To: Ohio Cradle to Career Network

From: Lara Couturier, Juana H. Sanchez, and Malia Sieve, HCM Strategists

Date: March 23, 2020

Subject: Improving Ohio's State Collections Process for Past-Due Student Accounts

To sustain economic growth and compete on a global stage, Ohio must close its pronounced "talent gap," the gap between its existing supply of skilled workers and the number of skilled workers needed to meet labor market demand. In Ohio today, a full 64% of jobs require some type of postsecondary credential.\(^1\) Yet, just 45.5% of Ohioans ages 25-64 hold a postsecondary credential of value.\(^2\) Attainment rates are even lower for historically marginalized or minoritized communities of color: just 27% of African Americans and Hispanics in the state hold a postsecondary credential.\(^3\)

State leaders recognize the economic and equity imperative to increase postsecondary attainment and are working with urgency to bring more Ohioans into high-skill, high-wage jobs. State leaders recognize that this will require creative strategies to reach beyond the traditional high school age population, whose numbers are declining.\(^4\) Significant efforts are thus underway to re-enroll "stopped out" students, those Ohio adults who have started—but not completed—a postsecondary credential. These include state-led initiatives like Finish for Your Future, as well as regional collective impact efforts led by the Ohio Cradle-to-Career (C2C) network of nonprofit organizations and their higher education partners.

From these efforts, a multitude of policy barriers have been diagnosed and potential solutions have started to take shape, including ideas for redesigning state financial aid and developing reverse transfer pathways. Interviews that HCM Strategists conducted with 17 stakeholders across the state reveal that the **strongest consensus calls for changing the institutional debt collections process.** Stakeholders feel strongly that existing state and institutional policies both hinder adults from re-enrolling and unduly tie the hands of institutions of higher education (IHEs) that are seeking to serve stopped-out students.

This memo seeks to inform a group of state leaders who are coming together on March 25, 2020 to discuss this issue and identify solutions. The memo opens with an overview of the current collections process and provides nine recommendations for improvement, including two recommendations that could be implemented under current state law, five that require legislative action, and two where further information or research is needed. In addition to a set of stakeholder interviews conducted in spring 2019 and winter 2020 (see Appendix I), HCM Strategists drew upon various information sources, including: a 2017 report by the Ohio Attorney General's Student Loan Debt Advisory Group; 2018 recommendations from the Inter-University Council (IUC); 2019 recommendations from the Higher Education Compact of Greater Cleveland; reporting by the Columbus Dispatch and Policy Matters Ohio; 1\(^{st}\) Ohio Department of Higher Education, “The Case for an Attainment Goal,” May 2017. Accessed at: https://www.ohiohighered.org/sites/ohiohighered.org/files/uploads/Link/attainment-framing-paper_FINAL-05092017.pdf


3\(^{rd}\) Ibid

and a forthcoming 2020 report from the Finish for Your Future policy work group.

I. Overview of the Current State Collections Process

Current state law requires Ohio’s 36 public institutions of higher education (IHEs) to certify debt from past-due student accounts to the Ohio Attorney General’s Office (AGO) within 45 days of the payment deadline or within 10 days of the start of the subsequent academic term, whichever is later. In other words, if a student fails to pay the balance on their account by the specified date, the institution must send this balance to the AGO for collection. As of FY 2019, the AGO held 390,000 such accounts in its active database, totaling $735.6 million. Between FY 2015 and FY 2019, IHEs certified 219,285 accounts with an average value of $1,500.

The state’s collections process can be quite long and involve multiple contracted actors. Once the AGO receives the student account, the AGO attempts collection efforts for 120 days, passing on a 10 percent fee to the student debtor to cover state collection costs. If these efforts are unsuccessful, the AGO will refer accounts to a third-party collection agency, adding a 21 percent fee to cover the agency’s cost. When these efforts prove unsuccessful, the AGO will refer accounts to an outside special counsel (adding a fee of up to 33 percent); special counsel can seek court judgement against student debtors to garnish wages, seize bank accounts, place liens on real estate and initiate foreclosure.

If an account remains uncollectible after all these efforts, the IHE may then request that the AGO write off the debt. Without this expressed request, the AGO will keep the account in its active database for “soft” collections efforts, during which time the state can still seize a student debtor’s state tax refund and any lottery winnings. Per state law, the AGO cannot cancel debts until 40 years have passed. By our estimation, four academic years can pass from the time that a student account becomes past-due and referred to the AGO to the time that the account can be written off by the IHE (see Appendix II).

Even with these aggressive efforts, the state collections process yielded just over $50 million per year between FY 2015 and FY 2019.

It is likely that the cost to students and to IHEs is far greater. Both public and private IHEs in Ohio frequently prohibit students with past-due accounts from registering for courses and obtaining official transcripts or diplomas, as a matter of institutional policy. This is intended to keep students from moving to another IHE without first resolving their past-due accounts. These policies can indeed succeed in keeping students out, though quite counterintuitively, this derails students from completing the postsecondary credential they

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5 Past-due student accounts generally include tuition balances, as well as fees for late payment. In general, these accounts do not reflect federal or private student loans that a student may have taken out.
6 See ORC 131.02 - Collecting amounts due to state: http://codes.ohio.gov/orc/131.02
8 Ibid
9 As reported by Policy Matters Ohio. However, state law appears to permit the AGO to assess up to 11% of the amount collected to a debtor in order to cover expenses incurred by the AGO. See ORC ORC 109.081 - Attorney general claims fund: http://codes.ohio.gov/orc/109.081
12 ORC 131.02
13 Policy Matters Ohio, February 2020
need to access higher-wage employment and the career advancement opportunities that would enable them to pay down past debts. By barring students from re-enrolling, IHEs may be losing more dollars in the form of foregone tuition revenue.

Recognizing that harsh penalties for student debtors may be a lose-lose game, several IHEs are piloting “debt forgiveness” initiatives, including Lorain County Community College, Cleveland State University, Cuyahoga Community College, and the University of Akron. At Lorain, the Refresh My Account program offers students the one-time opportunity to clear a past-due account and re-enroll on the condition that they complete financial literacy training and regularly meet with an academic advisor. Over the course of two terms, Lorain County Community College “forgave” $79,975 in past-due accounts but gained $112,249 by re-enrolling students (net gain of $32,274).\(^\text{15}\) Cleveland State University, Cuyahoga Community College, and the University of Akron are similarly working with College Now Greater Cleveland to re-enroll students with past-due accounts through the (Re)Connect program. These campuses have successfully re-enrolled approximately six percent of eligible students, collectively yielding $768,822 in net tuition revenue.\(^\text{16}\)

Given this evidence, many state leaders have come to a shared conviction that changing the debt collections process would be beneficial in order to reduce financial harm to students and provide IHEs with the flexibility and support they need to devise strategies that are more successful in recouping costs and re-enrolling students. The below recommendations were surfaced in stakeholder interviews and supported in reports produced by the AGO Student Loan Debt Advisory Group, the IUC, the Higher Education Compact of Greater Cleveland, Policy Matters Ohio, and Finish for Your Future.

II. Recommendations Surfaced During the Research

This memo describes nine recommendations that can directly improve debt collections policies and processes in order to facilitate adult re-enrollment. Recommendations are organized as follows: (1) areas that do not require changes to state law; (3) areas that require changes to state law; and (4) areas where additional information or research is needed.

**Areas that do not require changes to state law**

*Recommendation #1: Change institutional policies to enable students with past due accounts to re-enroll.*

A review of Ohio institutional policies found that most IHEs have policies that prohibit students with past-due accounts from registering in subsequent terms.\(^\text{17}\) This policy is frequently communicated to students in college and university catalogs, websites and student account management portals. When a student’s account becomes past-due, the bursar’s office may place a hold that restricts the student from registering in an upcoming term and may drop the student from courses in which they have already registered. One institution that provides more flexibility to the student is Wayne State University in Detroit, Michigan, which permits students to register for a subsequent term and can also extend a

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\(^\text{15}\) Policy Matters Ohio, February 2020

\(^\text{16}\) Ibid. Cleveland State utilized grant funding to clear $100,000 of past-due accounts from the 2017-18 and 2018-19 academic years, resulting in $627,594 tuition revenue from re-enrolling 257 students; Cuyahoga and the University of Akron spent $10,000 each to clear past-due accounts from the 2018-19 academic year, resulting in $48,000 in tuition revenue from re-enrolling 61 students at Cuyahoga, and $213,228 in tuition revenue from re-enrolling 102 students at the University of Akron.

\(^\text{17}\) Maurer, R., November 2018.
payment plan to give students more time to pay down their debt. As noted earlier, there are a few Ohio IHEs pioneering innovative approaches to re-enroll students with past-due accounts. The Ohio Department of Higher Education (ODHE) could elevate these institutions through statewide convenings, communities of practice or other peer-to-peer learning. In addition, groups like the IUC, the Ohio Association of Colleges and Universities (OACC), and the Association of Independent Colleges and Universities of Ohio (AICUO) could provide additional avenues for IHEs to evaluate institutional policies, identify promising practices, and develop standardized language that is responsive to the unique considerations of each segment.

Importantly, the chancellor of the ODHE can incentivize institutions to re-enroll students by changing ODHE administrative rules that govern state share of instruction (SSI) calculations. The chancellor can revise its rules to permit students with past-due accounts to be included in SSI enrollment counts. This would provide additional SSI resources to IHEs, which may be used to reconcile past-due accounts.

➢ Finish for Your Future, Policy Matters Ohio and the Higher Education Compact of Greater Cleveland have called for expanding re-enrollment options for students with past-due accounts. ODHE legal counsel has indicated that changes to SSI administrative rules would not require legislation.

Recommendation #2: Discourage the practice of withholding official transcripts and diplomas from students with past-due accounts.

As another matter of institutional policy, public and private IHEs in Ohio often withhold official transcripts and diplomas from students with past-due accounts until the debt is fully paid. This can inhibit a student from transferring to another institution by limiting their ability to transfer credit for courses for which they already paid and completed. As a result, students can be derailed from completing a degree or credential or forced to repeat courses (creating inefficiencies for students and IHEs by extending time to degree and state costs per graduate). Further, these practices can bar students from obtaining employment if an employer requires an official transcript or proof of degree completion for hiring.

While the federal government has issued guidance encouraging IHEs to withhold transcripts for individuals who have defaulted on federal loans, the practice of withholding transcripts for past-due accounts is not supported by federal law or by Ohio state law. Still, there appears to be confusion in the field about whether IHEs are required to withhold transcripts for students with past-due accounts. California recently passed legislation to not only clarify, but to expressly prohibit public IHEs from withholding transcripts for past-due accounts.

At minimum, the ODHE could issue guidance clarifying state law and encouraging IHEs to reassess their institutional policies. The ODHE could further convene IHEs as noted above to revise institutional policies on transcript release and degree conferral. One compromise that IHEs could consider is releasing transcripts for all terms except for the term in which payment is pending.

18 Per Ohio Administrative Code 3333-1-02.1, section (b), “Students who have not paid fees for a prior term by the fifteenth day of the present term” cannot be included in enrollment calculations for state share of instruction. Accessed at: http://codes.ohio.gov/oac/3333-1-02.1v1
19 Maurer, R., November 2018.
20 See California Civil Code Title 1.6C.7 - Educational Debt Collection Practices: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=1.&title=1.6C.7.&part=4.&chapter=&article=
➢ Finish for Your Future, Policy Matters Ohio and the Higher Education Compact of Greater Cleveland have supported ending the practice of transcript withholding.

Areas that Require Changes to State Law

Recommendation #3: Expand the window of time that IHEs have before they must certify debt to the AGO.

Current law provides a narrow window for IHEs to attempt collection before they must certify the debt to the AGO. The current window ignores the complex nature of higher education billing processes and restricts IHE’s ability to design student-centered approaches to debt management. It is important to note why student account billing does not align neatly to traditional accounts receivable cycles and offer the following explanation.

Students often use external funds (e.g., federal and state aid, private scholarships and loans) to pay for tuition and other costs of attendance. These funds can reach IHEs at different points in the term, making it impractical for IHEs to withhold services (i.e., instruction) until full payment is rendered. In addition, IHEs may offer individual payment plans to help students pay down balances over the course of the term, which is particularly helpful for students who finance all or part of their college costs through concurrent employment (including federal work-study employment). Finally, even when a term has concluded and an IHE receives payment on-time, an account can become past-due if external funding is revoked or forfeited (such as for not meeting academic requirements). Thus, the process to track and collect on past-due accounts will need to vary by student situation.

With more time, IHEs could devise new and creative approaches to managing debt and promoting student re-enrollment, such as the (Re)Connect model. Legislation could amend state law to grant IHEs an expanded window of time to implement these efforts. This would enable IHEs to develop strategies that are more responsive to their students’ needs and that may be more successful than the current state process, given the closer relationship that IHEs have with students.

➢ There is preliminary consensus among the IUC and OACC that an appropriate window of time is one calendar year, or the start of the same term in the subsequent academic year.\(^{21}\) Finish for Your Future and the Higher Education Compact of Greater Cleveland also support granting IHEs more time for debt repayment and re-enrollment strategies.

Recommendation #4: Establish a minimum threshold for the value of past-due accounts that must be certified to the AGO for state collections.

The average amount of all past-due accounts referred to the AGO between FY 2015 and FY 2019 is $1,500. However, the total amount that student debtors must pay back can drastically increase once collection costs are assessed by the state. The high costs of state collection and low rates of success may not justify this process for lower-value accounts. Legislation can amend state law to only require state collection efforts for student accounts above a specified threshold, while granting IHEs flexibility to determine on a case-by-case basis if it is worthwhile to pursue state collections for accounts below this threshold.

➢ The IUC has recommended establishing a minimum threshold of $400.

Recommendation #5: Exclude institutional late fees and interest from state collections to avoid compounding interest.

IHEs may currently charge one-time payment plan enrollment fees and may assess late payment penalties and/or interest on past-due accounts. When certifying debt to the AGO these fees can be included in the total account balance. The AGO assesses interest of 10 percent on all accounts, effectively compounding interest. Legislation can amend state law to specifically exclude institutional late fees, penalties and/or interest rates so that only the principal balance is certified to the AGO.

➢ This recommendation was supported by the AGO Student Loan Debt Advisory Group and by the IUC. The OACC has previously recommended that payment plan late fees be permitted to be included in the total amount that is certified to the AGO.

Recommendation #6: Exempt past-due accounts from being referred to special counsel, thereby permitting IHEs to write-off debt earlier.

Currently, the AGO attempts collection for 120 days before referring accounts to a third-party vendor. This vendor has 237 days to attempt collection before the AGO refers the account to a second vendor. If, after an additional 237 days, these efforts are still unsuccessful the AGO can refer accounts to special counsel. The practice of suing low-income students is particularly egregious as it may take place without students’ knowledge.22 Lawsuits can result in the state garnishing wages, seizing bank accounts and even initiating foreclosure on students’ homes. These highly punitive actions can have longer-term financial consequences for students and are contrary to the state’s economic interests of moving more Ohioans out of poverty.

State law can be amended to permit IHEs to bypass the special counsel process altogether and deem accounts uncollectible after the two rounds of third-party collection prove unsuccessful. This is the approach used in Georgia. There, IHEs retain debt locally and work directly with third-party agencies to collect on accounts; after two rounds of unsuccessful third-party efforts, IHEs can request state permission to write-off debt. If Ohio were to eliminate special counsel as part of its state collections process, it would provide a comparable timeframe for write-off.

➢ The AGO Student Loan Debt Advisory Group recommended that the AGO review its collection efforts for returned, archived and uncollectable accounts in order to find more efficient ways to dispose of hard-to-collect debt. Finish for Your Future has further flagged equity concerns over how the current practice of garnishing wages and seizing state tax refunds through special counsel impacts low-income students.

Recommendation #7: Create consistent exceptions for IHEs regarding the write-off of very small dollar debts and early debt cancellation options.

Currently, the AGO will only write-off debt certified by an IHE when the IHE initiates a

request, and only after all state collection efforts—including special counsel—have been exhausted. Further, state law requires the AGO to hold certified debt in its active database for 40 years before it can cancel the debt. Yet, the AGO currently has memorandum of understanding in place with various IHEs that specify conditions in which small-dollar debts (e.g., less than or equal to $25) can be written-off without initiating the state collections process, as well as earlier timelines (e.g., 10 or 15 years) for when certain types of debt can be canceled before the typical 40-year timeframe. State law could be revised to provide these exceptions to all IHEs, which would improve efficiency in the state collections process by enabling the AGO and IHEs to focus on larger accounts.

➢ The OACC has expressed support for standardizing these types of exceptions, which the AGO currently negotiates with IHEs directly through memoranda of understanding.

Areas Where Additional Information or Research is Needed

Recommendation #8: Identify ways to improve the process for IHEs to pull back or buy-back debt that has already been certified to the AGO.

As IHEs step up efforts to re-enroll stopped out students, they are more likely to encounter students who have an account in the AGO’s active database. Depending on where that account is in the process—in third-party collection, for example—it may take weeks or months for an IHE to pull back the account, thereby delaying the student’s ability to re-enroll. State leaders can bring together the AGO with IHEs to explore where additional flexibilities could be built into the state collections process so that IHEs are able to pull back debt more quickly. In addition, stakeholders might further explore how “buy-back” options can be structured so that IHEs can purchase debt back from the state at a reduced rate. For accounts that are pulled back or bought back at a reduced rate, legislation may be required to permit the AGO to remove state collection fees.

➢ The AGO Student Loan Debt Advisory Group recommended that the AGO review its collection efforts for returned, archived and uncollectable accounts in order to find more efficient ways to dispose of hard-to-collect debt. The IUC has recommended that IHEs have 30 days from the date of certification to pull back an account.

Recommendation #9: Provide competitive grant funding to incentive IHEs to develop and scale initiatives to settle or forgive past-due accounts.

Given the state’s compelling interest to increase the number of skilled workers to ensure a thriving state economy, as well as recent data that suggests a financial return on debt forgiveness programs, state leaders might consider appropriating dollars in the next state budget to competitively award one-time grant funding to individual institutions or regional consortia of IHEs to launch or expand debt “forgiveness” programs. Grant funding might be used to reconcile past-due student accounts and to further evaluate the fiscal effect of reducing this barrier to re-enrollment. The ODHE could spotlight best practices and disseminate lessons learned from grant recipients through convenings, webinars or other peer-to-peer learning opportunities.

III. Additional Considerations

HCM’s research surfaced additional considerations that state leaders might consider when undertaking any efforts to improve the institutional debt collections process.
Leveraging IHE networks to inform policy reform and implementation
In addition to the IUC, OACC, and the Association of Independent Colleges and Universities of Ohio, groups like the Ohio Association of College and University Business Officers, the Ohio Bursars Association, and the Ohio Association of Student Financial Aid Administrators can be engaged to support policy design and implementation, to engage campus-level staff and to influence practice on the ground.

Consistency of student communications
Both the AGO Student Loan Debt Advisory Group and the IUC flagged the need to improve the quality and quantity of communications that students receive about debt collections processes, including the costs of state collections.
• The AGO could work with IHEs to develop standardized templates for obtaining expressed consent from students to be contacted via mail, phone and email by IHEs, the AGO and third parties.
• IHEs can identify best practices in institutional debt collections strategies and develop guidelines for student outreach by sector and institution size.
• Similarly, the AGO can solicit input from IHEs on how to improve AGO communications to student debtors, including information about added costs when accounts must be referred to third-party vendors.

Incorporating debt collections information within financial literacy efforts
As state leaders reform the current institutional debt collections process, they should be mindful of how these changes are promoted to students and integrated within existing financial literacy campaigns. In addition, information on debt forgiveness initiatives and programs should be central to efforts to re-enroll stopped out students.

Continuous improvement of AGO practices
The AGO Student Loan Debt Advisory Group recommended several ways to improve transparency and ongoing process improvements. First, the AGO can establish an advisory group that includes IHEs and advocates that advises the AGO on debt intake (e.g., how to code different types of debt, what student demographic information to collect), process improvements, and external communications. Second, the AGO can make available more data and provide annual reports on the number, size and other characteristics of the past-due accounts in its database. This would ensure transparency and better enable policymakers to evaluate the impact of any changes to the state collections process.

State financial aid reform
Finish for Your Future has suggested that state financial aid might be used to pay down past-due accounts. In addition, several stakeholders expressed a desire to make broader reforms to state financial aid programs more responsive to the needs of adult learners. Additional fact-finding and planning would be necessary to determine how state financial aid might be restructured to address debt forgiveness and facilitate adult re-enrollment.
Appendix I: Stakeholders and Experts Consulted

Devin Babcock
Office of Ohio Governor Mike DeWine
NGA Educate for Opportunity

Carol Bonner
Sinclair Community College
Finish for Your Future - Adult Learner Workgroup

Jimmy Clarke
HCM Strategists

Stephanie Davidson
Ohio Department of Higher Education

Mike Duffy
Ohio Department of Higher Education
NGA Educate for Opportunity

Andrew Felberg*
Stark State College

Jack Hershey
Ohio Association of Community Colleges

Becky Jasinski*
Youngstown State University

Bruce Johnson
Inter-University Council

Tom Lasley
Learn to Earn Dayton
Ohio Cradle to Career Network

Dawn Medley
Wayne State University

Maggie McGrath
Higher Education Compact of Greater Cleveland; Ohio Cradle to Career Network

Cindy McQuade*
Inter-University Council

Julie Seltzner
College Now Greater Cleveland

Stephanie Shaw*
Eastern Ohio Education Partnership

Calista Smith*
Scale Strategic Solutions, a division of C. H. Smith & Associates, LLC

R. Michael Snider*
Ohio Association of Community Colleges

Martha Snyder
HCM Strategists

Michael Thomson
Northwest State Community College
Finish for Your Future - Policy Workgroup

Brett Visger
Ohio Department of Higher Education (formerly)

Tom Walsh
Ohio Association of Community Colleges

Byron White
StrivePartnership
Ohio Cradle to Career Network

Derran Wimer
Summit Education Initiative
Ohio Cradle to Career Network

*Last consulted in Spring 2019
# Appendix II: Current State Collections Process Timeline (approximation)

<table>
<thead>
<tr>
<th>Period</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>Fall 2016*</td>
<td><strong>Student Account Becomes Past Due</strong>&lt;br&gt;Occurs when a student fails to meet the payment deadline as set by institution, or when expected aid does not come through for the term.&lt;br&gt;As part of their debt management efforts, IHEs may charge payment plan enrollment fees, late payment fees, or interest, and may place a hold on a student’s account in order to bar registration and transcript release.</td>
</tr>
<tr>
<td>Spring 2017</td>
<td><strong>IHE Certifies Debt for State Collections</strong>&lt;br&gt;By law, IHEs must certify past due accounts within 45 days of the payment deadline or within 10 days of the start of the subsequent term, whichever is later. IHEs might add payment plan enrollment fees, late fees, and interest to the total amount that is certified and sent to the AGO for collection.</td>
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<tr>
<td>Summer 2017</td>
<td><strong>AGO Internal Collection Cycle</strong>&lt;br&gt;AGO adds 10% interest and attempts to collect account for 120 days (~17 weeks or 4 months) before referring for external collection efforts.</td>
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<tr>
<td>Fall 2017</td>
<td><strong>Third-Party Collections Attempt #1</strong>&lt;br&gt;AGO sends the account to a third-party vendor which may add additional interest of up to 21%. If collection efforts are unsuccessful after 270 days (~39 weeks or 9 months), the account is sent back to the AGO.</td>
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<tr>
<td>Spring 2018</td>
<td><strong>Third-Party Collections Attempt #2</strong>&lt;br&gt;AGO refers the account to a second third-party vendor for another 270 days (~39 weeks or 9 months); if efforts are unsuccessful, the account is sent back to AGO.</td>
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<tr>
<td>Summer 2018</td>
<td><strong>Third-Party Collections Attempt #2</strong>&lt;br&gt;AGO refers the account to a specialized debt-collection law firm that can obtain court judgement to garnish wages or state tax refund, place lien on real estate or initiate foreclosure. By law, debtor is responsible for these legal fees. If collection efforts are unsuccessful after 270 days (~39 weeks or 9 months), the account is sent back to the AGO.</td>
</tr>
<tr>
<td>Fall 2018</td>
<td><strong>Special Counsel Attempt #1</strong>&lt;br&gt;As a final attempt, the AGO can refer the account to a second special counsel. If collection efforts are unsuccessful after 270 days (~39 weeks or 9 months), the account is sent back to the AGO.</td>
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<tr>
<td>Spring 2020</td>
<td><strong>Account Returns to AGO</strong>&lt;br&gt;At this point the institution can deem the account uncollectable and request to the AGO to write it off. If the account is written off, it will be placed in the AGO’s archive database. If not, the account will remain in the AGO’s active database for “soft” collection efforts (i.e. quarterly debt collection letters). Per state law, the AGO may collect debtor’s state tax refund or lottery winnings to offset debt. The AGO can only cancel debt following 40 years from its initial certification.</td>
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*Fall/Spring terms are approximated at four months, whereas summer terms are approximated at three months.*