

2024

A REPORT FROM THE COUNCIL OF PRESIDENTS

CENTRAL WASHINGTON
UNIVERSITY



EASTERN WASHINGTON
UNIVERSITY



THE EVERGREEN STATE
COLLEGE



UNIVERSITY OF
WASHINGTON

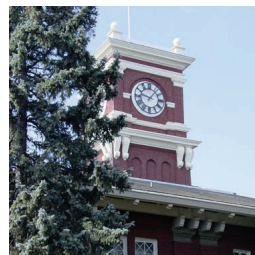


WASHINGTON STATE
UNIVERSITY



WESTERN WASHINGTON
UNIVERSITY

HOUSE BILL 2513 COMPLIANCE



WASHINGTON STATE
Council of
Presidents

www.councilofpresidents.org

December 2024

About the Council of Presidents

The Council of Presidents (COP) is an association of Washington's six public baccalaureate degree-granting college and universities. Located in Olympia, Washington, COP strives to be a common voice for the public baccalaureate sector and the most respected and trusted resource for decision makers on issues affecting public higher education. COP serves as the coordinating role for a number of initiatives and activities common to the public baccalaureate institutions, fostering coordination and collaboration among the public baccalaureates as well as with other educational partners, both in Washington and nationally.

This report is also available online at councilofpresidents.org.

Introduction

Washington's public baccalaureate institutions are committed to reducing process and fiscal barriers for students to maximize their ability to successfully complete their degrees and achieve their educational and career goals. COP's member institutions offer an array of services and resources to communicate with and assist students who have outstanding balances on their student accounts. Together, we provide:

- ◆ Clear, accessible, and frequent communication with students regarding the amounts they owe and the repayment processes. This includes flexible repayment options and appeals processes.
- ◆ Collaboration with other campus offices to explore potential resolutions when appropriate.
- ◆ Resources and services to address outstanding student account balances. This includes providing information through the offices of financial aid about additional financial resources that may be available.
- ◆ Publications focused on providing students with information on how to effectively manage their educational expenses. These materials cover topics such as creating a budget, exploring loan repayment options, and identifying scholarships and grant opportunities.
- ◆ Programming and resources that promote financial planning. This includes financial aid workshops that focus on personal financial planning and debt management, student-led seminars designed to prepare both college and high school students for making informed long-term financial decisions, and financial literacy courses that teach personal finance concepts.
- ◆ [Emergency assistance programs](#) for students who have immediate needs for housing, food, and other expenses. These programs may utilize federal funds from the American Rescue Plan.

Summary from the Council of Presidents

Washington's public baccalaureate institutions, in compliance with [RCW 28B.10.293](#) and [RCW 28B.10.294](#), do not:

- ◆ Refuse to provide an official transcript for current or former students due to debt owed.
- ◆ Condition the provision of an official transcript on the payment of debt other than a fee charged to provide the official transcript.
- ◆ Charge a higher fee for obtaining the official transcript or provide less than favorable treatment of an official transcript request due to debt owed.
- ◆ Withhold registration privileges as a debt collection tool.
- ◆ Withhold student official transcripts, regardless of debt, when an official transcript is requested by a student or entity for a job application and to transfer to another institution, apply for financial aid, pursue opportunities in the military or national guard and of other postsecondary opportunities.

In those cases in which a member institution does withhold an official transcript or registration privileges for debt collection purposes, institutions are committed to accessible, clear, and transparent communication of policies, processes, and practices. This includes the use of a secure portal or email through the institutional class registration process for each term to inform students of the amount of debt owed by the student to the institution, ways to pay off the debt, and any consequences that will result from the non-payment of the debt.

Below is a summary from each of COP's six member institutions regarding implementation of the statutes. The holds represent a snapshot of active accounts. Institutions continuously work with students to address outstanding balances, with the goal of avoiding a delay in transcripts or registration for the next term. Most registration holds will likely be resolved and result in timely registration.

Central Washington University

Central Washington University (CWU) does not hold student official transcripts for outstanding balances for any timeframe or amount. Registration holds are used when a student owes money for tuition and housing costs and are placed when the tuition and housing costs are more than 30 days past due. There were 438 students with an active registration hold for the past due balance of tuition and housing that was created between October 1, 2023, and September 30, 2024. Effective with the winter 2024 term, the threshold used for registration holds varies by term – the summer and fall quarters have a \$1,000 threshold, whereas the winter quarter threshold is \$3,000 and the spring quarter threshold is \$2,000.

The lowest amount CWU assigns a debt to a third-party collection agency is \$10.00. The number of total past-due accounts assigned to a third-party collection agency was 1,241, excluding accounts that are written off as uncollectible. This count of all past-due accounts assigned to a third-party collection agency represents a multi-year accumulation of accounts. An account must be past due for at least 180 days before being assigned to a collection agency. Accounts that are 60 days past due receive a ‘final notice’ which gives them 30 days to establish a repayment plan with CWU. After this, an additional 90 days is given before the collection process begins. All charges, such as tuition, housing/ dining, parking tickets, and room rental fees, are included in the reporting. This multi-year count of past-due accounts includes both current and former students, as well as non-students who received a parking ticket while visiting campus or a community member who rents a room on campus for an event. Active past-due accounts must be sent to two agencies, but they must also be at least three years old before they are written off or deemed uncollectible. CWU has implemented policies and practices to reduce official transcript and registration barriers for students. Students who have a registration hold are sent communications that direct them to financial aid to seek additional financial resources. In addition, students who have not completed a FAFSA/WASFA receive communications encouraging them to apply for student financial aid.

Eastern Washington University

Eastern Washington University (EWU) does not hold student official transcripts due to outstanding balances, regardless of the amount or duration. In cases where a student possesses a financial obligation exceeding \$1,000 to EWU, and it remains unresolved for over 30 days following EWU’s final determination, registration holds may be imposed on their accounts. These registration holds are exclusively applicable to debts associated with tuition, fees, room and board, or outstanding financial aid. EWU does not establish a specific minimum threshold for assigning a debt to a third-party collection agency. Generally, the account balance exceeds \$100.00 before it is considered for referral to a third-party collection agency. It’s important to note that such debts assigned to third-party collection agencies pertain to accumulated accounts over multiple years and are limited to former students.

By the close of September 2024, there were no official transcript holds in place. At that time, the total count of active past-due accounts assigned to a third-party collection agency stood at 564. This figure encompasses accounts associated with former students and others who owe a debt to EWU. These outstanding debts encompass various types, such as tuition, fees, room and board, outstanding financial aid, and miscellaneous fines. To be considered for assignment to a third-party collection agency, a delinquent account must exceed 150 days past due. After two years in the possession of a third-party collection agency, the account is no longer classified as active.

EWU has implemented policies and practices to reduce official transcript and registration barriers for students. In October 2020, EWU updated the institutional WAC regarding outstanding financial obligations to EWU. [WAC 172-144](#) identifies the process for notifying students of outstanding financial obligations including the amount of the debt owed, the basis for the claim, the timeline for repayment, and the process and rights of the student to challenge the debt owed.

To engage with former students who have outstanding balances, EWU employs a multi-step approach. Initially, EWU reaches out via phone to establish contact. Subsequently, EWU sends an email for follow-up. If there is no response from the former student, EWU dispatches a formal letter, urging them to get in touch regarding their outstanding bill. If, after thirty days from sending this letter, no payment plan has been established, EWU will take a final step by issuing a final demand letter in a last effort to collect the debt or set up a payment arrangement. If, after an additional thirty-day period, there is still no resolution, the account is then forwarded to a third-party collection agency.

The Evergreen State College

The Evergreen State College (Evergreen) does not place a hold on official transcripts. Holds are placed on registration privileges for outstanding balances resulting from institutional charges if the amount is greater than \$2.00 and the account is 30 days or more past due. Institutional charges are those associated with the assessment of tuition and mandatory fees, on-campus housing, meal plans, and balances resulting from financial aid revisions. The Student Accounts Office periodically reviews accounts with holds and implements professional judgment to determine if an unpaid hold may be released.

Past due accounts sent to collections are multi-year accumulations of accounts. Accounts are dropped as an active case after two separate year-long references to a collection agency, which follow at least six months of internal attempts to collect. The total time is a minimum of 2.5 years. Accounts included in the information provided here include tuition and mandatory fees, housing, meal plans, parking tickets, late fees, and service fees. An account must be 180 days past due before going to collections.

As of the end of September, there were no official transcript holds and 539 active registration holds. The number of active past-due accounts assigned to a third-party collection agency was 177.

Evergreen has implemented policies and practices to reduce official transcript and registration barriers for students. Transcripts are no longer held for past due charges; Evergreen implemented a quarterly payment plan to help students and families budget costs; monthly billing statements are sent with follow-up reminders to those that don't open the bill; growing the emergency aid program to assist students with immediate needs for housing and food; and payment portal access is always available for online payments.

University of Washington

With the many challenges University of Washington (UW) students and community faced with COVID-19, starting in March 2020, the University suspended the assignment of new past-due accounts to third-party collection agencies. The University continued to monitor the situation and began assigning to third-party collection agencies in fall 2022.

The UW does not hold student official transcripts for outstanding balances for any timeframe or amount. Registration holds are placed on student accounts when there are past-due balances for tuition fees, room and board, and financial aid funds owed as defined by [RCW 28B.10.293](#). Holds for financial aid funds owed are placed on a student account immediately, while holds for past-due tuition fees are placed when accounts are two weeks past due. Holds due to room and board are placed either 21 days or 61 days past due, depending on the campus. The holds remain enforced until the past-due balance is cleared or a request is made to release the hold due to a qualifying reason. The lowest amount the UW assigns a debt to a third-party collection agency ranges from \$50.00 to \$500, depending on the campus and type of past-due charge.

As of the end of October 2024, there was one official transcript hold, and there were 4,348 active registration holds. The number of active past-due accounts assigned to a third-party collection agency was 306. Current students are not sent to third-party collection agencies.

Since the new law went into effect, the UW has implemented policies and practices to reduce official transcript and registration barriers for students. These include educating academic and administrative departments regarding the new law; discontinuing the use of official transcript holds as a debt collection tool; temporarily suspending the assigning of past-due accounts to third-party collection agencies; collaboration with other campus offices for potential resolution when appropriate; providing flexible repayment options; enhancing certain appeal processes to request an administrative review of charges and prevent further escalation until resolution; and growing the emergency aid program to assist students with immediate needs for housing, food, medical, technology expenses, and small balance tuition bills due.

Washington State University

Washington State University (WSU) does not hold official student transcripts for any timeframe or amount. Registration holds are placed on a student account when the account is past due and a student currently enrolled owes \$1,000.00 or more, and \$25.00 or more for a student not currently enrolled. These holds are strategically placed throughout the semester to reduce barriers for students. Holds that occur in fall and spring are usually placed after the 10th day of classes for outstanding tuition and fee balances. As of September 30, 2024, WSU had 1,960 official registration privilege holds for current students.

WSU assigns debt for collection for former students after an account becomes 365 days past due. All former students are offered a pre-collection payment plan before being sent to collections. Students who are currently enrolled at WSU are not sent to collections. An account will spend one year with a collection agency before being returned if collection efforts are unsuccessful and is sent to collection agencies three times before ceasing outside collection activities. WSU assigns a debt to a third-party collection agency if the amount is \$50.00 or higher. The multi-year cumulative number of active past-due accounts assigned to a third-party collection agency for unpaid tuition was 1,896.

Western Washington University

Western Washington University (WWU) does not hold student official transcripts for outstanding balances for any timeframe or amount. Registration holds are placed during quarters of enrollment after our payment plan registration period has ended, usually a month into the quarter. Holds are placed on past-due balances resulting from specific charges related to tuition, certain mandatory fees, housing and meal charges, and financial aid funds owed to WWU, as outlined in [RCW 28B.10.293](#). Holds are released when a balance drops below \$500 or when the student establishes a reasonable payment plan with WWU.

As of September 30, 2024, there were no official transcript holds, and there were 753 active registration holds for current and/or former students. The number of active past-due accounts assigned to a third-party collection agency was 544; this is a multi-year accumulation of accounts and includes former students only. Accounts are analyzed for referral to an outside collection agency once the debt is 120 days or more past due, and the lowest amount WWU assigns a debt to a third-party collection agency is \$25.00. After three years of inactivity, accounts are no longer pursued as part of our collection process. Accounts can include outstanding balances related to tuition and fees, housing and meal plan charges, financial aid funds owed to WWU, and/or miscellaneous charges including course fees, bookstore charges, and medical service charges.

WWU has implemented policies and practices to reduce official transcript and registration barriers for students. These include not holding student official transcripts for outstanding balances, the implementation of a quarterly payment plan to allow students and families to make installment payments for tuition and fees during the quarter, work to connect, through referral or otherwise, with a student who is struggling to pay their balance and establish a reasonable payment arrangement, and notifying students and authorized payers regarding the availability of statements on a monthly basis and access to the payment portal 24 hours a day, 7 days a week for online payments.

Appendix A

RCW 28B.10.293

Collection of debts—Conditions and limitations on institutions of higher education.

1. Institutions of higher education may, in the control and collection of any debt or claim due owing to it, impose reasonable financing and late charges, as well as reasonable costs and expenses incurred in the collection of such debts, if provided for in the note or agreement signed by the debtor.
2. Institutions of higher education may not do any of the following for the purposes of debt collection, unless the debts are related to nonpayment of tuition fees, room and board fees, or financial aid funds owed:
 - a. Refuse to provide an official transcript for a current or former student on the grounds that the student owes a debt;
 - b. Condition the provision of an official transcript on the payment of the debt, other than a fee charged to provide the official transcript;
 - c. Charge a higher fee for obtaining the official transcript, or provide less than favorable treatment of an official transcript request because a student owes a debt; or
 - d. Use transcript issuance as a tool for debt collection.
3. Institutions of higher education may not withhold a student's official transcript, regardless of debt, except the fee charged to provide an official transcript, if the official transcript is requested by a student or entity for any of the following purposes:
 - a. Job applications;
 - b. Transferring to another institution;
 - c. Applying for financial aid;
 - d. Pursuit of opportunities in the military or national guard; or
 - e. Pursuit of other postsecondary opportunities.
4. Institutions of higher education may not withhold registration privileges as a debt collection tool, excluding the case of any debts related to nonpayment of tuition fees, room and board fees, or financial aid funds owed.
5. If an institution of higher education chooses to withhold official transcripts or registration privileges as a tool for debt collection, the institution shall disclose to students through a secure portal or email and the class registration process the following at the start of each academic term:
 - a. The amount of debt, if any, owed by the student to the institution;
 - b. Information on payment of the debt, including who to contact to set up a payment plan; and
 - c. Any consequences that will result from the nonpayment of the debt.

6. For the purposes of this section:

- a. “Debt” means any money, obligation, claim, or sum, due or owing, or alleged to be due or owing, from a student.
- b. “Financial aid funds owed” means any financial aid funds owed to the institution under Title IV, or to the state, due to miscalculation, withdrawal, misinformation, or other reason, not including standard repayment of student loans.
- c. “Institutions of higher education” means the same as in [RCW 28B.92.030](#).
- d. “Room and board fees” means any money, obligation, claim, or sum, due or owing, or alleged to be due or owing, from a student for the provision of contractually agreed to on-campus housing or meal services plans.
- e. “Tuition fees” means tuition fees as defined in [RCW 28B.15.020](#), services and activities fees as defined in [RCW 28B.15.041](#), technology fees as defined in [RCW 28B.15.051](#), and fees charged for nonstate funded, fee-based, self-supporting degree, certificate, or continuing education courses, or similar charges for nonpublic institutions.

[\[2020 c 281 § 1; 1977 ex.s. c 18 § 1.\]](#)

Appendix B

RCW 28B.10.294

Collection of debts—Report.

Institutions of higher education shall report to the governor and the higher education committees of the legislature in accordance with [RCW 43.01.036](#) annually beginning on December 1, 2020, on transcript and registration holds used as debt collection tools, including:

- (1) Each institution's policy on when transcript and registration holds are used, including the time frames and amounts for which holds are to be used and the lowest amount for which an institution assigns a debt to a third-party collection agency;
- (2) The number of official transcripts and registration privileges being withheld by each institution; and
- (3) The number of past-due accounts assigned to third-party collection agencies. [[2020 c 281 § 2.](#)]