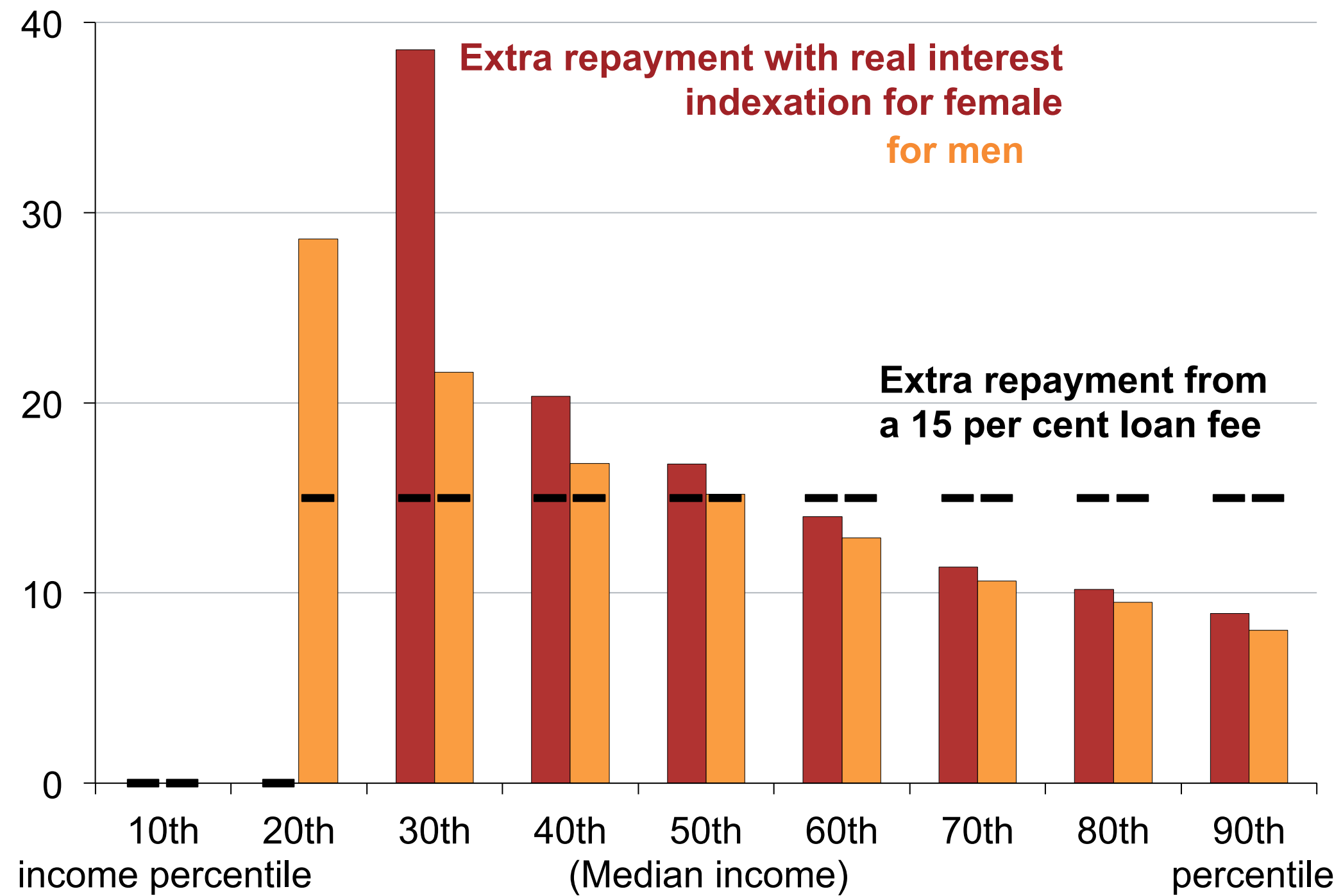


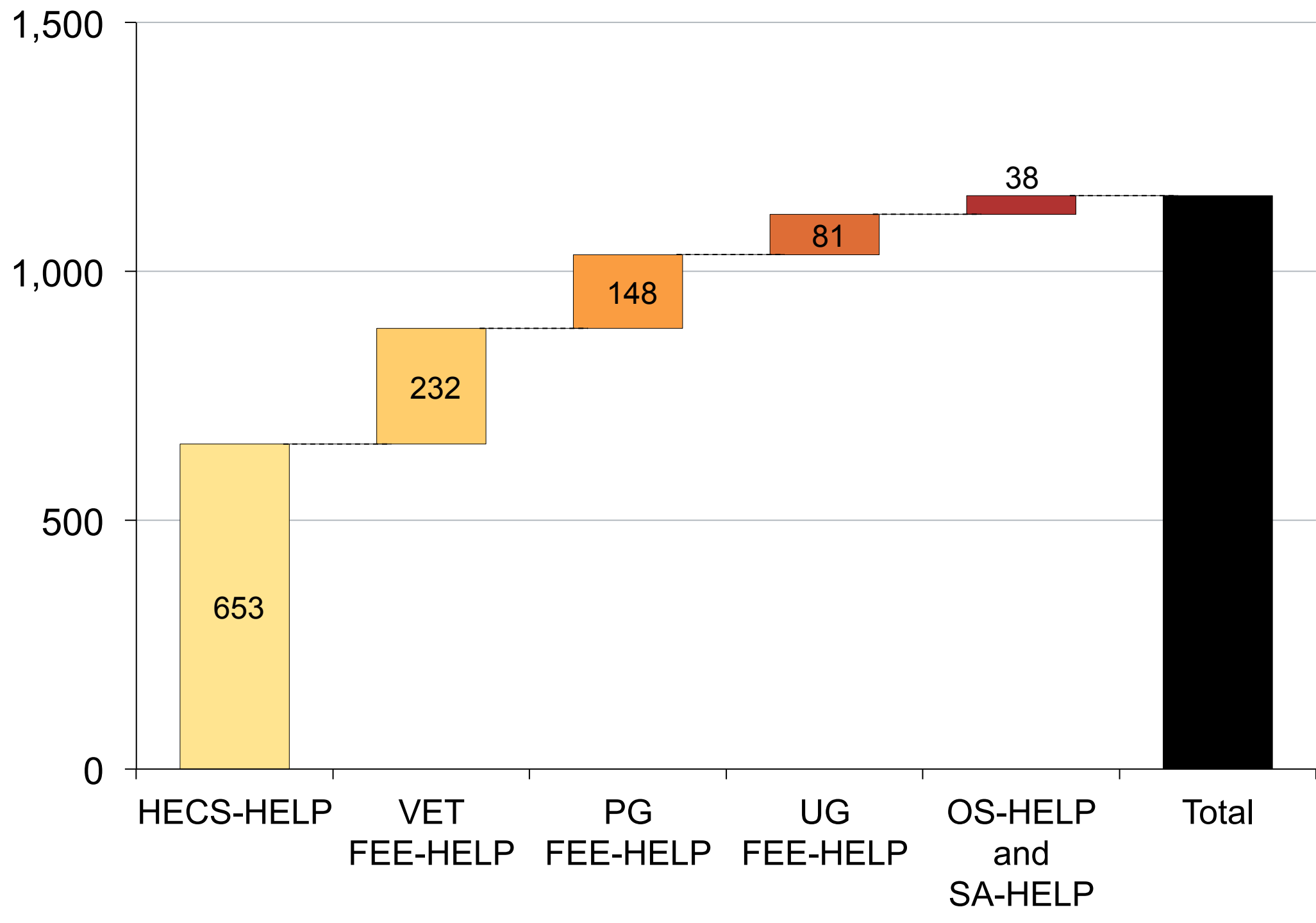
## Women

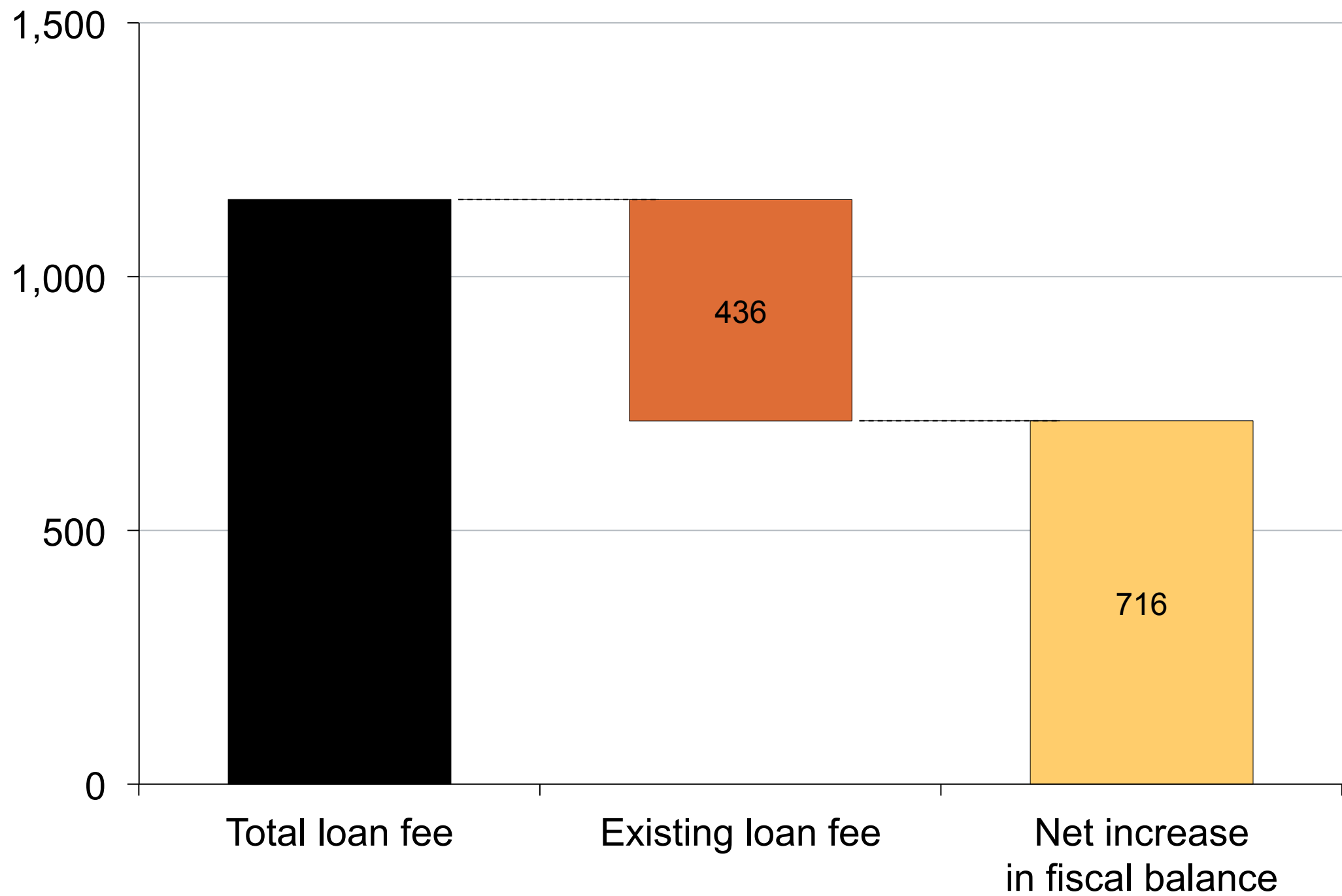


## Men



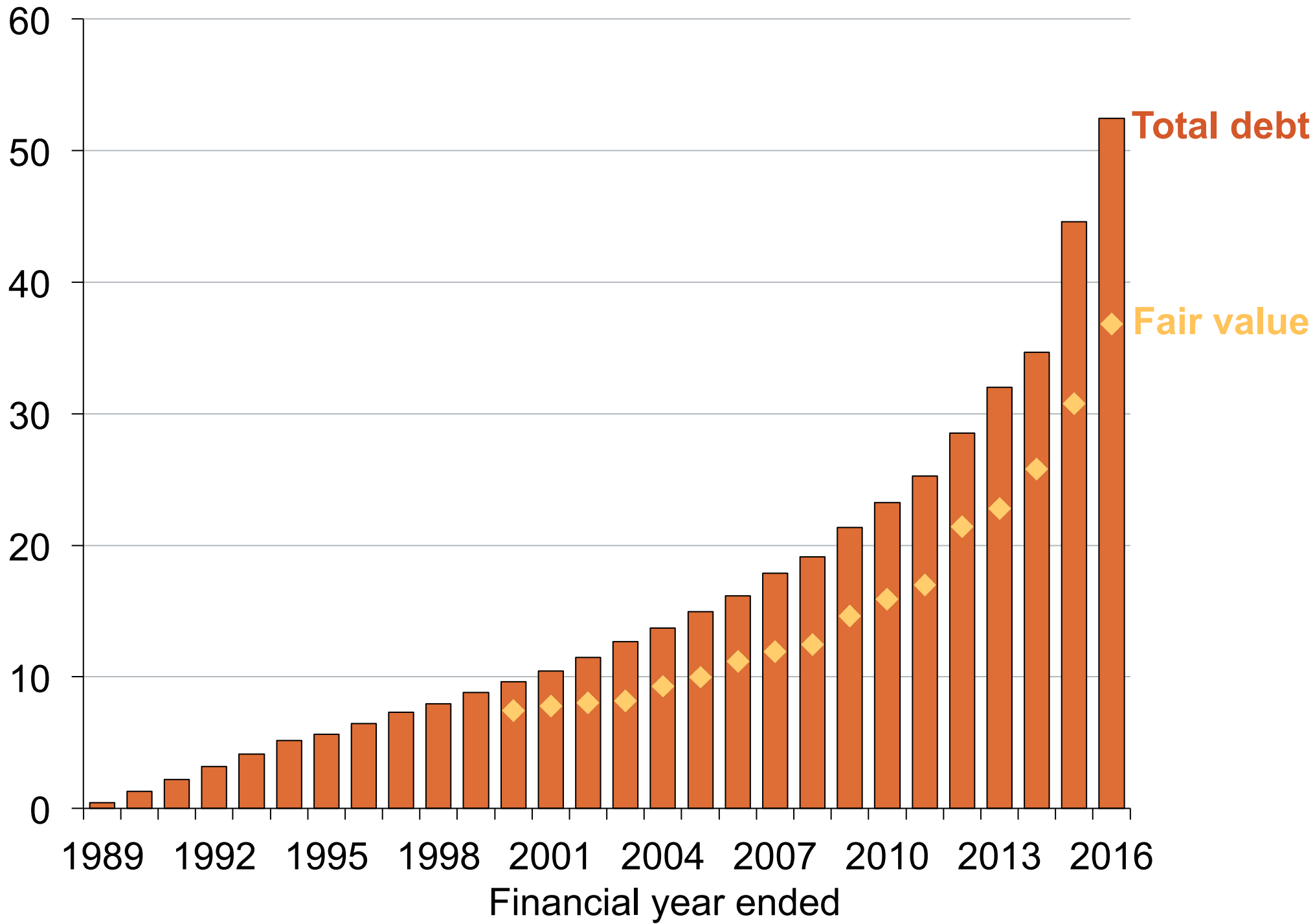


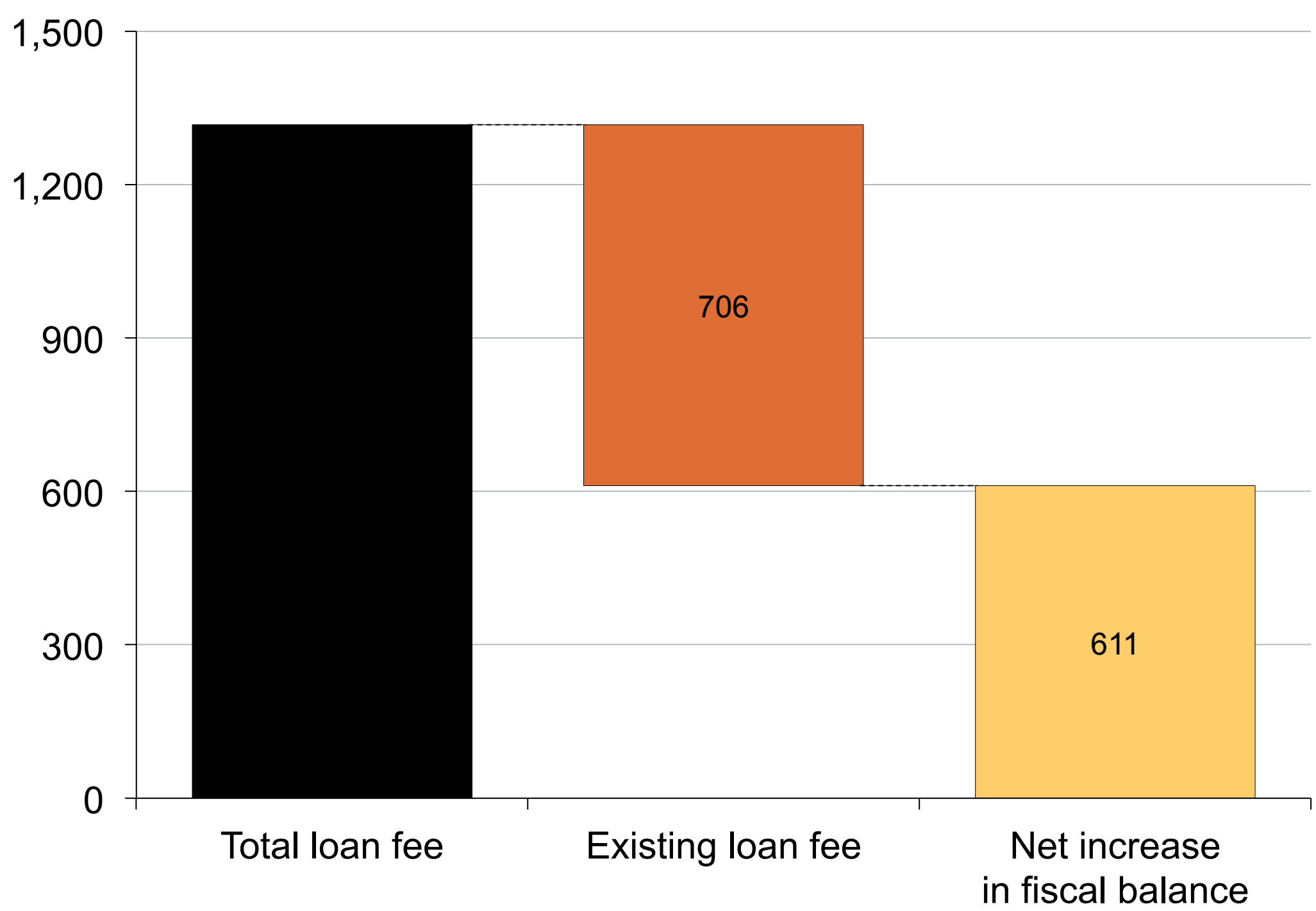


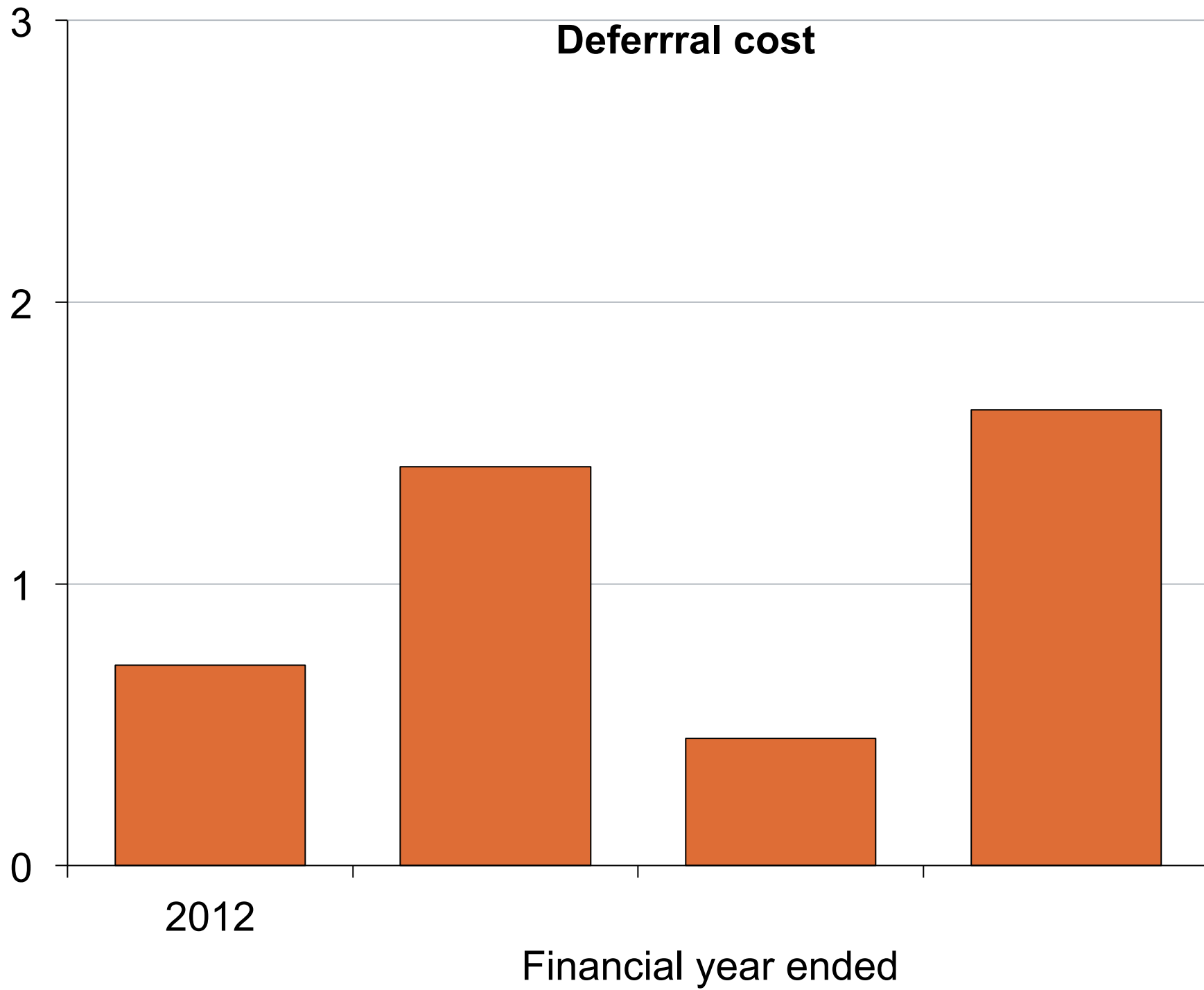


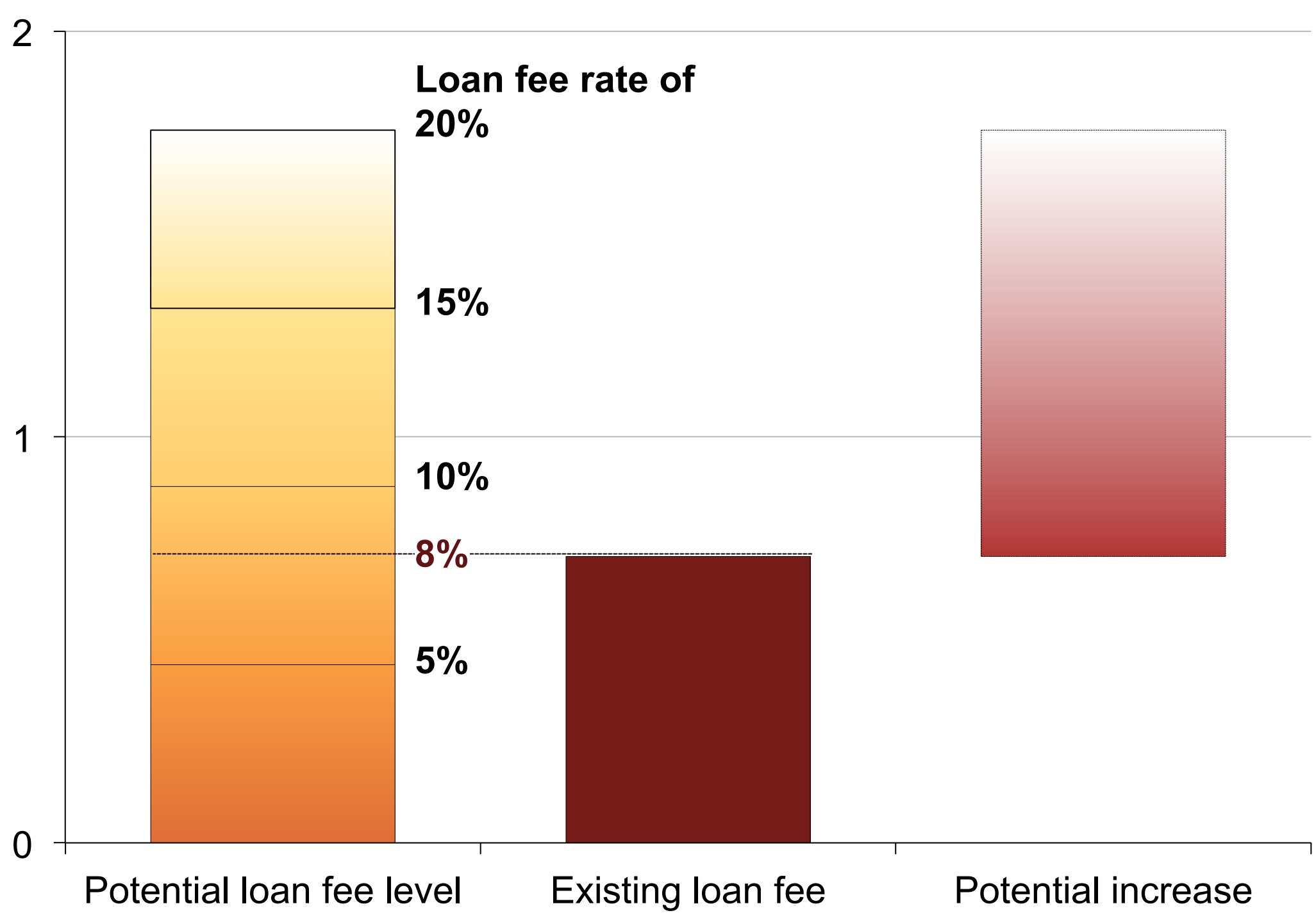


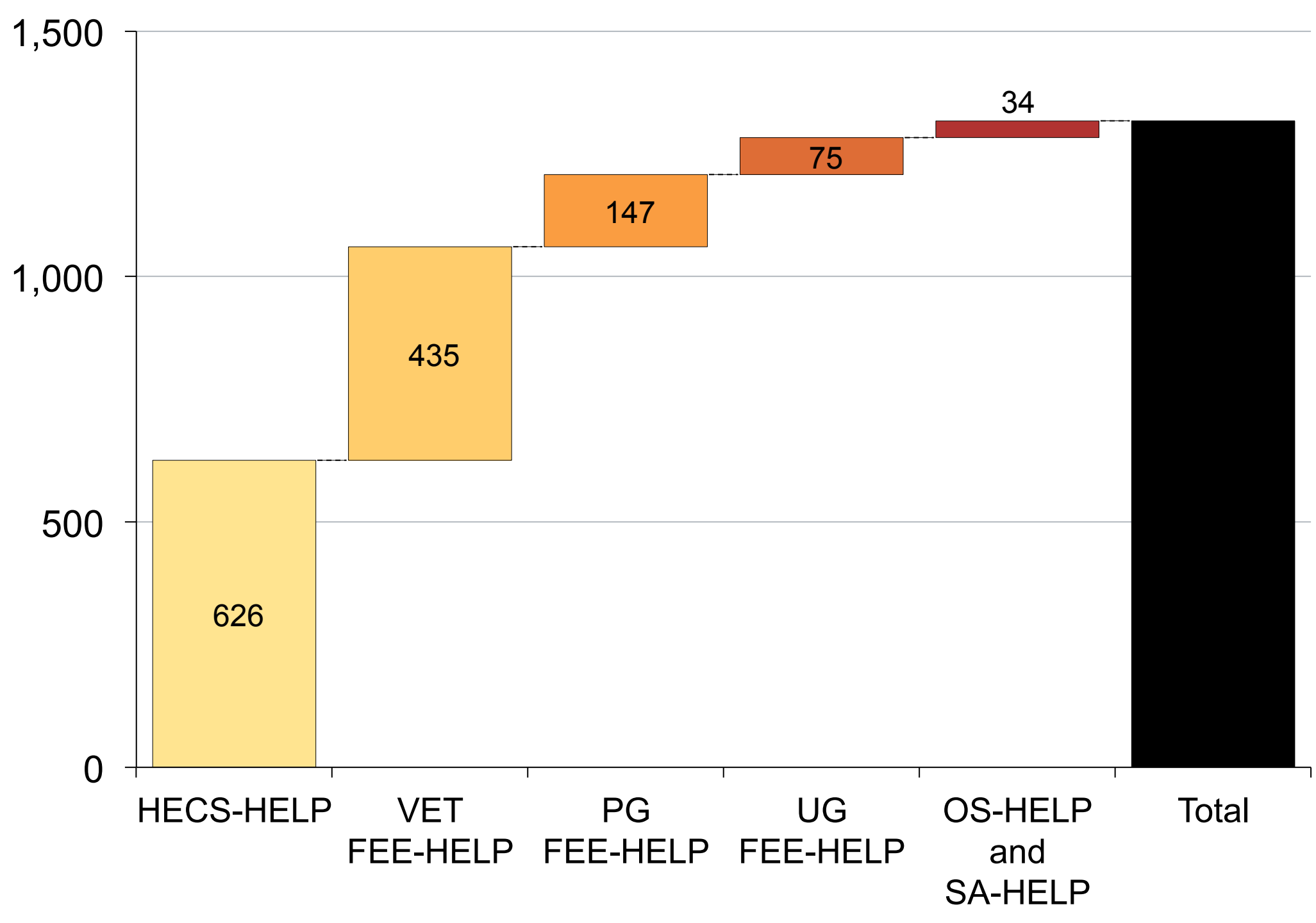


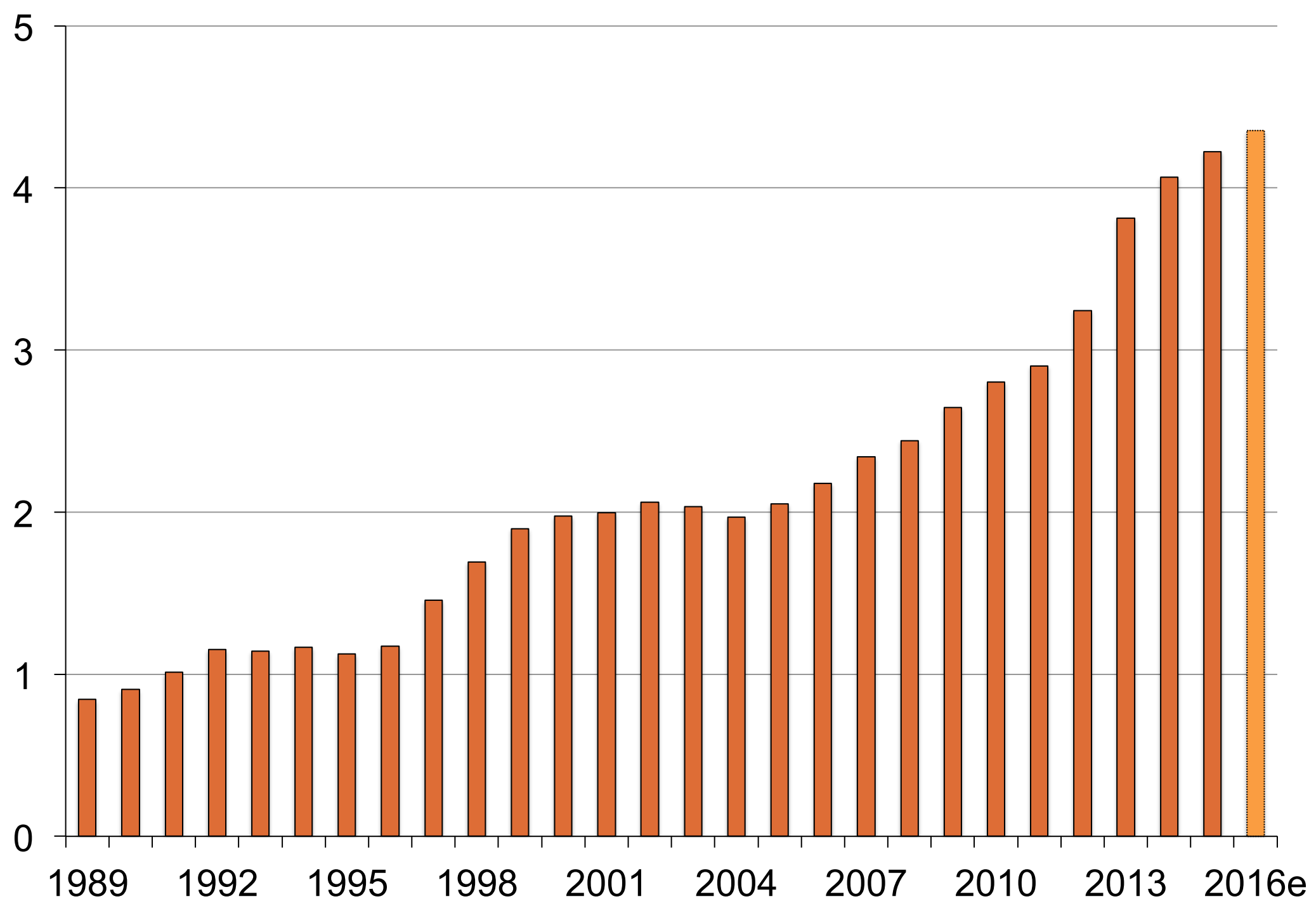


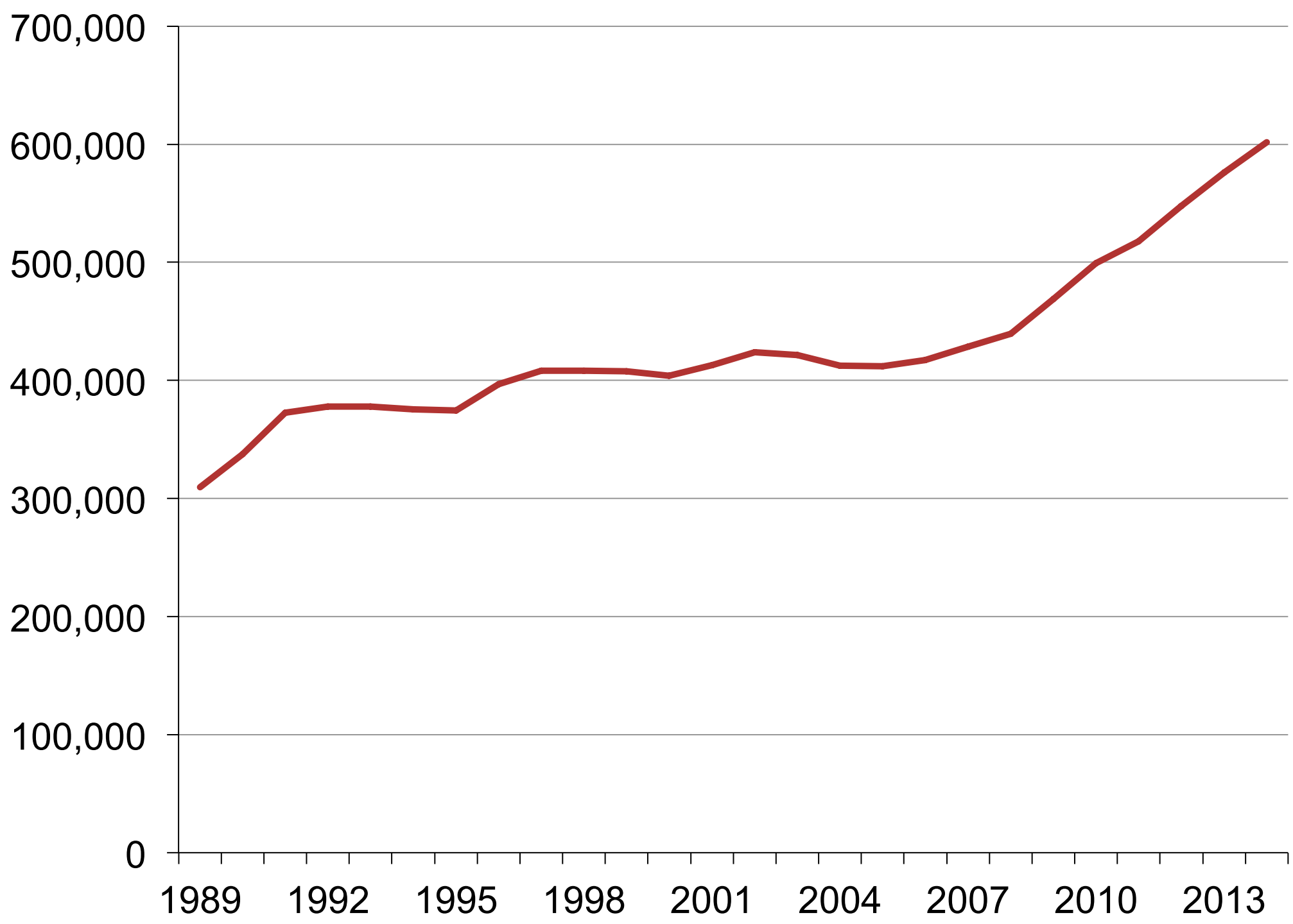




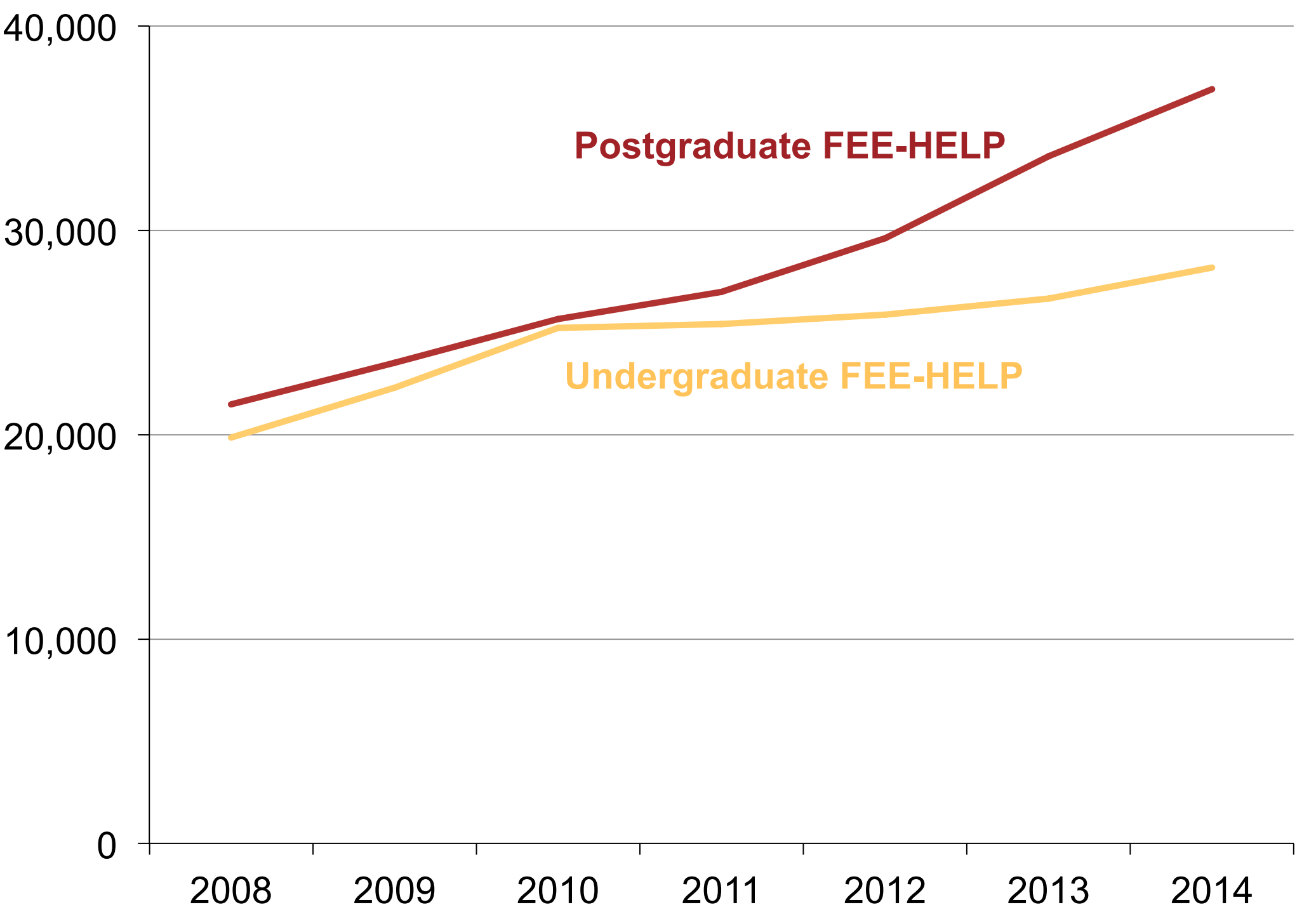


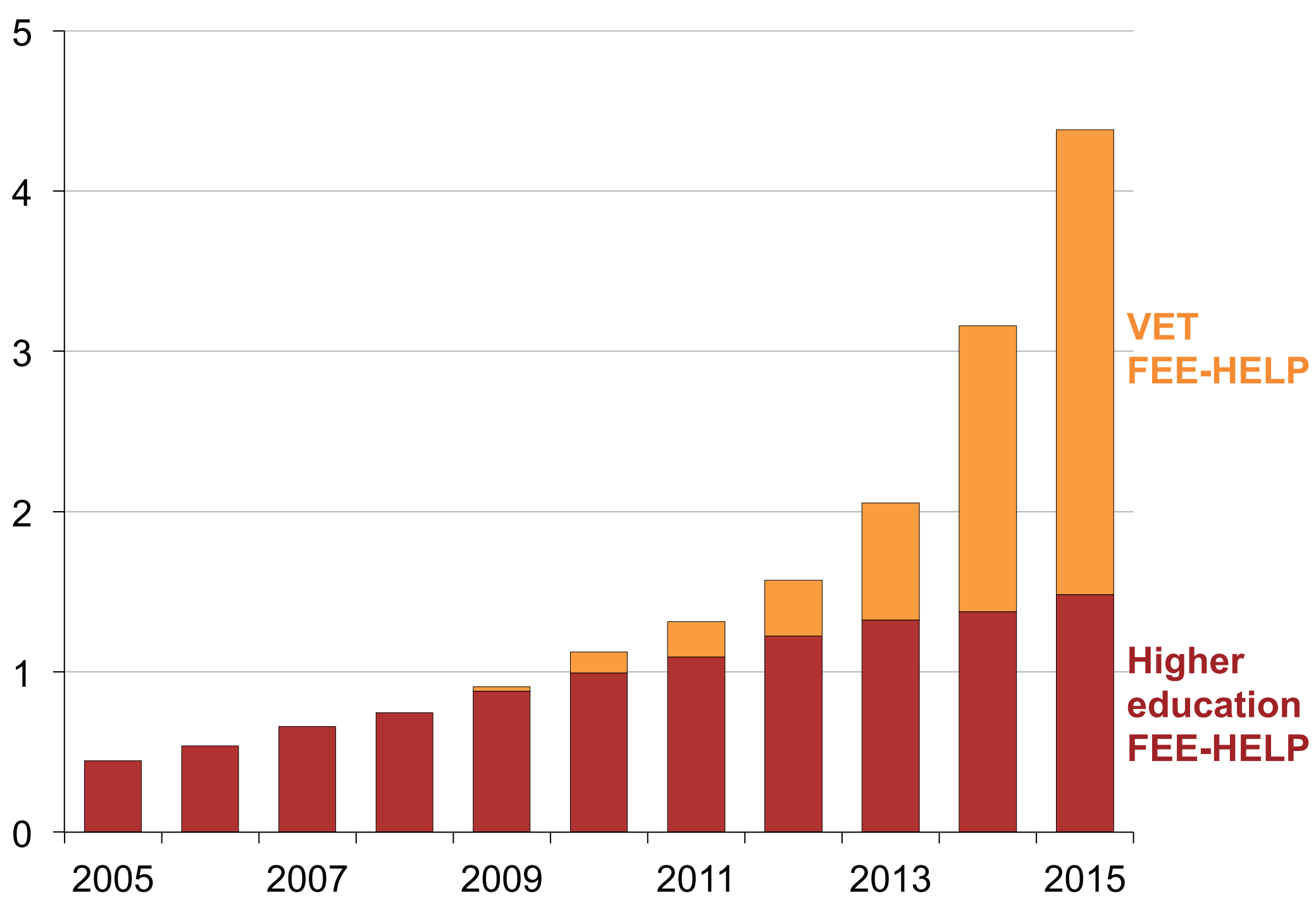


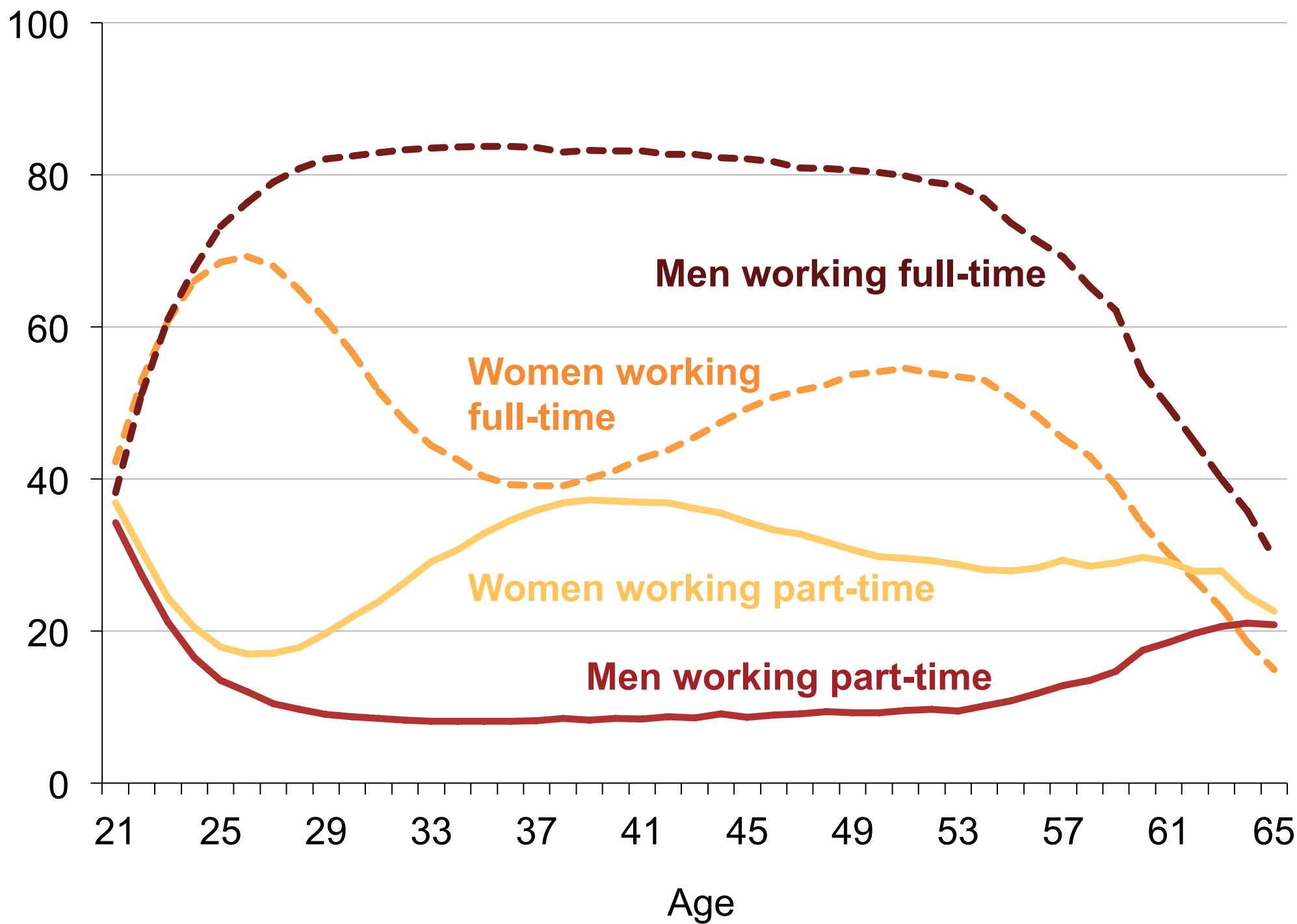


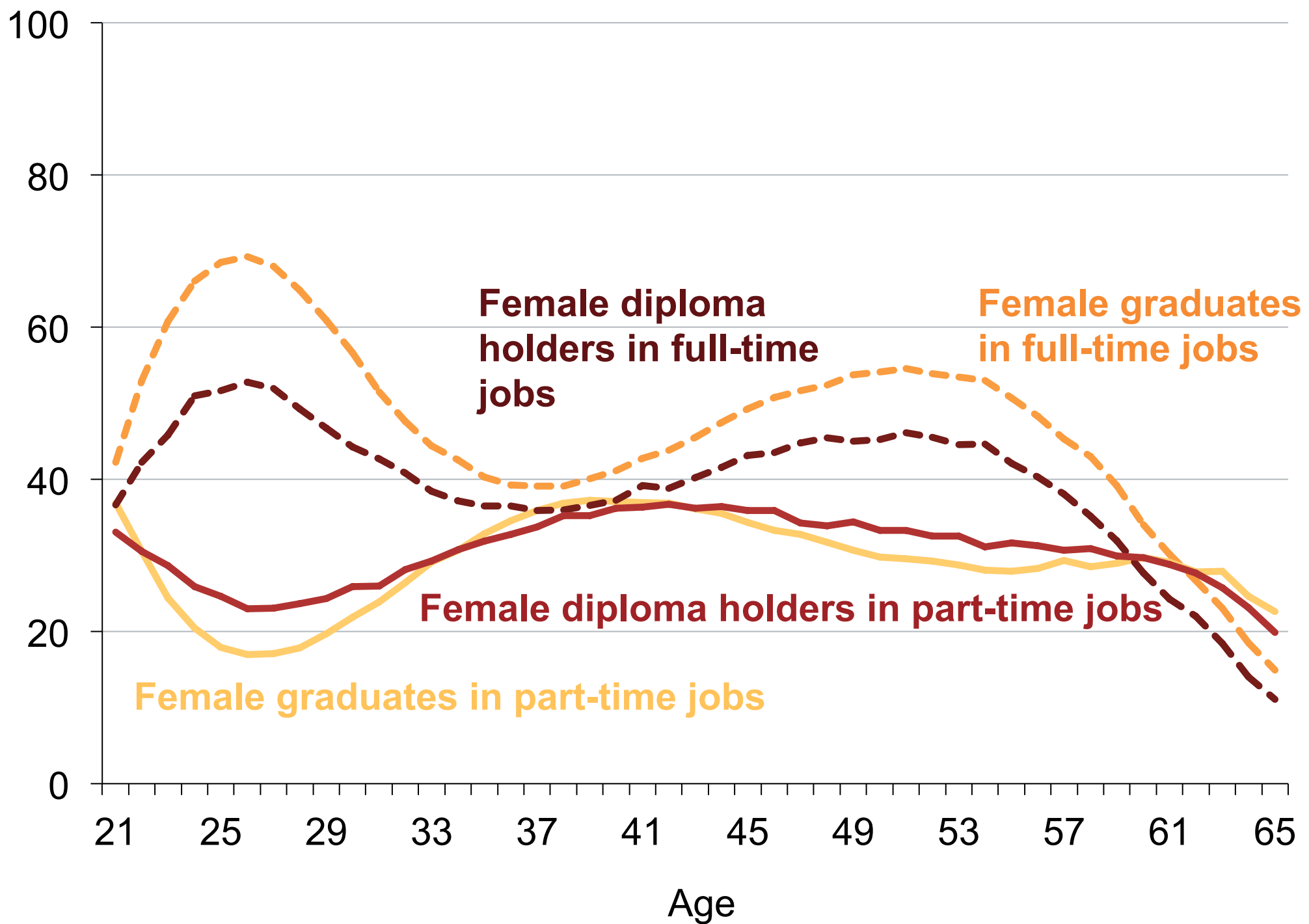


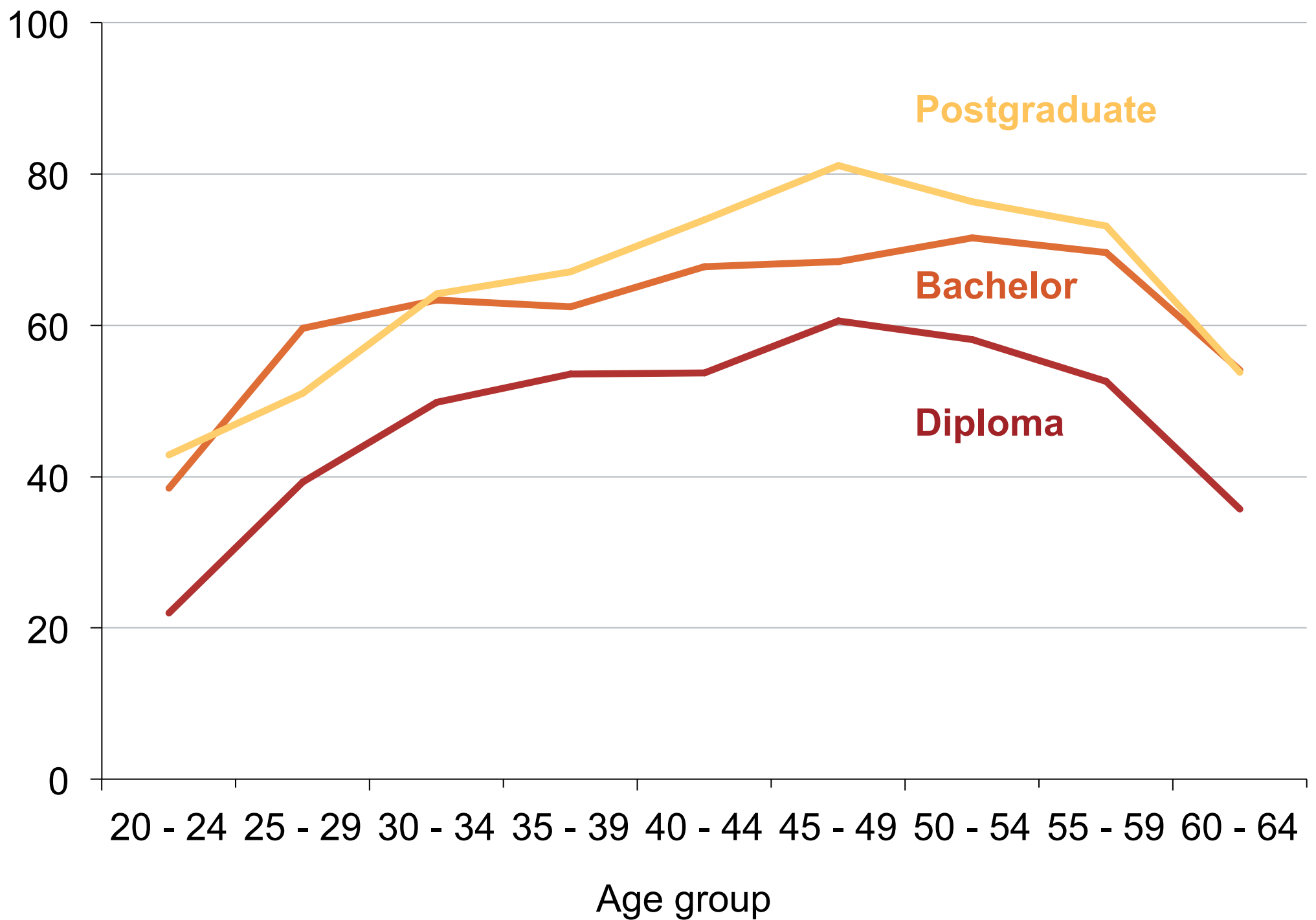


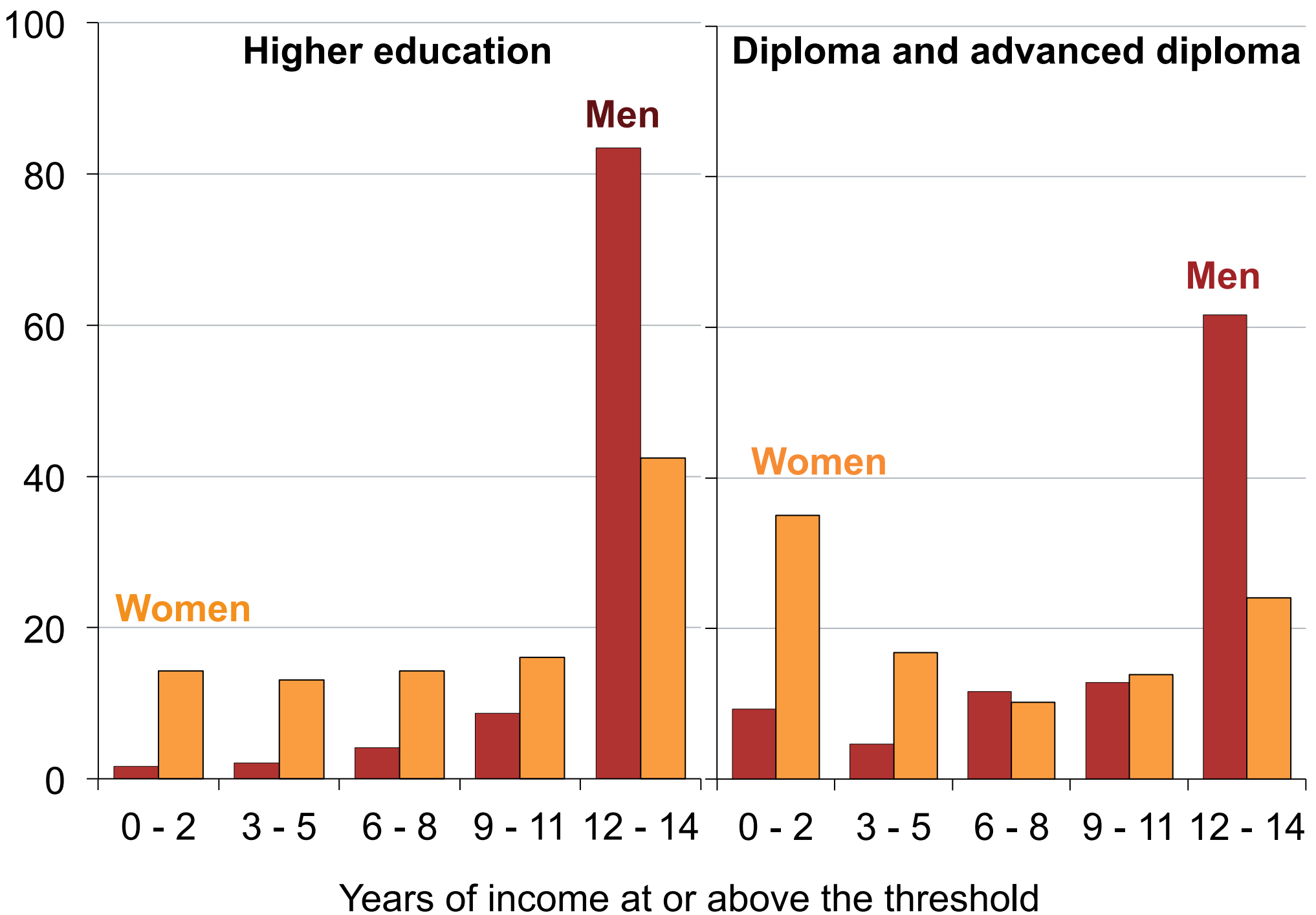


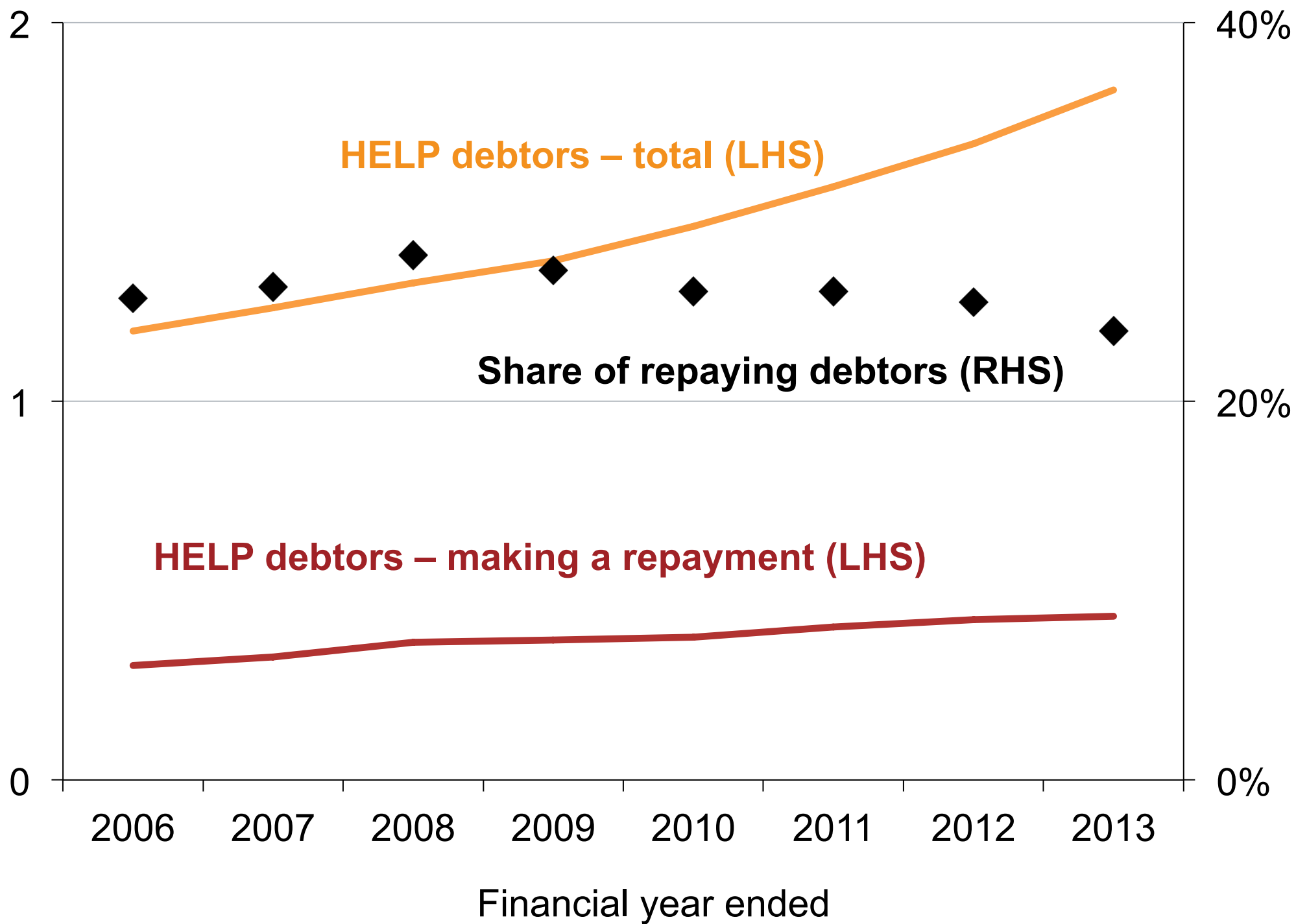


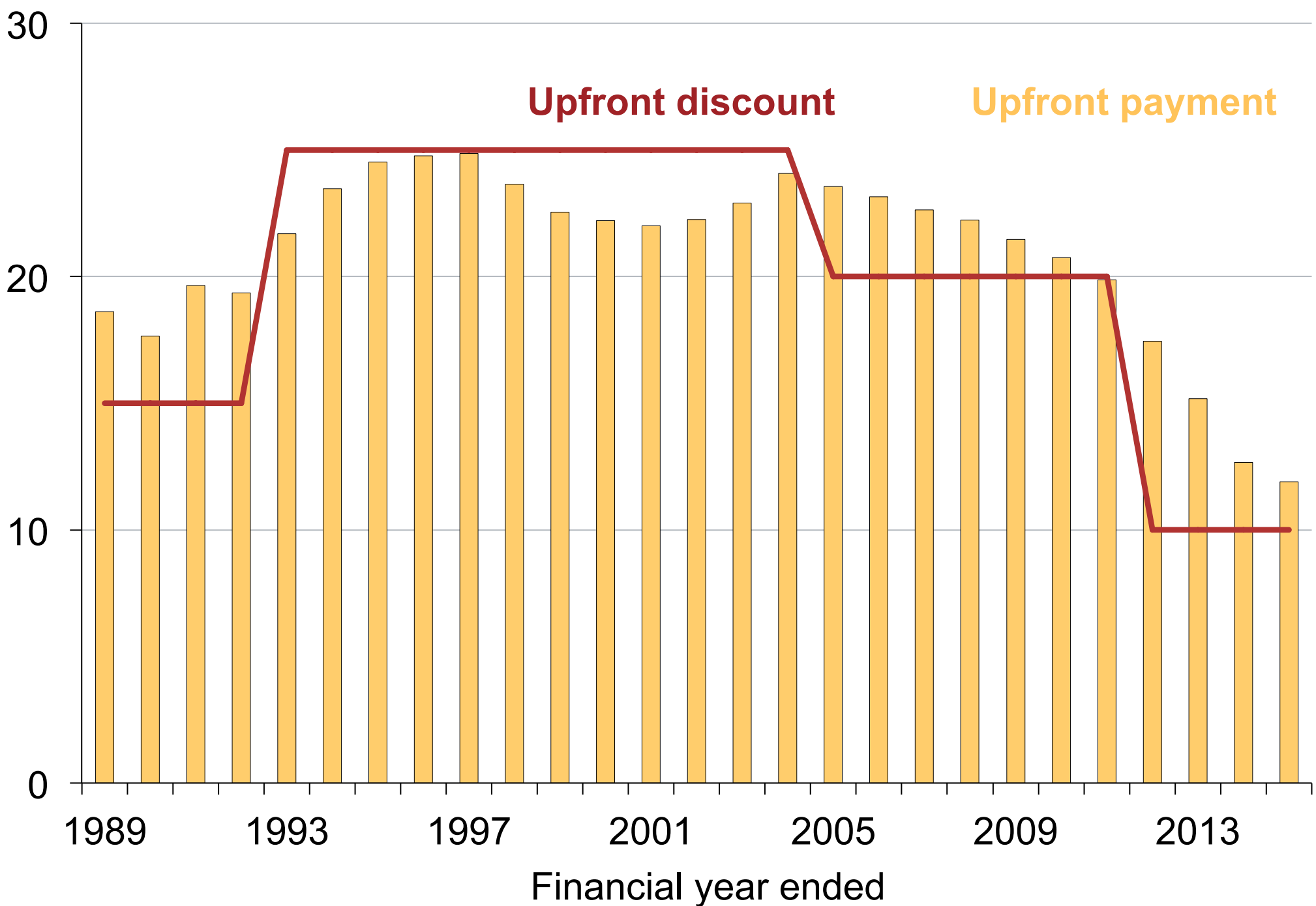




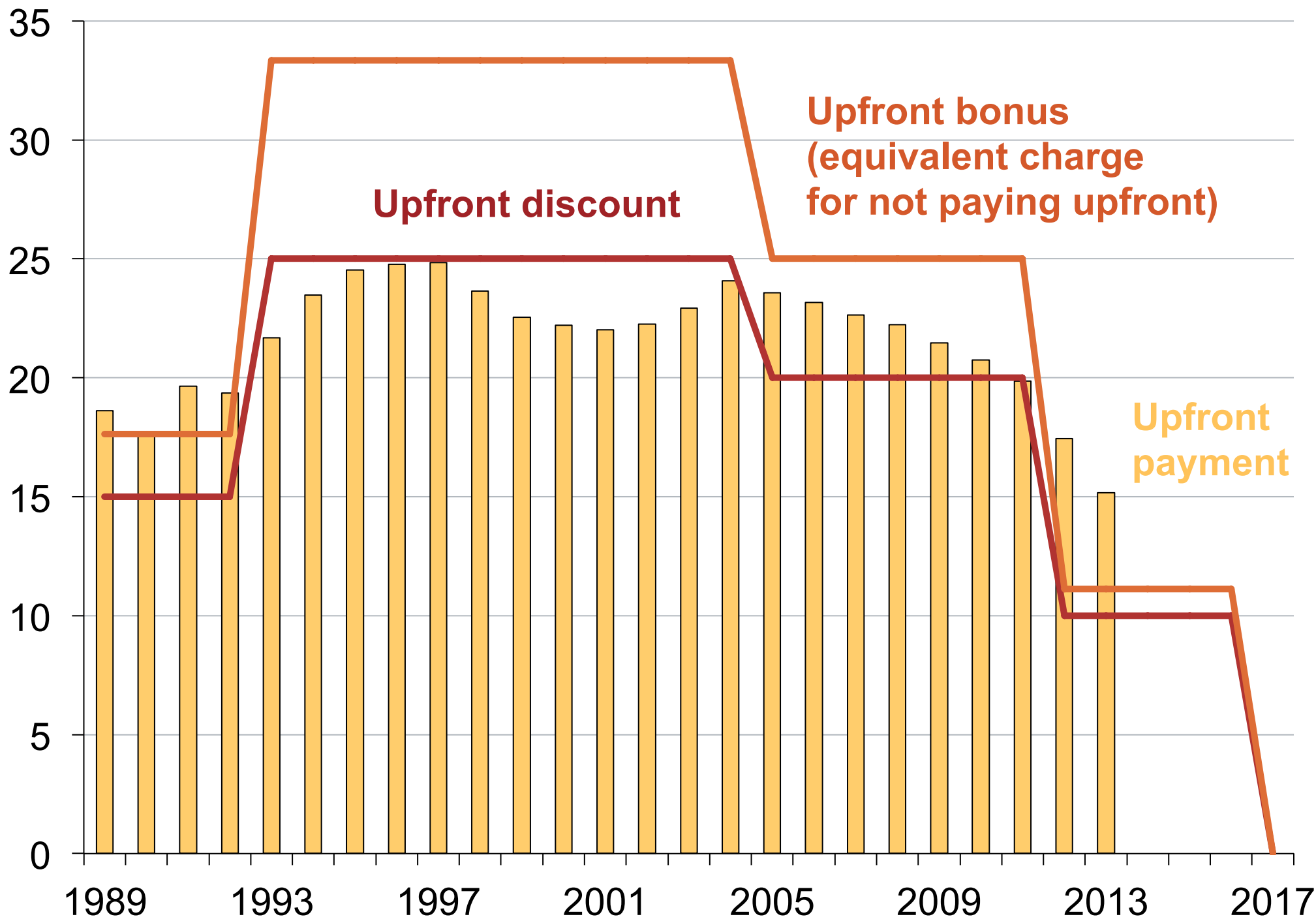


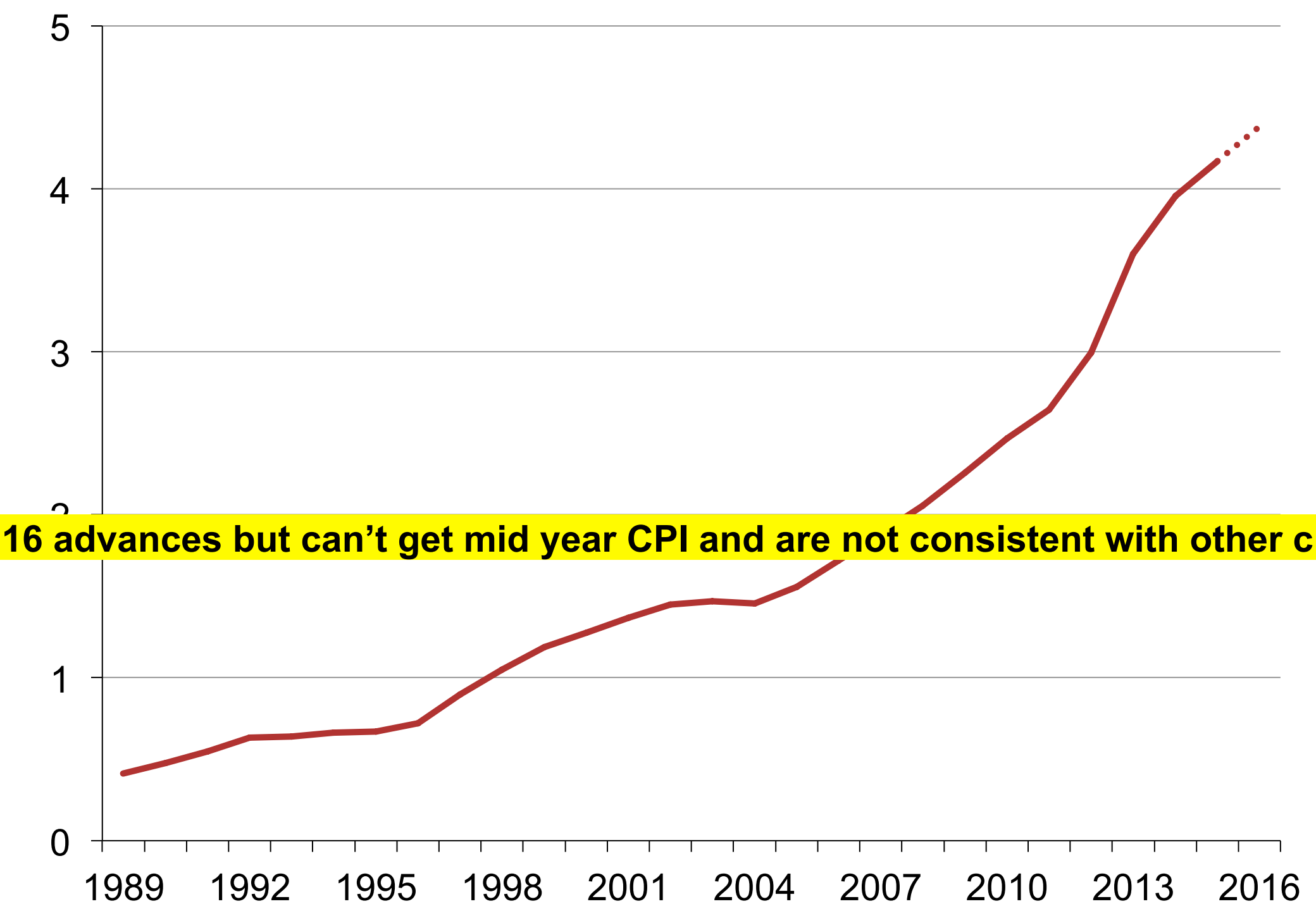


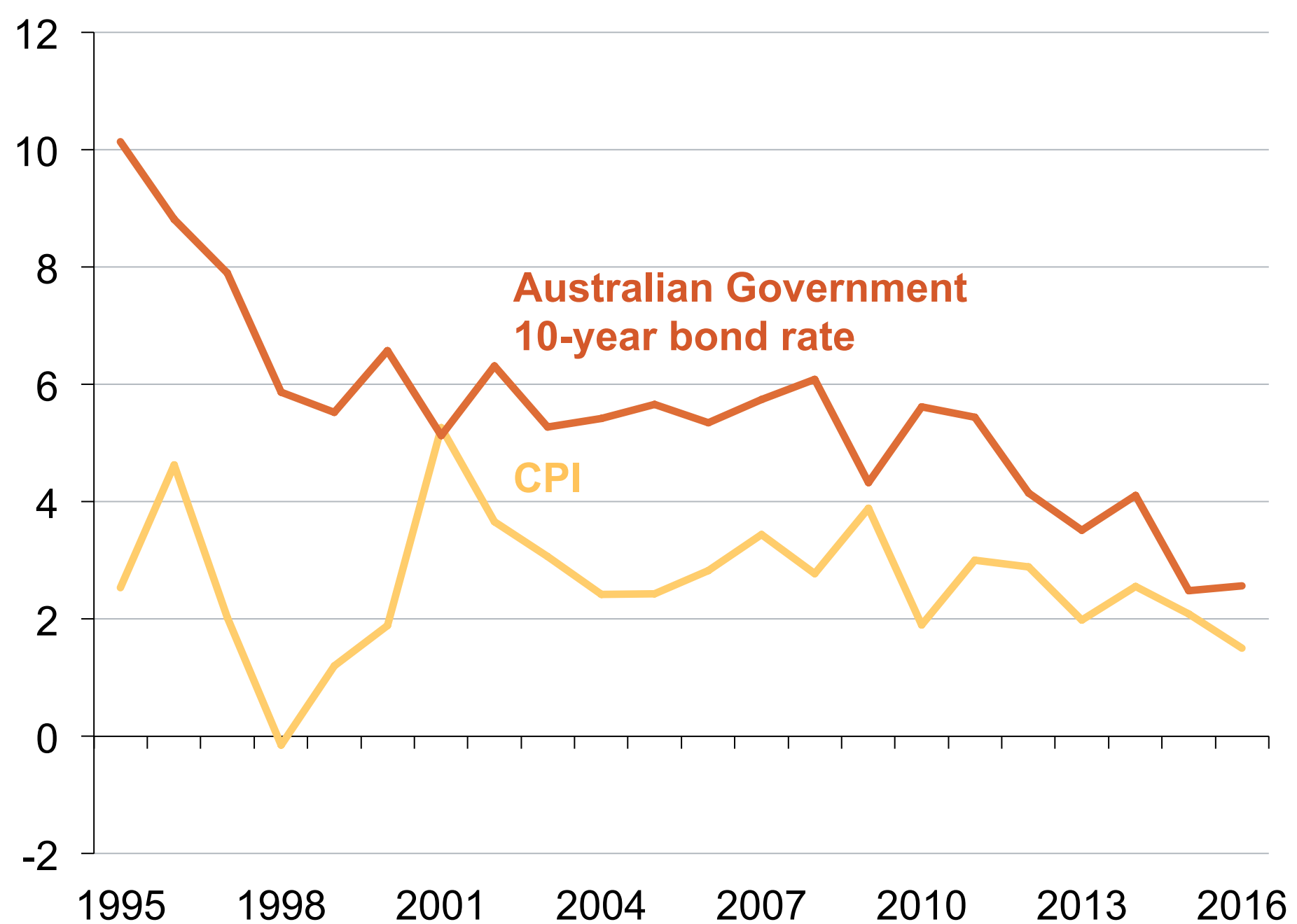


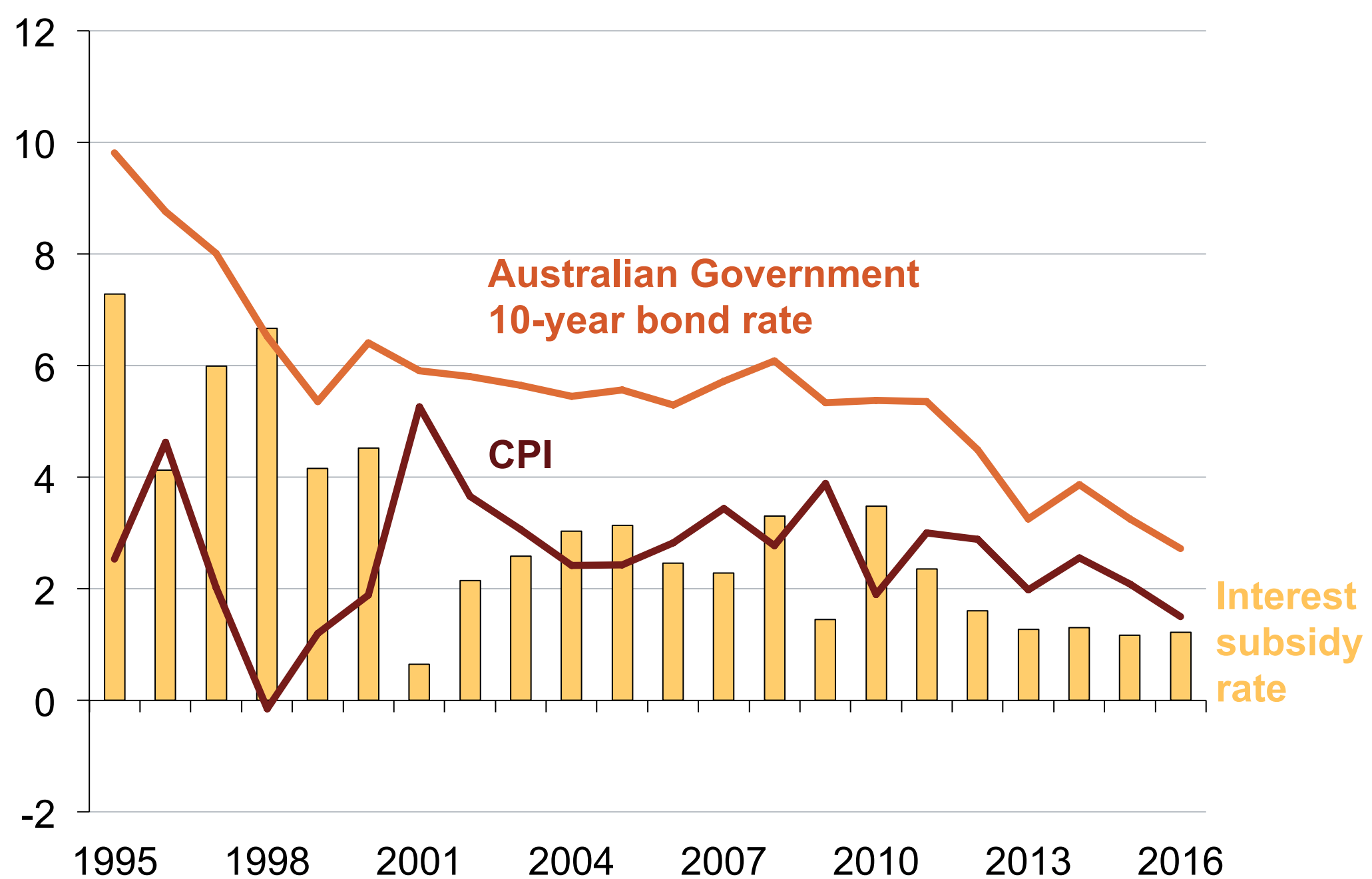


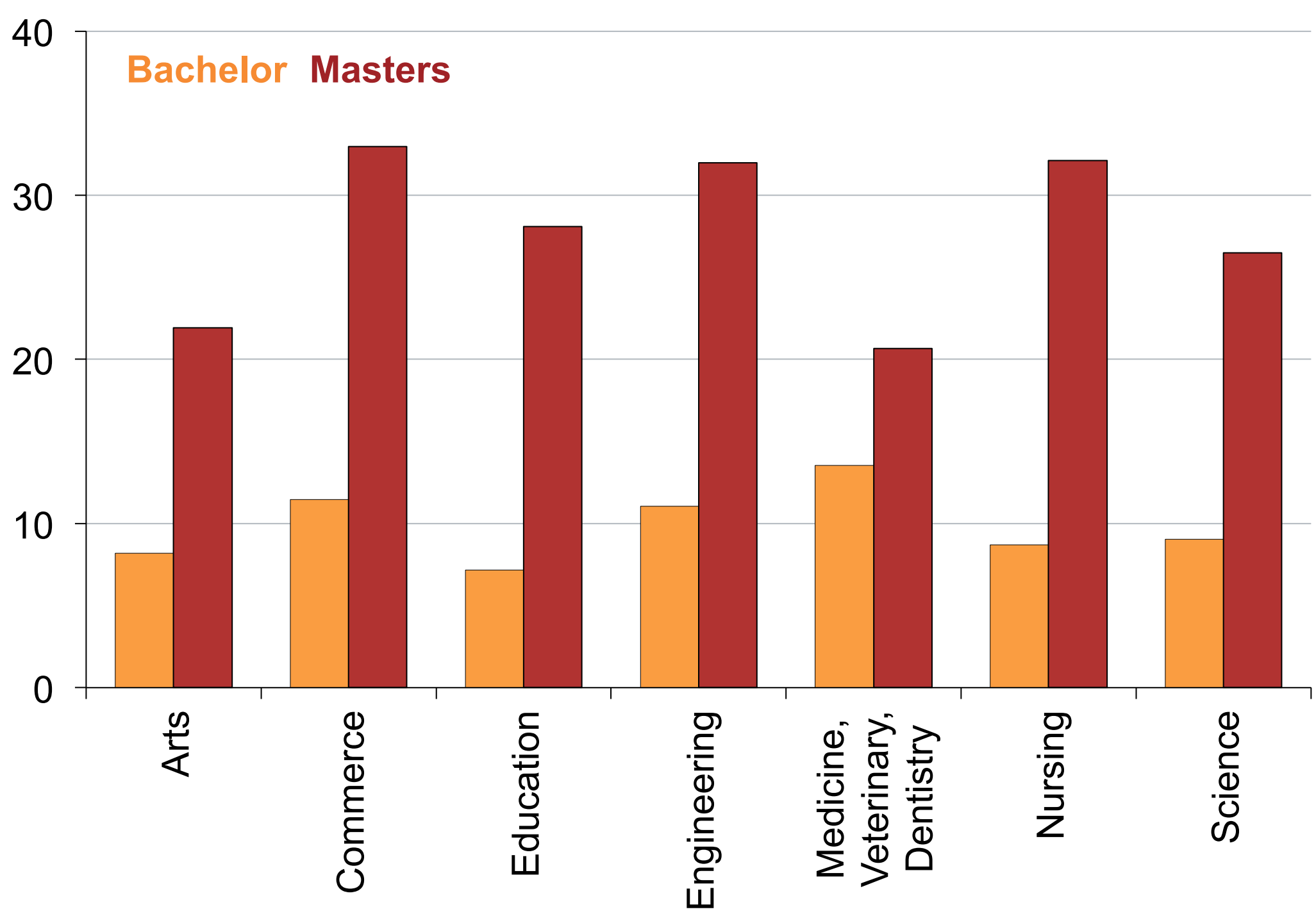


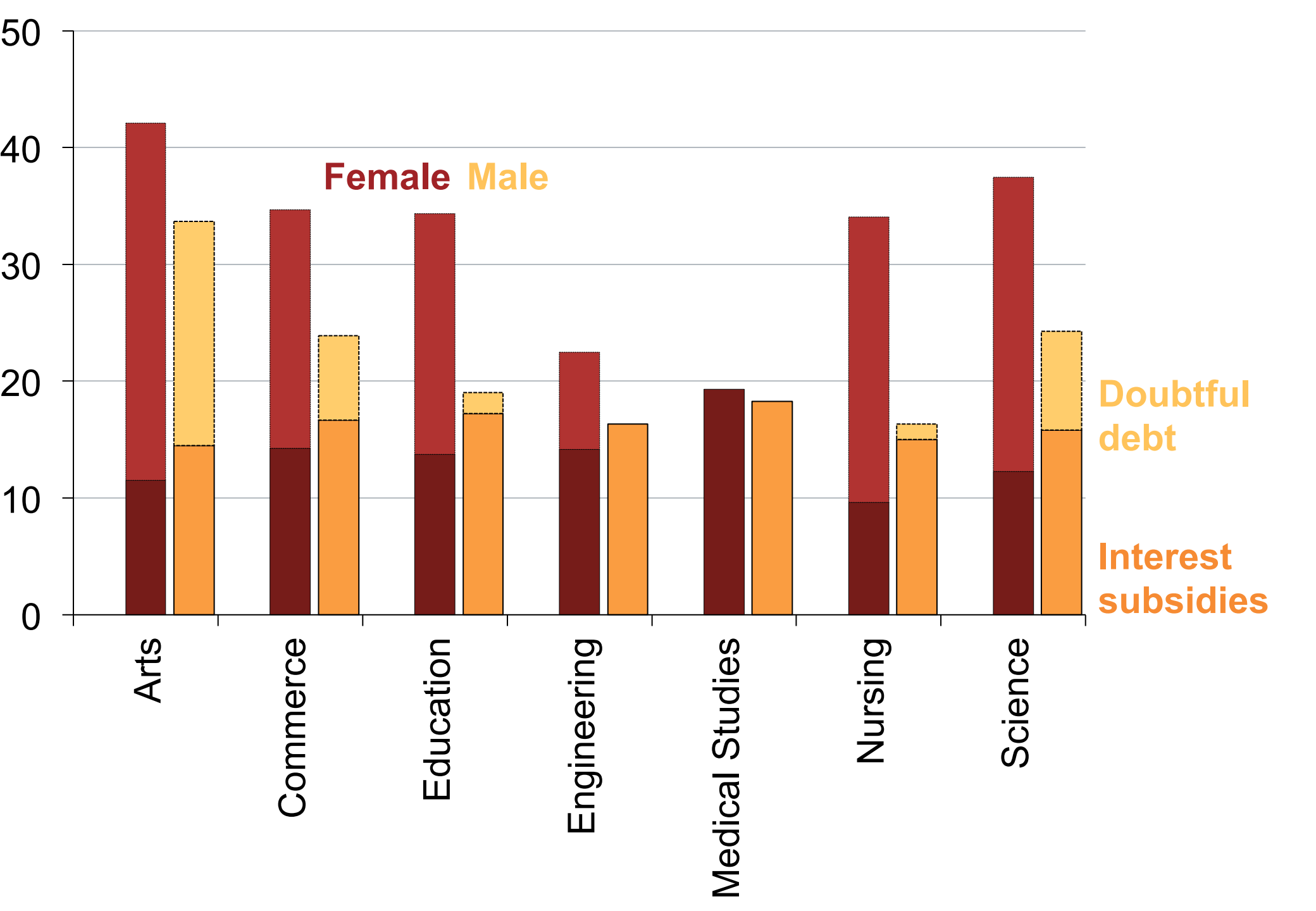


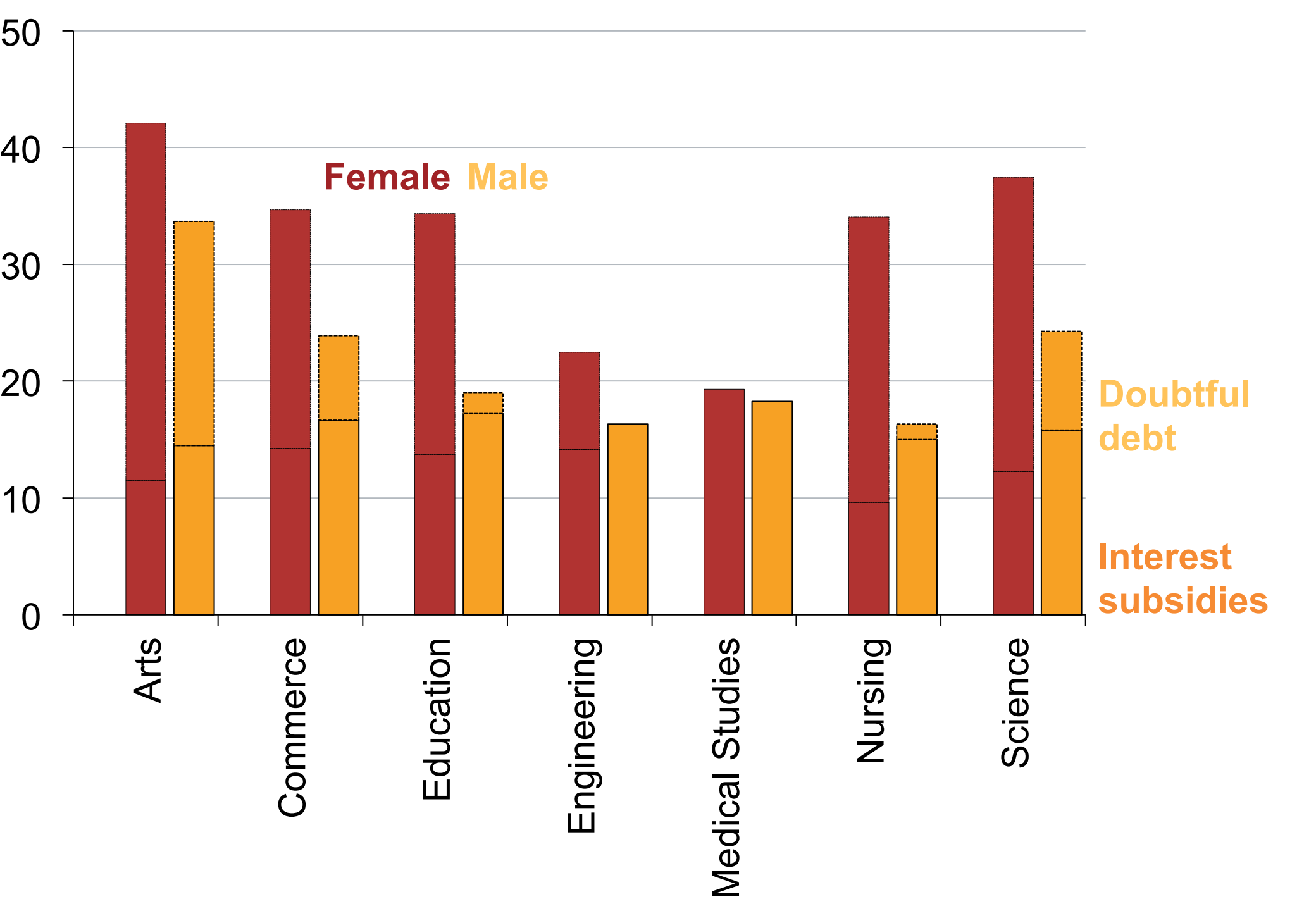


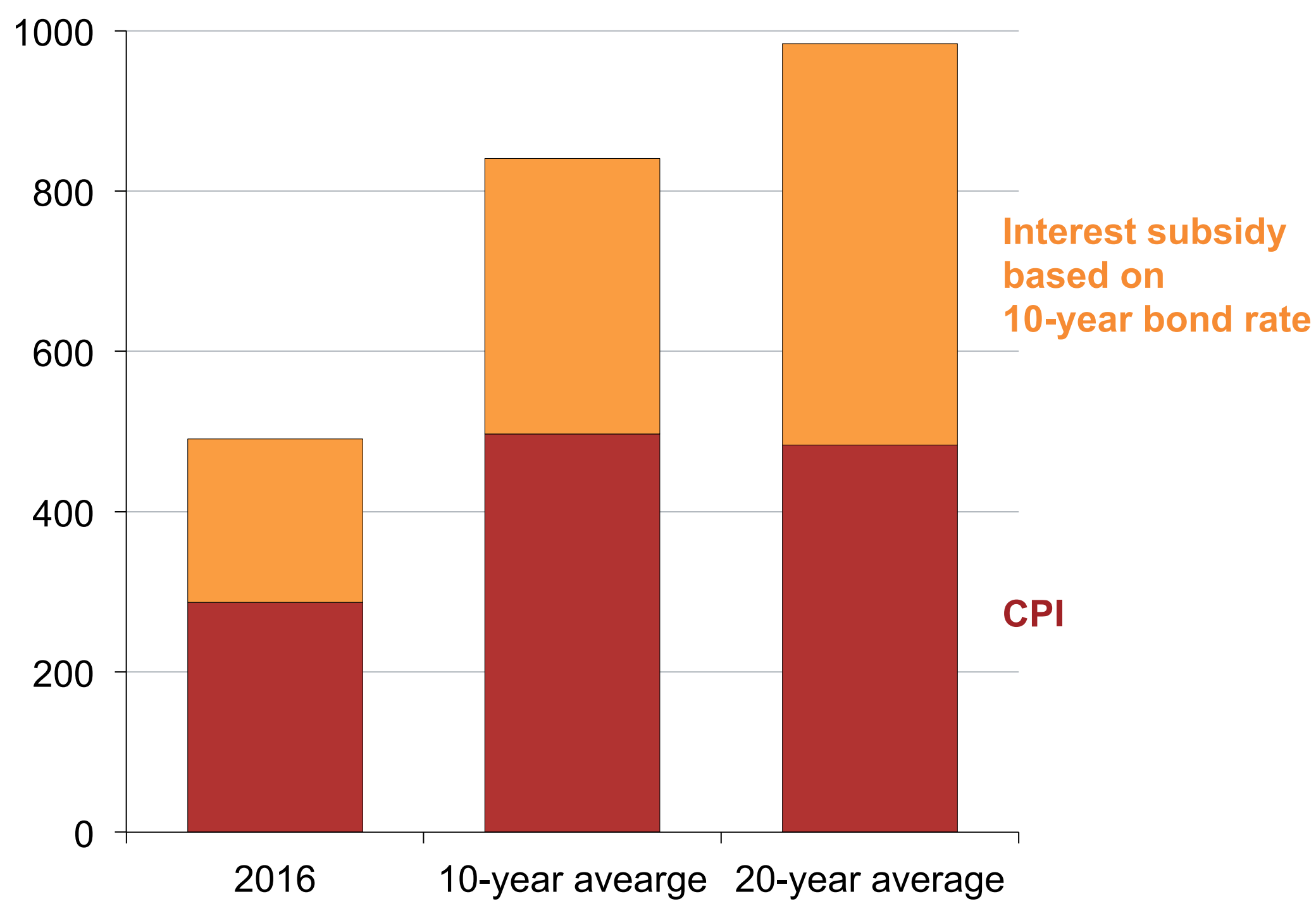




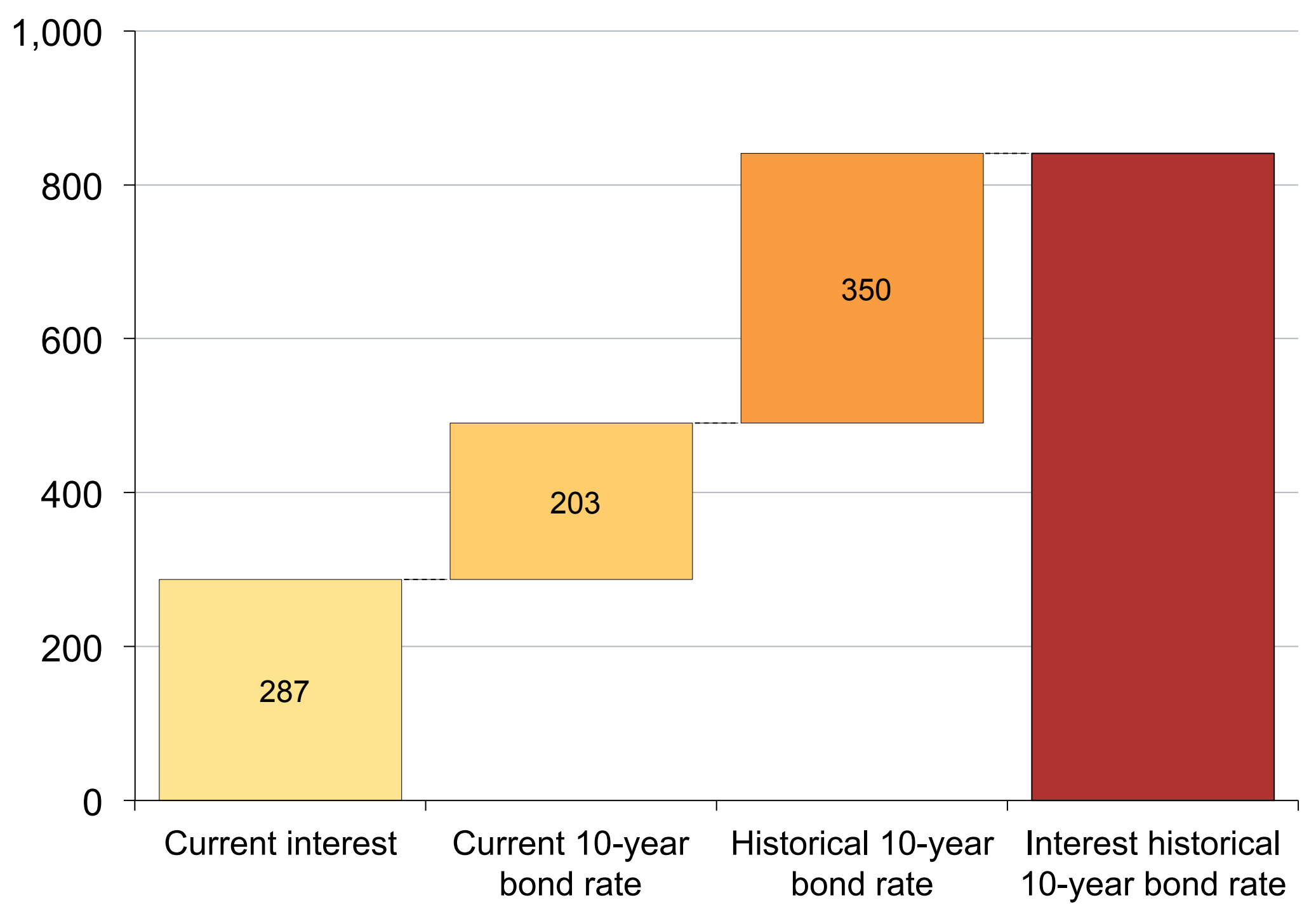


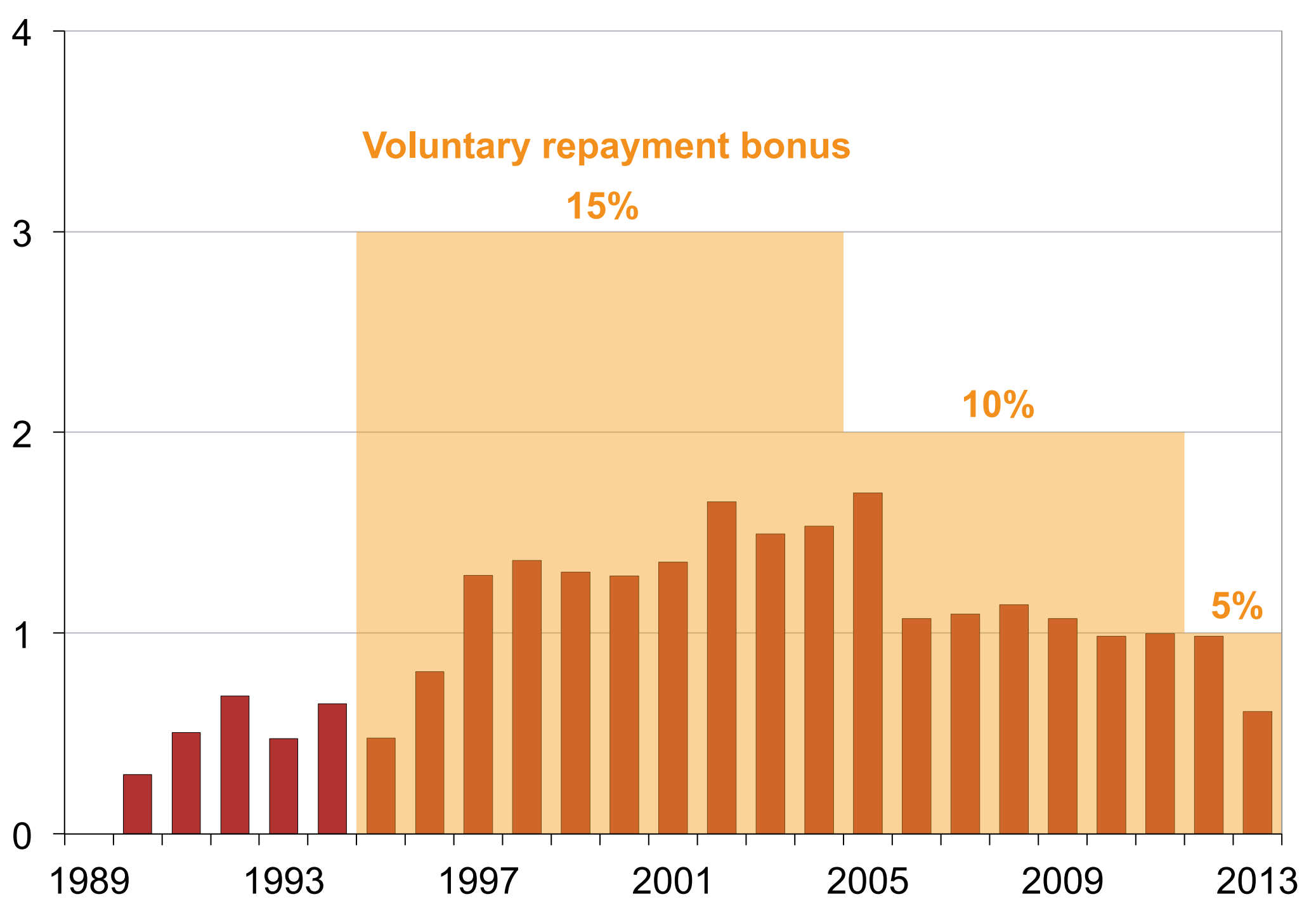


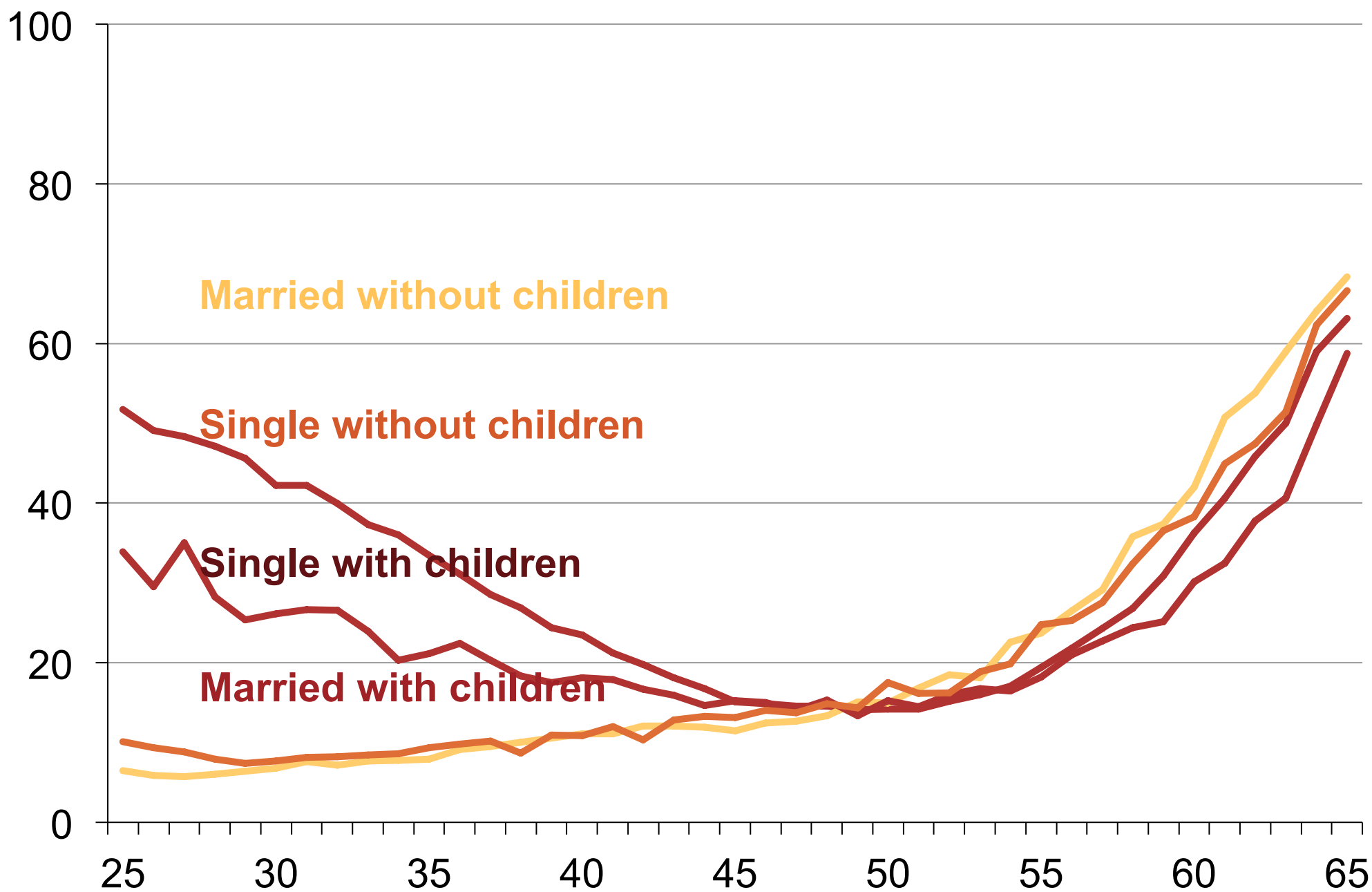


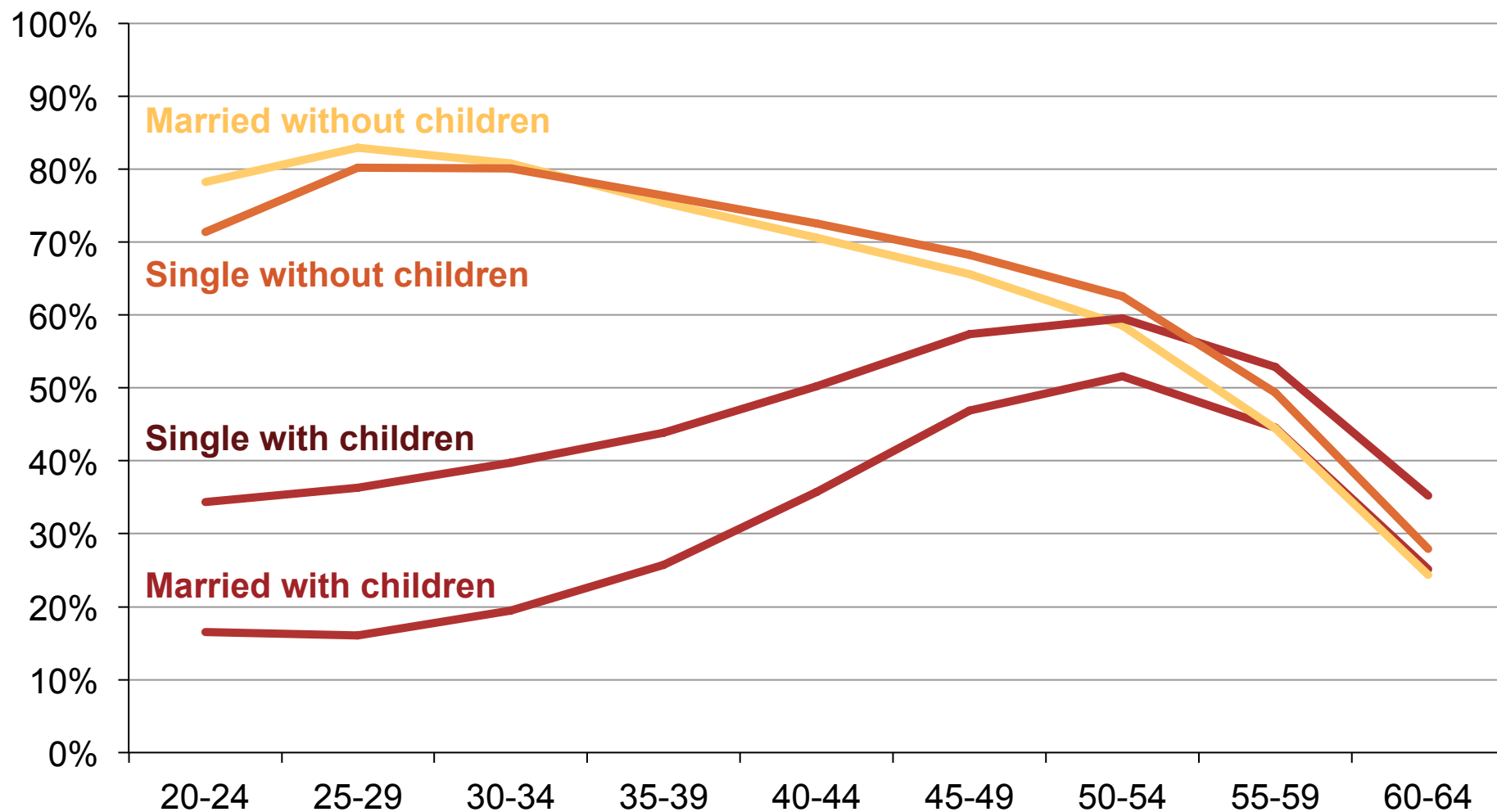












Notes: The data includes postgraduate, bachelor, graduate diploma and diploma certificate graduates who were Australian citizens in 2011, not just those with HELP debt. It excludes people who are studying.

Source: ABS, Census 2011

