

# Work with a Hardship Partner to reduce your SPER debt

## What is a work and development order?

A work and development order is a way for people in hardship to reduce their SPER debt by doing relevant courses, attending counselling and treatment programs, or completing unpaid work with an approved Hardship Partner.

## Who can apply

You may be eligible for a work and development order if you can't pay your debt due to financial hardship, mental illness, domestic and family violence, homelessness, intellectual and cognitive disability, and substance use disorder.

One of our Hardship Partners will discuss with you what criteria and evidence you need to be eligible.

## Hardship Partners

A Hardship Partner is an approved community organisation or financial or health practitioner that provides services for people in hardship to resolve their SPER debt.

Different Hardship Partners can help in different ways. Some may be able to offer counselling and treatment programs, while others could provide life skills courses. Hardship Partners are located across the state, so it depends on their location and the services they offer as to whether they can help you.

## How to apply

If you can't pay your SPER debt and believe you're eligible for a work and development order, go to [qld.gov.au/sperworkorder](http://qld.gov.au/sperworkorder) to find out more.

Hardship Partners can discuss the eligibility criteria and the services they can offer you. If you're not eligible or there isn't a Hardship Partner in your area who can offer suitable services, call us on **1300 365 635** to discuss your options.

## Debts that can't be included

Some debts can't be included in a work and development order, such as compensation and restitution. You need to pay these debts in full or apply for a payment plan online at [qld.gov.au/sper](http://qld.gov.au/sper) or call us on **1300 365 635**. If a plan is approved, SPER will automatically deduct payments fortnightly from your bank account, debit or credit card, or eligible Centrelink benefit.

## Activities you can do

Your Hardship Partner will develop an activity or treatment plan for you and supervise the activities you undertake. Rates start at \$30 per hour and you can reduce your debt by up to \$1000 per month.

Activity	Rate
Educational, vocational and life skills courses	\$50 per hour
Financial and other counselling	\$50 per hour
Medical, mental health and substance use disorder treatment	Program rate*
Mentoring programs (for under 25)	Program rate*
Unpaid work	\$30 per hour
Culturally appropriate programs in remote communities	\$50 per hour

\* The program rate for these activities is set by the Hardship Partner.

## Paying your debt instead

Contact your Hardship Partner to ensure all hours you've completed are up to date, and discuss any changes to your order. They'll advise you of the total amount you owe. You can pay your debt online at [qld.gov.au/sper](http://qld.gov.au/sper) or call us on **1300 365 635**. Your Hardship Partner may be able to apply for a hardship payment plan on your behalf.

## Problems completing your order

If you're having problems completing your order, you must tell your Hardship Partner immediately. If you're unable to continue with the order, you can pay your debt in full, or apply for a payment plan or extra time to continue the order.

If you don't let your Hardship Partner know about any changes or problems with your order, they will not be able to help and you may not meet your obligations. This means your order could be cancelled and you may be open to enforcement action.

If you're injured while completing your order, notify your Hardship Partner who will advise you of your options. You won't receive credit towards your SPER debt if you're unable to carry out the activities of your order.

## When you complete your order

Your Hardship Partner will advise SPER of the hours you've completed under your order. These hours are then applied to the total amount you owe. If you still have debt remaining after completing the order, talk to them about applying for a new one. You can also contact us to discuss options to resolve your outstanding debt.



[qld.gov.au/sper](http://qld.gov.au/sper)

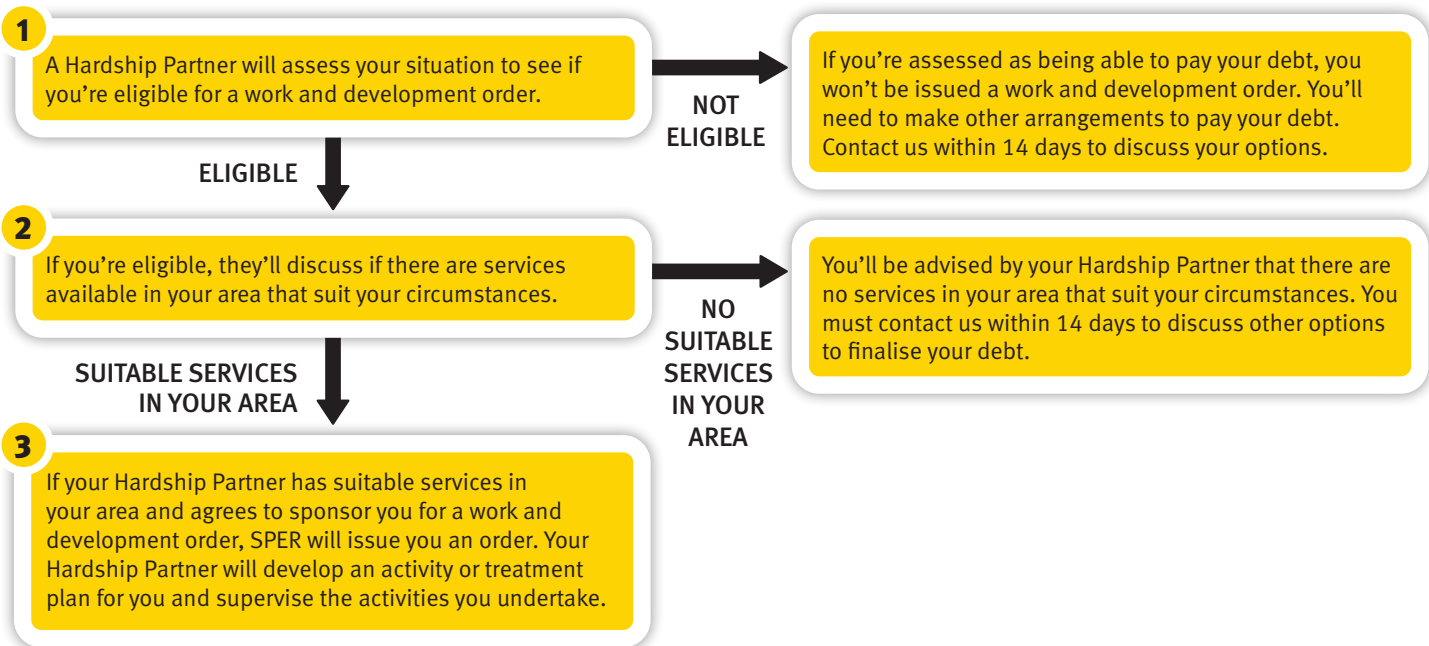


[sper@treasury.qld.gov.au](mailto:sper@treasury.qld.gov.au)

**SPER**  
State Penalties Enforcement Registry



# Work and development order approval process



## About us

SPER collects and enforces unpaid infringement notices, court fines and penalties. We do this on behalf of authorities that issue fines. SPER doesn't issue fines.

## More information

Visit [qld.gov.au/sper](http://qld.gov.au/sper) or call **1300 365 635**, Monday to Friday, 8am to 6pm.



[qld.gov.au/sper](http://qld.gov.au/sper)



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