



TEACHERS MATERIALS

MODULE: FINES - NSW - YEARS 7-12

Thank you for your interest in TeachLaw! We hope that these materials are relevant and helpful to your students in educating them on their legal rights. For any corrections or questions, please e-mail Youth Law Australia at admin@yla.org.au and include the word "TeachLaw" and the name of the module in the subject line.

TeachLaw Modules contain 3 parts – Teacher materials, Student materials and a PowerPoint presentation. Please note the PowerPoint is provided in PDF to preserve formatting. To present, please open using a PDF viewer, go to View > Enter Full Screen and use the arrow buttons to navigate.

This document is divided into 3 parts

Part 1: Background information – this section contains briefing notes to provide you with information on what the law says.

Part 2: Lesson notes – this section contains suggested speaking points, timings and important notes about the presentation.

Part 3: Student activities – this section contains the suggested class activities and answers to any student handouts.

Curriculum links

• Legal Studies (Year 12) - Part II: Crime - 4. Sentencing and punishment

Learning Objectives

- 1.1 Students identify the different between a court imposed fine and a penalty notice
- 1.2 Students identify some of the common fines they may face at their age
- 1.3 Students identify what options are available when receiving a fine
- 1.4 Students identify where they can get further help when dealing with fines
- 1.5 Students understand their rights and how they might be applied when dealing with fines

Last updated: February 2019





Part 1 - Background information

1. INTRODUCTION

Young people may find navigating the NSW fines system difficult, and as a result may find themselves facing more severe penalties, or multiple penalties for failing to properly dispose of a fine. This module is designed to educate young people on their rights and responsibilities when fined to prevent further damage. Whilst the term "fines" may have a wide-ranging use, this module will focus on penalty notices (as opposed to Court imposed fines).

2. FINES AND PENALTY NOTICES

The term "fine" is used frequently when referring to a number of penalties that a person may receive. It is essential that young people understand the difference between a fine and a penalty notice as different laws, outcomes and options may apply to a young person who has received a fine or a penalty notice.

A. FINES

A fine is a term used to refer to a penalty imposed on a person for breaking a law. Fines typically require the person to pay a sum of money¹. There are two main kinds of fines a person may receive in NSW – a court imposed fine², or a penalty notice³. Fines can be imposed for a range of law-breaking behaviours including (but not limited to) traffic offences, minor criminal offences, drug offences or public transport offences etc.

B. COURT IMPOSED FINES

Court imposed fines are given by the Court as a penalty for breaking the law. It will be given after a court case has happened and a person has been found guilty of a crime. Court-imposed fines must be paid within 28 days of when the Court imposes the fine⁴. That person should receive written notice that they have been fined, and that notice should contain information about how to pay, time for payment, who the money should be paid to, how to request extra time and the consequences for failing to pay the fine (e.g. the enforcement action)⁵. A person may also apply for additional time⁶.

¹s4 Fines Act 1996 (NSW)

² see Part 2 Fines Act 1996 (NSW)

³ see Part 3 Fines Act 1996 (NSW)

⁴ s 5(a), s 7 Fines Act 1966 (NSW)

⁵ s 5(b), 9 Fines Act 1966 (NSW)

⁶ s 5(c), s 10, s 11 Fines Act 1966 (NSW)





If a person fails to pay their fine by the due date, they will receive a court enforcement notice and will have 28 days from this notice to pay their original fine *and* any enforcement costs⁷.

In considering the amount to fine a person, the Court must consider a range of factors including their ability to pay the fine (e.g. their income, work, age etc)⁸.

C. PENALTY NOTICES

A penalty notice (sometimes called an infringement notice) is a notice given to a person who has committed a certain offence. The effect of a penalty notice is that the person can choose to pay the penalty amount specified in the notice rather than going to Court to determine if the offence was committed or not⁹.

Penalty notices are typically issued for minor offences e.g. traffic, public transport or parking infringements. They can be issued by an authorised person e.g. a police officer or a transit officer¹⁰ and can be issued on the spot, or sent via mail¹¹. In some occasions, a penalty notice can be issued by phone or e-mail if these details are voluntarily provided ¹² (but only for people aged 16 or over¹³).

If a person fails to pay their penalty by the due date, they will receive a penalty reminder notice¹⁴, followed by a penalty enforcement notice and will have 28 days from this notice to pay their original fine *and* any enforcement costs¹⁵.

Children under the age of 10 cannot receive a penalty notice¹⁶. If a child under 10 receives a penalty notice, even if it is paid, Revenue NSW will cancel the penalty notice and refund the penalty¹⁷.

3. POSSIBLE OUTCOMES

Please note, the following information refers only to appealing and requesting reviews for penalty notices (not for court imposed fines).

⁷ s 5(d) Fines Act 1966 (NSW)

⁸ s 6 Fines Act 1966 (NSW)

⁹ s 20 Fines Act 1966 (NSW)

¹⁰ s 21, s 22 Fines Act 1966 (NSW)

¹¹ s 21(2) Fines Act 1966 (NSW)

¹² s 21(3),(5),(6) Fines Act 1966 (NSW)

¹³ s 21(3),(4) Fines Act 1966 (NSW)

¹⁴ Part 3, Division 3 Fines Act 1966 (NSW)

¹⁵ s 5(d) Fines Act 1966 (NSW)

¹⁶ s 53 Fines Act 1966 (NSW)

¹⁷ https://www.abc.net.au/news/2017-11-04/calls-to-curb-harsh-fines-for-children-in-nsw/9118716





Once a person receives a penalty notice, they will need to take action *by the due date* or they may face further penalties¹⁸. The actions that can be taken on a penalty notice are:

- 1. to pay the penalty (fully, by instalments or by a WDO);
- 2. to request an internal review;¹⁹ or
- 3. go to Court²⁰.

A. PAYING THE PENALTY

If option 1 is chosen, the person will receive the listed penalty e.g. paying the sum on the notice to Revenue NSW and losing demerit points.

If a person cannot afford to pay the fine, they can apply to pay by instalments, or they might be able to work off all or part of the fine through a "work development order" (WDO)²¹. WDOs are an order that a person will:

- undertake unpaid work;
- undergo medical or mental health treatment as recommended by a health plan;
- undertake an educational, vocational or life skills court;
- undergo financial or other counselling;
- undergo drug or alcohol treatment; or
- undertake a mentoring program (only available to people under the age of 25).

in order to fully or partially pay off a fine²².

A person will need an approved sponsor or medical professional to support the applicant in completing the activity they agree to do. To be eligible for a WDO, a person must have a mental illness, intellectual disability or cognitive impairment, be homeless, have a serious drug, alcohol or substance addiction or experience financial hardship. If a person does not meet these criteria, they may still be able to apply for a WDO in exceptional circumstances. More information about WDOs can be found on the Revenue NSW page here: https://www.revenue.nsw.gov.au/fines/eo/wdo

¹⁸ Part 3, Division 4 Fines Act 1966 (NSW)

¹⁹ s 24A Fines Act 1966 (NSW)

²⁰ s 23A Fines Act 1966 (NSW)

²¹ Part 4, Division 8, Sub-division 1 Fines Act 1966 (NSW)

²² s 99A Fines Act 1966 (NSW)





B. REQUEST A REVIEW

If option 2 is chosen, the person must submit a request for a review of the decision by the method specified in the penalty notice. *This must be done before the due date*. The penalty notice should outline how a review can be requested.

Even if a person chooses to go with option 1, they can still request a review up to 60 days after they received the penalty notice²³.

A person may choose to request a review if they believe an error has been made or if they believe there are special circumstances that should be taken into account.

Once a review is made, the agency will either confirm the penalty notice and require the person to pay the penalty, or will withdraw the notice. A notice might be withdrawn for the following reasons:

- the person did not commit the offence;
- the penalty notice was not correctly issued according to law;
- the penalty notice should not have been issued due to exceptional circumstances;
- the person could not understand that they committed an offence due to an intellectual disability, mental illness, cognitive impairment or is homeless;
- the person could not control their conduct due to an intellectual disability, mental illness, cognitive impairment or is homeless;
- it would have been more appropriate to give a caution according to law; or
- for any other important reason that the agency finds²⁴.

If a review is requested, the agency must notify the person requesting the review of the outcome within 42-56 days depending on whether or not additional information was requested by the agency²⁵.

C. GO TO COURT²⁶

If option 3 is chosen, a person must fill in a form to request the matter be listed in the Court. A person will typically opt to go to Court if they want the Court to decide whether or not they are guilty, and what the appropriate penalty should be. They may also wish to argue that the

²³ s 24A(3)(a) Fines Act 1966 (NSW)

²⁴ s 24E Fines Act 1966 (NSW)

²⁵ s 24E(4) Fines Act 1966 (NSW)

²⁶ s 23A(1) Fines Act 1966 (NSW)





penalty is unfair or should be reduced because of a mitigating factor e.g. needing their license for work or family commitments.

The Court a person attends will depend on their age and the type of offence – typically the matter will be held in the Children's Court or the Local Court. A person can also elect to have their matter dealt with in Court up to 90 days after paying their penalty²⁷.

4. COMMON PENALTY OFFENCES FOR YOUNG PEOPLE

Whilst young people may face fines in many areas, commonly people under the age of 16 have been fined for public transport offences, smoking, pedestrian offences (e.g. jaywalking), driving offences, using bad language or bike riding offences²⁸.

Below are some of the common offences, and their penalty. More important than young people memorising each offence and its penalty is to understand the types of behaviour that may cause them to receive a penalty notice, and what to do if one is received.

Public transport offences ²⁹				
Offence	Penalty notice	Legislation		
Putting feet on seats on public transport (train, bus, ferry, light rail, including at the station or stop etc)	\$100	S 50 (d) Passenger Transport (General) Regulation 2017 (NSW)		
Travelling without a valid ticket/card	\$200	Part 6 Passenger Transport (General) Regulation 2017 (NSW)		
Littering on public transport	\$200	S 59 Passenger Transport (General) Regulation 2017 (NSW)		
Smoking on public transport	\$300	S 51 Passenger Transport (General) Regulation 2017 (NSW)		
Drinking alcohol on public transport	\$400	S 52 Passenger Transport (General) Regulation 2017 (NSW)		
Using offensive language, offensive behaviour or spitting on public transport	\$400	S 50 (a), (b) Passenger Transport (General) Regulation 2017 (NSW)		
Blocking doors or interfering with equipment	\$400	S 67(5) Passenger Transport (General) Regulation 2017 (NSW)		
Damaging vehicles or property through graffiti or vandalism	\$400	S 61 Passenger Transport (General) Regulation 2017 (NSW) S 4 Graffiti Control Act 2008 (NSW)		

²⁷ s 23A (2A) Fines Act 1966 (NSW)

²⁸ https://www.abc.net.au/news/2017-11-04/calls-to-curb-harsh-fines-for-children-in-nsw/9118716

²⁹ https://transportnsw.info/travel-info/using-public-transport/travel-offences-fines-penalties





Trespassing on railway land	\$400	S 68J Passenger Transport (General) Regulation 2017 (NSW)	
Throwing an object in, at, or from a public passenger vehicle or station	\$200	S 60 Passenger Transport (General) Regulation 2017 (NSW)	
Interfering with the comfort or safety of other passengers	\$100	S 50 (c) Passenger Transport (General) Regulation 2017 (NSW)	
Spit while on public transport	\$100	S 50 (e) Passenger Transport (General) Regulation 2017 (NSW)	
Pedestrian offences ³⁰			
Jaywalking	\$75	S 230 Road Rules 2014 (NSW)	
Cycling and similar offences ³¹			
Riding without a helmet	\$337	S 256 Road Rules 2014 (NSW)	

5. SUPPORT SERVICES

Some of the reasons why young people might not speak to a lawyer include concerns about cost, the "seriousness" of the situation, the stigma of seeking legal help or because they don't realise their problems are legal. A lawyer can help a person to understand what the law says on a particular issue, and what the best course of action is to resolve the problem. For example, a lawyer could provide general information or advice, write a letter or other document, contact someone, start court proceedings, help talk to the police or interpret something. They can also help work out what option to fix a problem might be best based on money, time, effort and what the law says.

Fortunately there are many services available to young people for free. These services may offer specific help in a way that is convenient for young people including operating outside of traditional hours, offering online services, and allowing them to contact a lawyer without parental permission.

In addition, lawyers have a responsibility to keep client data and information confidential, so children can be assured that their parents/guardians/other people won't be informed about their issues.

³⁰ https://www.rms.nsw.gov.au/documents/roads/safety-rules/demerits-general.pdf

³¹ https://www.rms.nsw.gov.au/documents/roads/safety-rules/demerits-general.pdf





Legal

For free and confidential legal help, you can contact **Youth Law Australia**. They have free legal information at <u>yla.org.au</u> through their factsheets and personalised legal advice at <u>lawmail.org.au</u>.

The LegalAid **Youth Hotline** provides legal advice and information to people under the age of 18. Its business hours are 9:00 am - 12:00 am weekdays, with a 24 - hour service from Friday 9:00 am to Sunday 12:00 am. Call them on 1800 10 18 10.

Children can seek help from a **community legal centre** that helps adults. You can search for your local community legal centre from this website: www.naclc.org.au

LawAccess provides free information, advice and referrals on 1300 888 529, Monday to Friday from 9am to 5pm.

Revenue NSW (formerly known as The Office of State Revenue and State Debt Recovery) administers revenue for the NSW Government, including state taxes and fines. They can provide assistance to anyone that needs to pay a fine for a penalty notice including the different options available to them. They can be contacted on 02 9761 4900 or 1300 138 118 - 7.30am - 8.00pm Monday to Friday or visited online at https://www.revenue.nsw.gov.au

Counselling

For counselling support you can call the **Kids Helpline** on 1800 55 1800 for free and private counselling (available 24 hours a day, but there can be a wait to get through). They are happy to talk to young people aged 5-25 about anything that's troubling them or email them or chat online at http://kidshelpline.com.au.

eHeadspace provides counselling to young people aged 12-25 who are worried about their mental health or are feeling alone. Call them on 1800 650 890 from 9am to 1am or email them or chat online at: https://www.eheadspace.org.au.

Lifeline offers 24-hour crisis support and suicide prevention counselling on 13 11 14 to speak to a counsellor online from 7pm to 4am at: https://www.lifeline.org.au/Get-Help/Online-Services/Online-Services.

Relationship support

For family counselling support you can contact **Relationships Australia** for family counselling and mediation on 1300 364 277 or visit them at https://www.relationships.org.au.

Family Planning clinics provide sexual healthcare (safe sex) services and advice. Call **Family Planning NSW** on 1300 658 886 or visit them online at www.fpnsw.org.au

Other

The Office of the eSafety Commissioner is committed to increasing online safety and supporting people to feel protected online. As part of this, they can hear reports on cyberbullying and help to get the offensive material taken down. They also have helpful resources and guides on what you can do to remain safe online. Visit them online at https://www.esafety.gov.au/





For relationship support contact **1800RESPECT** on 1800 737 732 or visit them at https://www.1800respect.org.au.

To speak to someone about relationship issues and what is or isn't ok, call **1800 MYLINE** (1800 695 463).

The **FairWork Ombudsman** can provide information and help on anything to do with employment e.g. working hours or pay rates. Call them Monday-Friday from 8am to 5.30pm on 13 13 94.







Part 2 – Lesson notes

Lesson details	
Duration	45 minutes – 1 hour
Classroom set up	Computer and Project
	Students should have their own devices (if this is not possible, please e-
	mail YLA at <u>admin@yla.org.au</u> for alternate lesson materials)
Materials	1 x Presentation (PDF)
	1 x Teacher's materials – 1 copy for the teacher
	1 x Student worksheet – 1 copy per student
Presentation	There will be 12 slides in the presentation slide deck to support the
details	delivery of this module. Slides may be printed and provided to students
	should they request supplementary information.

Slide and Timing	Speaking notes	Other notes
1 0.5 minutes	Today we will be completing a module developed by Youth Law Australia through their TeachLaw initiative on the topic of fines Youth Law Australia provides free legal information and help to children and young people under the age of 25. They do this through providing information factsheets on their website and specific legal advice through their e-mail service. All of the information in this presentation was developed and checked by lawyers to explain what the law says and should not be taken as legal advice. If you want to know how the law might apply to a specific situation in your life, you can contact Youth Law Australia for more help.	Student will need to complete the survey on slide 3 - the survey is designed to be two-part with the first part being completed at the start of the lesson, and the second part being completed and submitted at the end of the lesson. Please emphasise to students that they should complete page 1 and then minimise their screen - they should not exit the survey nor should they complete page 2 at the start of the lesson. This survey is important in assessing students' preliminary knowledge, and could be used as a starting discussion question/diagnostic
2 0.5 minutes	You can find out more about Youth Law Australia's services through their website www.yla.org.au or through their social media.	assessment. We require the survey to be completed so that we can assess the effectiveness of TeachLaw materials and
3 1.5 minutes	To begin this lesson, please go to the URL on the screen and complete the first page of the survey. Do not go to the second page as we will do that at the end of class. Once you have completed the survey, please minimise the browser but don't close the survey!	make modifications as necessary. If you are unable to complete the survey online, please visit this page to download the paper survey.
4 0.5 minutes	The lesson today will cover the topics listed on the screen. I want to acknowledge that some of the content we cover in this lesson might be awkward, uncomfortable, hurtful or might remind you of something that you or someone you know has	





		Youth Law Australia
	experienced and which could be upsetting to you. If, at any point in time, this content becomes too overwhelming, we can take a short break or you can put your hand up and ask to step out for a moment. This is a safe place and we should all agree not to talk about the issues that come up here with people outside of this classroom in a way that could make other people feel bad e.g. gossiping.	
5 5 minutes	To begin today's lesson, we're going to play a game of heads or tails to find out a bit more about some different fines in NSW. To do this, I am going to read out a few different statements. If you think the statement is true, put your hands on your head, and if you think it is false, hands on your hips. It'll be an elimination game and the last person, or people standing will be the winners. [read after activity] I hope that this was a fun activity for you and you learnt more about some of the unusual things you can be fined for in NSW. In today's lesson we will be learning about some of the common public transport and pedestrian fines that we could receive and what we can do if we are fined.	Please skip this activity if there are concerns about getting through the worksheet
6 3 minutes 7 3 minutes	We are now going to to the first three questions on your worksheets under part 1 by trying to come up with own definitions of some of the terms we will be looking at. [read slide]. The focus of today's lesson will be on the second kind of fine, being a penalty notice. We will learn more about what to do if we receive a	Note: if students do not have an internet connection, please print out the YLA page ahead of time or request a printable version from Youth Law Australia. It would be good to refer back to the mindmap and add to it throughout the lesson and encourage students to copy it down to help clarify concepts. Please encourage students to copy down the definitions as you read it out.
8 2 minutes	penalty notice, and what kinds of things we might receive a penalty notice for. [read slide]. Are there words or terms here that are unclear? We will be doing an activity in a moment to understand each of these options in more detail.	Please ensure that students understand the importance of responding to a fine before the deadline.
9 2 minutes	These support services, which are also listed on your worksheet are good to contact if you require further assistance or support with fines, or fines problems.	If there is time, it would be a good idea to get students to navigate to each of the websites themselves and bookmark them, or save the phone numbers to their contacts in case they need this information





		Australia
		in the future.
10 25 minutes	To end today's lesson, we're going to complete one final activity in small groups – we're going to learn about the story of Jessie and how she experienced fines debt, and how she dealt with it.	
11 1.5 minutes	To conclude please go back to the survey you minimised at the start of class and complete page 2 before hitting submit. Please then turn to the person next to you and share one thing you have learnt from today's lesson.	
12 0.5 minutes		This slide can be left on the screen whilst students complete their survey and discuss one thing they have learnt.
13		Please leave this slide on the screen during question and answer time.







Part 3 - Student activities

Activity 1

Purpose

This activity is designed to loosen students up and get them engaged in the lesson's content through a fun activity. Whilst not all of these laws will be referred to during the lesson, it will be a fun exercise for young people to get them moving and thinking.

You will read a statement out and ask students to put their hands on their heads if they think the statement is true, and to put their hands on their hips if they think it is false.

Statements

- 1. You could be fined \$200 for jaywalking (F its \$75 s 230 Road Rules 2014 (NSW))
- 2. Riding without a helmet is fine (F you could be fined \$337 s 256 Road Rules 2014 (NSW))
- 3. You could be fined for leaving your car door's unlocked, or your windows down and walking more than 3 m from your car (T Road Rule 213)
- 4. You could be fined \$20 for putting your feet on the seat of public transport (F its \$100 s 50(d) Passenger Transport (General) Regulation 2017 (NSW)
- 5. You could be fined for using your phone In a drive through (T -Road Rule 299)
- 6. You could be fined for waving at another driver (F)
- 7. You could be fined \$200 for littering on public transport (T s 59 Passenger Transport (General) Regulation 2017 (NSW))
- 8. You could be fined for sticking your hand out of the car to wave at another driver (T Rule 268)
- 9. You could be fined for travelling without a valid ticket (T Part 6 Passenger Transport (General) Regulation 2017 (NSW) you can be fined \$200!)
- 10. You could be fined for failing to slow to 50km/h when an ambulance drives past (F-Its down to 40km/h)
- 11. You could be fined for splashing water on a pedestrian (F)
- 12. You could be fined for splashing mud onto someone waiting for a bus (T Road Rule 291-3)
- 13. You could be fined for throwing an object whilst in public transport or on the station (T a \$200 fine s 60 Passenger Transport (General) Regulation 2017 (NSW))
- 14. You could be fined for letting someone under the age of 10 sit in the front seat (F you can't let someone aged 4-7 sit in the front seat see Road Rule 266)





- 15. You can be fined for having an old parking ticket on the dashboard (F but you can be fined If you have more than 3 tickets displayed Road Rule 207)
- 16. You can be fined for leaving an unregistered car on the road (T S 68 Road Transport Act 2013)
- 17. It is a \$400 fine for being caught drinking alcohol on public transport, using offensive language, behaving offensively, blocking doors, vandalising or graffiti-ing public transport or trespassing on railway land (T s 50, s 52, s 61, s 67 and s 68J Passenger Transport (General) Regulation 2017 (NSW))
- 18. It is Illegal to beep your horn for fun (T Road Rule 224)
- 19. It Is Illegal to stop within 5 m of a bus stop sign (F It is illegal to stop within 20 m before a bus stop sign, and 10 m after it Road Rule 195)
- 20. It is illegal to ride a vehicle drawn by an animal at night unless there is a white light at the front and back, and a red light at the back (F there must be a white light at the front, a red light at the back and a red reflector on the rear Road Rule 223)
- 21. You can be fined for taking too long to cross the road (T Road Rule 230)
- 22. You could be fined for riding a skateboard whilst it is being towed by a car (T Road Rule 244)
- 23. You could be fined for interfering with the comfort or safety of passengers (T a \$100 fine s 50 Passenger Transport (General) Regulation 2017 (NSW))
- 24. It is okay to spit on public transport (F you could be fined \$100 s 50 Passenger Transport (General) Regulation 2017 (NSW))
 25.

The answers to the worksheet are as follows:

Part 1

Visit the Youth Law Australia page on Fines and fill in the following definitions.

What is a fine?

A fine is a term used to refer to a penalty imposed on a person for breaking a law. Fines typically require the person to pay a sum of money. There are two main kinds of fines a person may receive in NSW – a court imposed fine, or a penalty notice.

What is a court-imposed fine?

Court imposed fines are given by the Court as a penalty for breaking the law. They will be given after a court case has happened and a person has been found guilty of a crime.

What is a penalty notice?





A penalty notice (sometimes referred to as an infringement notice) is a notice given to a person who has allegedly committed a certain offence. If you receive a penalty notice, you can choose to pay the penalty amount specified in the notice rather than going to Court to determine if the offence was committed or not.

Part 2

This activity is designed to encourage students to understand apply the concepts learnt in class and to familiarise themselves with one type of fines process so that if they face fines in the future, they understand their rights and responsibilities.

Q1. 11 April 2019

Q2. 18 April 2019

Q3. 9 May 2019

Q4. Travelling without a valid ticket/card

Q5. \$200

Q6. pay the penalty, request a review or go to court

Q7. paying by instalments or a work and development order (WDO)

Q8. See above under Part 1 - Background information, and additionally:

Work and Development Orders (WDOs) are an order that a person will:

- · undertake unpaid work;
- undergo medical or mental health treatment as recommended by a health plan;
- undertake an educational, vocational or life skills court;
- undergo financial or other counselling;
- · undergo drug or alcohol treatment; or
- undertake a mentoring program (only available to people under the age of 25).

in order to fully or partially pay off a fine. A person will need an approved sponsor or medical professional to support the applicant in completing the activity they agree to do.

This must be done before the due date of the fine.

Payment by instalments are available if you are on a government benefit, are paying off other fines or if you can afford to pay the fine if at a rate of \$40 or 1/6th of your fine amount (whichever is greater) followed by fortnightly payments of at least \$40 to be repaid within 3 months. Payment plans will need to be set up with Revenue NSW.