

Judicial Impact Fiscal Note

Bill Number: 5328 S SB	Title: Earned wage access services	Agency: 055-Administrative Office of the Courts
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Part I: Estimates

☒ No Fiscal Impact

Estimated Cash Receipts to:

NONE

Estimated Expenditures from:

NONE

Estimated Capital Budget Impact:

NONE

The revenue and expenditure estimates on this page represent the most likely fiscal impact. Responsibility for expenditures may be subject to the provisions of RCW 43.135.060.

Check applicable boxes and follow corresponding instructions:

- ☐ If fiscal impact is greater than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete entire fiscal note for Parts I-V.
- ☐ If fiscal impact is less than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete this page only (Part I).
- ☐ Capital budget impact, complete Part IV.

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Agency Approval: Chris Stanley	Phone: 360-357-2406	Date: 02/25/2025
OFM Review:	Phone:	Date:

203,695.00

Request # 238-1

Part II: Narrative Explanation

II. A - Brief Description Of What The Measure Does That Has Fiscal Impact on the Courts

This substitute bill makes employer-integrated earned wage access services subject to the Consumer Protection Act. It also defines consumer-directed earned wage access services as loans that are subject to the Washington State Consumer Loan Act. It limits the fees that employer -integrated earned wage access services can charge consumers, as well as limiting the aggregate amount of fees than an employer-integrated earned wage access services provider can charge a consumer to no more than \$10 a month.

The substitute would not make any changes affecting the fiscal impact to the Administrative Office of the Courts or the courts .

II. B - Cash Receipts Impact

None

II. C - Expenditures

No or minimal fiscal impact to the Administrative Office of the Courts.

Part III: Expenditure Detail

III. A - Expenditure By Object or Purpose (State)

NONE

III. B - Expenditure By Object or Purpose (County)

NONE

III. C - Expenditure By Object or Purpose (City)

NONE

III. D - FTE Detail

NONE

III. E - Expenditures By Program (optional)

NONE

Part IV: Capital Budget Impact

IV. A - Capital Budget Expenditures

NONE

IV. B1 - Expenditures by Object Or Purpose (State)

NONE

IV. B2 - Expenditures by Object Or Purpose (County)

NONE

IV. B3 - Expenditures by Object Or Purpose (City)

NONE

IV. C - Capital Budget Breakout

Acquisition and construction costs not reflected elsewhere on the fiscal note and description of potential financing methods.

NONE

203,695.00

Form FN (Rev 1/00)

None

203,695.00

Form FN (Rev 1/00)

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