

Washington Student Achievement Council

State Need Grant (SNG) Repayment – Frequently Asked Questions

How much do I owe and how do I pay?

The Washington Student Achievement Council contracts with a billing service, ECSI, to handle your repayment account. If you have your ECSI statement, you can log on to www.ecsi.net and click 'borrowers' to view your account details or make an online payment. Or, you can call ECSI at **1-800-549-3274**.

If your repayment was incurred during or before 1997, please contact the Washington Student Achievement Council directly at 1-888-535-0747, or email us to sngrepayment@wsac.wa.gov.

How can I release the hold from my financial aid and/or transcripts?

Your SNG repayment account must be **paid in full** before the hold can be released. Once you have paid your account in full, ECSI will notify the Washington Student Achievement Council of your payment. You and the school to which you owed the repayment will receive a letter in the mail, and the electronic hold will be removed from your record. This takes about one week.

I can't pay this in full. Can I set up payment arrangements?

Yes. However, your account still needs to be paid in full before the hold can be released from your financial aid. Payment arrangements are a great way to work towards paid in full status. **Please contact ECSI at 1-800-549-3274** to set them up. There is no penalty for paying your account off early, and no interest or fees are added to your account.

I don't understand what this debt is.

When you attended college, you received a financial aid package that included the Washington State Need Grant. The college determined that you owed all or a portion of the grant back, most likely due to an early withdrawal.

This repayment was taken out of my tax return.

The state of Washington does not have the ability to garnish any funds out of your federal tax return; only the **federal** US Department of Education can do that. Many State Need Grant recipients also receive a federal PELL grant, and upon early withdrawal, end up owing both state and federal repayments. The money taken out of your tax return was for a federal debt, not one owed to the State of Washington.

The school told me that, due to a medical withdrawal, I didn't have to pay any money back.

Your school must follow the State Need Grant policy and require you to pay back any unused portion of your State Need Grant, no matter the reason for your early withdrawal. Under some circumstances, schools can lower or cancel repayments that are owed **to the school** such as tuition waivers and scholarships, and may have some flexibility with some federal repayments.

Can I appeal this?

Following SNG policies, your school determined that you must repay a portion of your grant. The Washington Student Achievement Council does not determine SNG repayments and we don't have the authority to cancel these debts unless you are totally and permanently disabled. If you feel you should not have to repay these funds, or have questions about how your repayment was determined, please contact the financial aid office at your school.

Has there been any interest accruing on this debt?

No, State Need Grant Repayment Accounts do not accrue interest, however, if your account goes to collections the collection agency's commission charge will be passed on to you. If your account is current and you are making regular payments your account will not go to collections and you will not be assessed the cost of collecting this debt.

What will happen if I don't repay it?

Your account will be sent to a collection agency. Should you choose to return to school, a permanent hold will remain on your financial aid until the debt is repaid.