



SSHB 2513

**Limiting the Practice of Transcript and
Registration Holds as Debt Collection Practices**

December 1, 2025

Table of Contents

Overview of SSHB 2513..... 3

Community and Technical College System Policy for Complying with SSHB 2513..... 3

 Student transcripts..... 3

 Class registration..... 4

 Lowest debt amount sent to collections 4

 Data requirements 4

 State Board policy manual additions 4

 Recommended quarterly timeline for colleges..... 5

 Active registration holds: 2023-24 academic year 5

 Accounts sent to collection agencies: 2023-24 academic year..... 6

Conclusion..... 8

Contact..... 8

Overview of SSHB 2513

[Second Substitute House Bill 2513](#) (SSHB 2513), effective June 11, 2020, prohibits higher education institutions from withholding a student's official transcript as a debt-collection tool when the transcript is requested to apply for a job, transfer to another institution, pursue another postsecondary opportunity, apply for financial aid, or to pursue service in the military or National Guard.

Higher education institutions may continue to withhold a student's official transcript—or deny class registration—due to unpaid tuition or room and board, unpaid transcript processing fees, or because the student needs to pay back the higher education institution for financial aid due to withdrawal from school, a miscalculation, or another reason.

Institutions that choose to withhold official transcripts or registration privileges as a debt-collection tool must notify students via a secure portal or email. If registration privileges are also withheld, the institution must also notify the student through the class registration process. Notifications must include the following information:

- The specific debts owed, including the amount of debt;
- Instructions for setting up a payment plan; and
- The consequences of nonpayment.

To ensure uniformity, the Washington community and technical college system adopted a systemwide policy that applied to all 34 colleges, aligning with the requirements of SSHB 2513. This report summarizes the key provisions of the policy.

A standardized data reporting process has been developed to meet the reporting requirements of SSHB 2513 for all 34 colleges.

This is the sixth annual report, due to the Legislature's higher education committees and the Governor's Office, provided every December.

Community and Technical College System Policy for Complying with SSHB 2513

The community and technical college system's policy for complying with SSHB 2513 was led by the State Board for Community and Technical Colleges (SBCTC) in consultation with the Washington Office of the Attorney General and representatives from college registration and business offices. This systemwide policy allows all colleges to meet legislative requirements, eliminate inconsistent processes across colleges, and serve students enrolled in one or more colleges.

Student Transcripts

Given the number of provisions in SSHB 2513 regarding the mandatory release of student transcripts, the systemwide policy is for colleges to release official transcripts upon request, regardless of the type of debt that is owed. No transcripts will be held for debt collection in the community and technical college system. This also applies to other entities that are requesting transcripts at the student's request.

Class Registration

The systemwide policy allows colleges to withhold registration privileges for students with unpaid debt, including, but not limited to, failure to pay tuition and fees and room and board, and/or financial aid that is owed back to the institution because the student withdrew from school, there was a miscalculation of aid, or another reason.

Registration holds are fluid and are removed once a student pays the debt owed, allowing the student to register for future classes. The table on page 5 represents active registration holds for the 2024-2025 academic year.

Lowest Debt Amount Sent to Collections

Under the systemwide policy, colleges may only send overdue accounts to a collection agency if the amount owed is \$100 or more. Individual colleges may, however, set a higher threshold. Five colleges have chosen to do so.

Data Requirements

The policy requires each college's registration office to maintain college-level data on the number of students denied registration privileges for future classes due to college debt.

Each college's business office files quarterly information with SBCTC on the following:

- The number of student accounts referred to outside collection agencies.
- The lowest amount owed that is sent to a collection agency(ies).

With the migration of all 34 colleges to ctcLink, college data can be collected and tracked at the system level. SBCTC data services can pull reports for the total number of active registration holds and accounts sent to collections at each college.

State Board Policy Manual Additions

To comply with data requirements of SSHB 2513, two sections were added to the State Board for Community and Technical College's policy manual in December 2021 as approved by the Board.

Chapter 5.30.35 Withholding student registration

An institution may withhold registration privileges for students with unpaid debt, including but not limited to, failure to pay tuition and fees, room and board, and/or financial aid. (See [RCW 28B.10.293](#) and [Guidance for SSHB 2513 Implementation](#)).

Chapter 5.30.45 Release of student transcript

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 purposes, including but not limited to, job applications, transferring to another institution, applying for financial aid, pursuit of opportunities in the military or national guard, or pursuit of other postsecondary opportunities. (See [RCW 28B.10.293](#) and [Guidance for SSHB 2513 Implementation](#)).

Recommended Quarterly Timeline for Colleges

All communication about holds and/or debt to the college must go through email or a secure portal. Letters can still be mailed to students in addition to email or secure portal notifications. The following quarterly timeline meets standard payment policies and payment due regulations for registration holds:

Week 0 – Payment due for the quarter commencing on the first day of week 1.

Week 1 – Registrar generates class rosters.

Week 3 – Census cutoff. Enrolled students without payment or a payment plan are presumably dropped for non-payment. Students are given a 14-day grace period before receiving the first notice of outstanding debt.

Week 5 – Business office generates a list of unpaid accounts after the deadline for students to drop classes and earn a partial refund. The college registrar then reviews the list for those with pending third-party payments and/or awaiting financial aid. After the registrar refines the list, the business office sends the first notice letters to unpaid account holders.

Week 8 – Business office generates a list of unpaid accounts, and the college registrar reviews the list. After the registrar confirms that students on the list are still enrolled, the business office sends second-notice letters to unpaid account holders.

Week 12 – End of quarter. Business office generates final notice email/letter and sends it directly to enrolled students. The list of enrolled students with outstanding balances is sent to the college registrar for final review before accounts are assigned to a collection agency.

Thirty days after week 12 – Business office sends all unpaid accounts to collections.

Registration holds are fluid and are removed once a student pays the debt owed, allowing the student to register for future courses.

Active Registration Holds: 2024-2025 Academic Year

The following table shows the number of students, per quarter, whose registration holds were still active as of August 1, 2025.

| College | Fall Quarter 2024 | Winter Quarter 2025 | Spring Quarter 2025* |
|-------------------------------|-------------------|---------------------|----------------------|
| Bates Technical College | 94 | 58 | 70 |
| Bellevue College | 155 | 232 | 389 |
| Bellingham Technical College | 10 | 21 | 41 |
| Big Bend Community College | 27 | 51 | 105 |
| Cascadia College | 5 | 3 | 1372 |
| Centralia College | 65 | 62 | 185 |
| Clark College | 355 | 309 | 683 |
| Clover Park Technical College | 25 | 119 | 236 |

| College | Fall Quarter 2024 | Winter Quarter 2025 | Spring Quarter 2025* |
|--|----------------------|------------------------|----------------------|
| Columbia Basin College | 226 | 211 | 426 |
| Edmonds College | 178 | 170 | 438 |
| Everett Community College | 143 | 173 | 2365 |
| Grays Harbor College | 91 | 40 | 166 |
| Green River College | 145 | 234 | 713 |
| Highline College | 87 | 92 | 223 |
| Lake Washington Institute of Technology | 138 | 100 | 130 |
| Lower Columbia College | 60 | 2567 | 259 |
| North Seattle College | 185 | 157 | 717 |
| Olympic College | 303 | 201 | 2099 |
| Peninsula College | 29 | 37 | 144 |
| Pierce College District | 2217 | 582 | 1778 |
| Renton Technical College | 220 | 318 | 476 |
| Seattle Central College | 112 | 272 | 990 |
| Shoreline Community College | 100 | 70 | 180 |
| Skagit Valley College | 96 | 243 | 253 |
| South Puget Sound Community College | 1265 | 284 | 223 |
| South Seattle College | 118 | 110 | 196 |
| Spokane Community College | 318 | 299 | 954 |
| Spokane Falls Community College | 241 | 191 | 605 |
| Tacoma Community College | 135 | 169 | 909 |
| Walla Walla Community College | 76 | 63 | 87 |
| Wenatchee Valley College | 52 | 448 | 399 |
| Whatcom Community College | 44 | 58 | 153 |
| Yakima Valley College | 233 | 248 | 475 |
| *Hold includes registration for both summer 2025 and fall 2025, as registration typically occurs simultaneously SBCTC, Data Services 10/31/2025 | | | |

Accounts Sent to Collection Agencies: 2024-25 Academic Year

The following table indicates the number of student accounts sent to collections for the 2024-25 academic year.

| College | Lowest Amount Sent to Collection Agency | Fall 2024 | Winter 2025 | Spring 2025 | Summer 2025 |
|---|---|--------------|----------------|----------------|----------------|
| Bates Technical College | \$100 | 1 | 0 | 0 | 0 |
| Bellevue College | \$100 | 48 | 116 | 114 | 0 |
| Bellingham Technical College | \$100 | 0 | 0 | 0 | 0 |
| Big Bend Community College | \$100 | 6 | 28 | 27 | 25 |
| Cascadia College | \$100 | 0 | 0 | 0 | 0 |
| Centralia College | \$100 | 0 | 0 | 0 | 0 |
| Clark College | \$100 | 0 | 0 | 0 | 0 |
| Clover Park Technical College | \$100 | 0 | 0 | 0 | 0 |
| Columbia Basin College | \$100 | 0 | 0 | 0 | 0 |
| Edmonds College | \$100 | 79 | 89 | 81 | 0 |
| Everett Community College | \$100 | 125 | 79 | 112 | 38 |
| Grays Harbor College | \$100 | 0 | 0 | 0 | 0 |
| Green River College | \$100 | 3 | 2 | 6 | 7 |
| Highline College | \$150 | 0 | 0 | 0 | 0 |
| Lake Washington Institute of Technology | \$100 | 0 | 0 | 0 | 0 |
| Lower Columbia College | \$100 | 1 | 107* | 155 | 0 |
| North Seattle College | \$100 | 0 | 0 | 0 | 0 |
| Olympic College | \$100 | 0 | 0 | 0 | 0 |
| Peninsula College | \$100 | 0 | 0 | 0 | 0 |
| Pierce College District | \$150 | 402 | 189 | 102 | 118 |
| Renton Technical College | \$200 | 0 | 0 | 0 | 0 |
| Seattle Central College | \$100 | 0 | 0 | 0 | 0 |
| Shoreline Community College | \$100 | 0 | 0 | 0 | 0 |
| Skagit Valley College | \$100 | 0 | 0 | 0 | 0 |
| South Puget Sound Community College | \$100 | 0 | 0 | 0 | 0 |
| South Seattle College | \$100 | 0 | 0 | 0 | 0 |
| Spokane Community College | \$300 | 0 | 0 | 0 | 0 |
| Spokane Falls Community College | \$300 | 0 | 0 | 0 | 0 |
| Tacoma Community College | \$100 | 0 | 1 | 0 | 524 |
| Walla Walla Community College | \$100 | 0 | 0 | 0 | 0 |
| Wenatchee Valley College | \$100 | 1 | 1 | 0 | 2 |
| Whatcom Community College | \$100 | 0 | 0 | 0 | 0 |
| Yakima Valley College | \$100 | 0 | 0 | 17 | 6 |
| * Lower Columbia College self-reported numbers sent to collections, due to issue with numbers reported to data warehouse. SBCTC, Data Services, 10/31/2025 | | | | | |

Conclusion

Washington's 34 community and technical colleges have worked together to establish a statewide infrastructure to effectively implement SSHB 2513 as codified in RCW 28B.10.293 and RCW 28B.10.294.

Given the provisions in SSHB 2513 regarding the mandatory release of student transcripts, the systemwide policy is for colleges to release official transcripts upon request, regardless of the type of debt that is owed. Under the systemwide policy, colleges may only send overdue accounts to a collection agency if the amount owed is \$100 or more, though some colleges have adopted a higher threshold.

Through adherence to SSHB 2513 and other policies and practices to mitigate enrollment and completion barriers, community and technical colleges in Washington continue to seek practices to increase opportunities for successful credential completion.

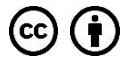
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