

## Consumer Protection Rules on Third-Party Disbursements of State Financial Aid

Students should be able to access their state financial aid disbursements conveniently and without cost. Colleges may disburse state financial aid funds directly or contract with a third-party to perform this function. Typical state financial aid disbursement methods include:

- Direct credits to student accounts to offset expenses at the college they are attending;
- Electronic fund transfers to student bank accounts, including student accounts established with the college's third-party disburser and accessed with a third-party-issued debit card; or
- Paper checks provided by the college or the third-party disburser directly to students.

[RCW 28B.77.270](#) requires consumer protections for students receiving state financial aid disbursements via a third-party. These student consumer protections require that:

- No fees are charged to students to access their state financial aid; and
- Students' best financial interests are kept paramount; and
- Access to the disbursement is geographically convenient and practical for students; and
- Students have choices on how they receive their state financial aid disbursements; and
- There is a student complaint process regarding the third-party disburser at the institution; and
- The institution does not have a revenue-sharing agreement with the third-party disburser.

The following Washington colleges utilize third-party servicers or financial institutions for state financial aid disbursements and have provided documentation to the Washington Student Achievement Council certifying compliance with the required consumer protections listed above:

- Bastyr University
- Bates Technical College
- Bellevue College
- Bellingham Technical College
- Big Bend Community College
- Cascadia College
- Clark College
- Clover Park Technical College
- Columbia Basin College
- Edmonds Community College
- Everett Community College
- Gene Juarez Academy
- Grays Harbor College
- Lake Washington Institute of Technology
- North Seattle College
- Olympic College
- Peninsula College
- Saint Martin's University
- Seattle Central College

- Skagit Valley College
- South Puget Sound Community College
- South Seattle College
- Spokane Community College
- Spokane Falls Community College
- Tacoma Community College
- University of Washington
- Walla Walla University
- Walla Walla Community College
- Wenatchee Valley College
- Western Governors University - WA
- Western Washington University
- Whatcom Community College