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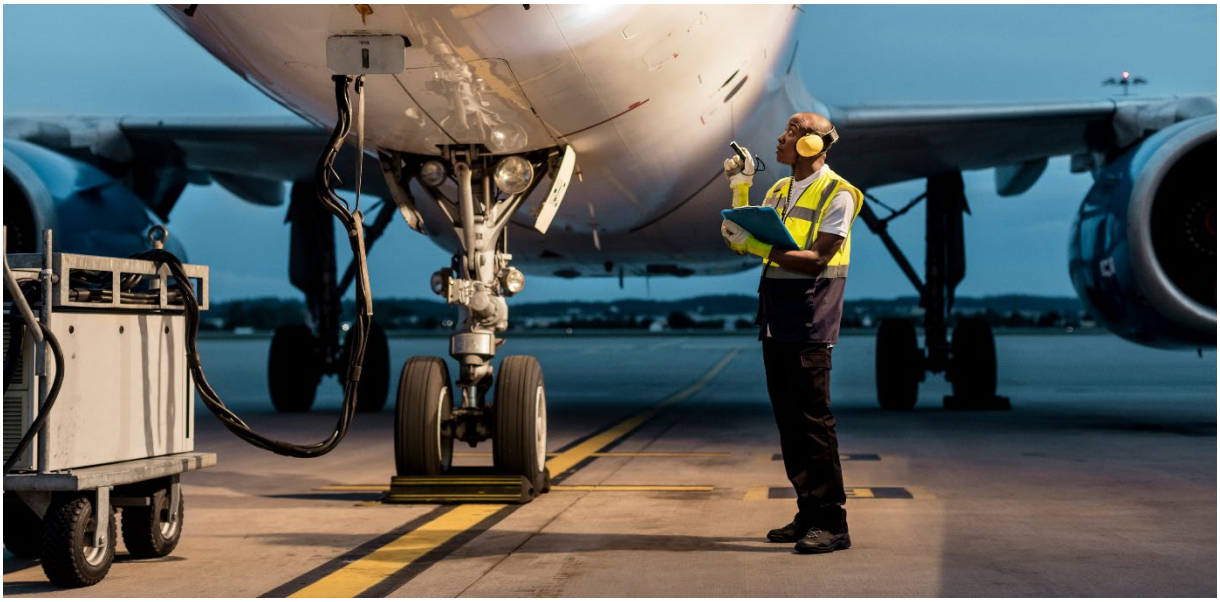

Aerospace Training Student Loan Program

Annual Report – December 2026

BACKGROUND

The Washington Student Achievement Council (WSAC) is submitting this report pursuant to the requirements of RCW 28B.122.060, which directs WSAC to collaborate with the state's aerospace training and educational programs to provide annual reports to the Governor and Legislature on the Aerospace Training Student Loan program.

DESIGN AND IMPLEMENTATION

The Aerospace Loan Program (ALP) provides low-interest loans to Washington students enrolled in an eligible training program. Currently, only one program participates: the Washington Aerospace Training and Research (WATR) Center located at Edmonds College.

To earn the WATR Center Aerospace Certification, students must complete a four-week online segment, followed by an eight- to twelve-week on-site classroom segment specializing in one of four areas: assembly mechanic, composites, electrical, or tooling. Upon completing the Aerospace Certification program, students have the option to enroll in a third segment to earn a Quality Assurance Certification.

Students typically request and receive up to $6,700 to complete their Aerospace Certification, which includes up to $2,500 for the online segment and up to $4,200 for the on-site segment. In addition, students may request and receive up to $4,200 for the Quality Assurance Certification, bringing the maximum loan amount to $10,900. Payments for each subsequent segment are issued only upon successful completion of the preceding segment and verification of satisfactory academic progress. WSAC may reduce the loan amount if the student has other financial resources that lower the cost of attendance, such as veterans' benefits, employer assistance, or scholarships.

The student/borrower has six months from the date of certification program completion to begin loan repayment. Borrowers must make monthly payments. The student/borrower has up to four years to repay the loan.

Aerospace Loan Program Partners

Multiple entities were instrumental in establishing ALP and played critical roles in its operation:

- **Washington Student Achievement Council (WSAC):**
  - Serves as ALP program administrator.
  - Screens and selects applicants for the loan, collects and manages repayments, defines loan amounts and repayment terms, and sets the loan interest rate and annual loan limit.

- **Washington Aerospace Training and Research (WATR) Center:**
  - Coordinate's aerospace short certificate training programs.
  - Provides training at Edmonds College.

- **Edmonds College Business Training Center:**
  - Has administrative oversight of the WATR Center.
  - Assists in registering ALP recipients into WATR Center training certificate programs.
  - Receives and processes ALP payments for training modules.

- **Aerospace Futures Alliance (AFA):**
  - Is composed of aerospace industry members.
  - Represents the concerns and issues of its members and provides industry advice.

- **Aerospace employers:**
  - Includes Boeing and other aerospace suppliers.
  - Act as consultants, particularly regarding hiring practices and the design of loan recipient eligibility requirements.

- **Everett College:**
  - Was authorized in the 2015 Legislative Session to participate as a site but has not done so.

- **Renton Technical College:**
  - Enrolled ALP participants at their campus in 2016, but currently does not offer any programs that qualify for ALP.

APPLICATION PROCESS AND 2025-26 APPLICATION CYCLE

As of September 16, 2025, applications are no longer available online, due to lack of funding. Students who wish to participate in ALP may monitor the website to see if access for the application materials will proceed on a later date. The application process consists of completing a program application and a promissory note and mailing the completed materials to WSAC. An internal committee reviews the application and runs a credit report to verify eligibility. Applicants who have derogatory credit must secure a cosigner to continue pursuing the loan. There is no application deadline; rather, WSAC staff review applications on a rolling basis throughout the year. WSAC awards loans on a first-come, first-served basis to eligible applicants who submit completed applications.

Table 1 shows the application and award history over the last six years of program operation, from 2020-21 through 2025-26. As you can see from 2024-25, we did see an uptick of applications submitted due to Boeing starting a program, in 2025, called the **Boeing Pre Employment Training (BPET) Program**. This program offers students who have earned a Specialty Certificate (Tooling, Electrical, Assembly, Composites) to be eligible for a job without an interview.

Table 1: ALP Application and Award History

Academic Year	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Completed applications received (#)	6	14	9	9	23	7
Applicants funded* (#)	3	5	5	7	16	7
Applicants funded* (%)	50%	36%	56%	78%	70%	100%

*Reasons applicants were not funded include declined awards, failure to enroll, failure to obtain a requisite cosigner, and other.

Eligibility Criteria for ALP Loans

To protect the state's fiduciary interests, funds are awarded to applicants who meet credit criteria (average-to-high credit scores or no credit history). Those with credit issues are required to submit a cosigner application.

An applicant must:

- Be a United States citizen or an eligible non-citizen. *
- Be 18 years of age or older.
- Be a high school graduate or have a GED.
- Have at least an 8th grade level of reading and math skills.
- Declare intent to work in the state of Washington in the aerospace industry.
- Meet satisfactory academic progress requirements to receive additional loan installments.
- Submit a cosigner application if the applicant:
  - Has a credit history that falls below 600.
  - Has any open collection accounts.
  - Has a current lien(s).
  - Has filed for bankruptcy within the last seven years.
  - Is delinquent on any state or federal debt.

  *Acceptable non-citizen statuses for eligibility may include:
    - Deferred Action for Childhood Arrivals (DACA).
    - Permanent Resident (Alien Registration Receipt Card).
    - Conditional Permanent Resident (I-551C).
    - Arrival-Departure Record (I-94).
    - Victim of Human Trafficking.
    - Designation as:
      - Refugee, Asylum Granted, Indefinite Parole, Humanitarian Parole, Cuban Haitian Entrant.
      - Citizen of Republic of Palau, Citizen of Republic of the Marshall Islands, Citizen of Micronesia.

DEMOGRAPHIC PROFILES

Table 2 provides demographic information for the students who submitted complete ALP applications from 2025-26.

The racial group with the largest representation was Asian followed by Caucasian.

Table 2: Demographic Profiles of ALP Awardees for 2025-26 (n=13)

Age at time of application	Percent
18–25	55%
26–35	18%
36–45	9%
46 and over	18%
No Response	0%
Gender	
Male	82%
Female	9%
No Response	9%
Race	
African American	0%
Asian-Pacific Islander	55%
Caucasian	27%
Other (Includes Alaska Native)	0%
No Response	18%

PROGRAM COMPLETION AND LOAN REPAYMENT

According to data provided by the WATR Center.

Table 3: Number of Students Completing Certificate

Academic Year *Started Program*	2020-21 (n=3)	2021-22 (n=5)	2022-23 (n=3)	2023-24 (n=7)	2024-25 (n=16)	2025-26 (n=13)
Completed & Received Certificate	3	5	3	7	16	12
In School	0	0	0	0	0	1
Did Not Complete	0	0	0	0	0	0
Percentage Completed	100%	100%	100%	100%	100%	92%

Completion numbers provided by WATRC.

ALP recipients are required to begin making monthly payments on their loan within six months of their program completion date. If a recipient is over 90 days behind on making a payment, their account is in default status, and the account transfers to collections.

There is a six-month grace period before ALP loans are transferred into repayment.

The current account status for students who have received ALP loans since 2020-21 is as follows:

Table 4: Current Account Status

Academic Year *Started Program*	2020-21 (n=17)	2021-22 (n=3)	2022-23 (n=5)	2023-24 (n=7)	2024-25 (n=16)	2025-26 (n=13)
In repayment	47%	100%	100%	60%	37%	85%
Paid in full	53%	0%	0%	40%	63%	15%

EMPLOYMENT STATUS AFTER CERTIFICATION

WSAC conducted an annual employment survey of ALP recipients in October 2026. The survey was sent to twelve borrowers who received loans between 2025 and 2026 who had left their program either through completion or withdrawal. Out of 12 borrowers, 4 borrowers responded to the survey, as shown in Table 5.

Table 5: Employment Status of Surveyed ALP Borrowers (n=12)

Employment Status	Number	Percent
Employed	4	33%
Unemployed	0	0%
Unknown	8	67%

Table 6: Employment Characteristics for Employed Survey Respondents (*n*=4)

New or same job (n=4)	Number	Percent
Have a new job since completing the certification	3	75%
Have the same job as before	1	25%
Full- or part-time (n=4)		
Full-time	3	75%
Part-time	1	25%
In aerospace industry (n=4)		
Yes	3	75%
Estimated gross annual income (n=4)		
Less than $30,000	1	25%
Greater than $30,000, less than $60,000	3	75%
Greater than $60,000	0	0%

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