

What's in this Factsheet

- I have lots of fines, I can't pay them and feed me and the kids what can I do?
- I have lost my licence because of my fines- can I get it back?
- Is there anyone who can help me sort out my fines?

To contact the State Debt Recovery Office (SDRO) call: 1300 138 118 for penalty notices 1300 655 805 for enforcement orders

A penalty notice is one type of fine. If it is unpaid it will become an enforcement order, with \$50 added.

I have lots of fines, I can't pay them and feed me and the kids - what can I do?

- I have lots of fines, I can't pay them and feed me and the kids what can I do?
- The first thing to do is to find out how many unpaid fines you have.
- To check what unpaid fines you have:
 - contact the SDRO; and
 - if you may have court fines, contact the Court Registry of your local court.
- The next thing to do is to look at your budget can you manage to pay the fines?
- If you can pay off the fines contact the SDRO or the Court Registry and make arrangements to pay off the fines.
- If you can't pay off the fines you are struggling to meet your living costs such as housing, food, medicines and clothing, there are ways to deal with the fines:
 - you can arrange to pay by instalments by contacting the SDRO or the Court Registry;
 - you might be eligible to work off your fine/s under a Work and Development Order by doing unpaid work, doing certain courses or attending some treatment programmes;
 - in some cases, you can apply to have the fine/s written off because of financial hardship caused by domestic violence, illness, homelessness, carer's responsibilities etc. You will need to show that you do not have sufficient savings or income to pay for basic things like rent, food, clothing and medicines.

With fines, there are important time limits so it is a good idea to seek assistance as soon as possible.

Fines will not go away - you need to act as soon as possible, or it will only cost you more!

See below for people who can help.

I have lost my licence because of my fines - can I get my licence back?

- Firstly, you cannot drive any vehicle while your licence is suspended.
- Restrictions can be lifted immediately if you pay all the enforcement orders in full.
- But if you don't have the money to do this, you should enter a "time to pay plan" with the SDRO you need to contact the office on 1300 655 805
- Once you have a "time to pay plan" and this is the first plan you have had, the RTA can be directed to lift the restrictions on your licence after you make six consecutive payments.
- But sometimes you need the restrictions on your licence lifted much quicker because of special circumstances such as work or family commitments. Generally for the restrictions to be lifted you will need to fax a "time to pay application" and evidence showing why you need your licence back urgently e.g. doctor's reports, a letter from your employer to the SDRO on (02) 6354 7302.

Remember there are serious penalties, including going to jail if you drive your car while your licence has been suspended.

Is there anyone who can help me sort out my fines?

- Often you are very stressed and find it difficult to let government agencies, such as the SDRO, know what is happening.
- Financial Counsellors offer a free service they can help you plan your finances. In relation to
 your fine/s they can negotiate with the SDRO or they can help you arrange with Centrepay* for
 payments to be made from your pension or benefit.
- To contact Financial Counsellors call 1800 808 488 for information and referral.
- You may also want to talk your support worker, Legal Aid or someone at your local community legal centre for advice, or to see if they can contact the SDRO for you.

If you need the contact details for your local community legal centre or legal aid office, contact:

- -- For community legal centre (CLC) (02) 92127333 or go to www.clcnsw.org.au
- -- For Legal Aid call (02) 92195000 or go to www.legalaid.nsw.gov.au

*Centrepay is a free direct bill-paying service offered to customers receiving payments from Centrelink.

Always remember there are charities and organisations in your area that offer emergency relief. For example, you can get vouchers to help with electricity bills, gas bills, phone bills and buying food. Talk to your support worker or your local council for the names of these organisations.

