



Financial Education Public-Private Partnership

Setting the Washington Agenda for Financial Education



**Annual Report to the Legislature
December 2011**

Report to the Legislature

Financial Education Public-Private Partnership Annual Report to the Legislature 2011

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Executive Summary

The purpose of the Financial Education Public-Private Partnership (FEPPP) is to seek out and determine the best methods of equipping students with the knowledge and skills they need, before they become self-supporting, in order for them to make critical decisions regarding their personal finances. The components of personal financial education shall include the achievement of skills and knowledge necessary to make informed judgments and effective decisions regarding earning, spending, and the management of money and credit.¹

The Financial Literacy Public-Private Partnership (FLPPP) was created in 2004 to adopt a definition of financial literacy and identify strategies to increase financial literacy of public school students. The FLPPP was made up of four legislators, four representatives from the financial services sector, four educators, and one designee from the Office of the Superintendent of Public Instruction (OSPI) and the Department of Financial Institutions (DFI). Since 2006, the Legislature has appropriated \$50,000 per year to support the FLPPP, which has been matched by private sources from the FLPPP account established in the custody of the Treasurer for this purpose.

The FLPPP focused on adopting a definition of financial literacy, examining financial education curriculum for alignment with Washington's learning standards, examining financial literacy learning standards that have been developed in other states and by national organizations, and providing and encouraging professional development and workshops in financial literacy for educators. As a result of legislation enacted in 2007, "understanding the importance of work and finance...." appears as one of the goals of Basic Education. In 2008, financial literacy was included within Washington's 7th grade Grade Level Expectations for social studies and economics.

In 2009, the FEPPP was established to replace the FLPPP and continue the work of advancing financial literacy education in Washington. FEPPP accomplishes this work by leveraging state funds with private donations, partnering with other organizations, and providing outreach to educators and administrators in districts throughout the state.

The report highlights the work of FEPPP since the last legislative report was produced, in November 2010.

Highlights for 2011 include:

- FEPPP provided the popular 2-day financial education teacher training event at the flagship Junior Achievement facility in Auburn in February. Fifty teachers participated.
- FEPPP held another 2-day teacher training event in Vancouver in late June for 50 educators. The demand for financial education professional development was so great that registration filled within a day and a half of the announcement.
- FEPPP participated in the Washington Family and Consumer Science Educators conference in Wenatchee in October with approximately 250 attendees.

¹ SHB 1347 § 1, 2009 Regular Session: <http://apps.leg.wa.gov/documents/billdocs/2009-10/Pdf/Bills/Session%20Law%202009/1347-S.SL.pdf>

- FEPPP participated in the Washington Association for Career and Technical Education (WA-ACTE) conference in August in SeaTac with approximately 600 attendees.
- FEPPP participated in the Washington Business Education Association five-state regional conference in February in Tukwila with approximately 175 attendees.
- FEPPP continued to support the comprehensive K–12 financial education project at Aberdeen School District, which has continued throughout the year.
- FEPPP members provided support for legislation improving financial education for students in Washington.
- FEPPP members participated in a work session on financial education requested by the House Education Committee.
- The FEPPP Communications and Development committees created detailed governance policy documents that help ensure the long-term stability and success of FEPPP’s outreach efforts.

FEPPP Accomplishments

Below is a table detailing FEPPP accomplishments in the past year, broken down by the specific tasks outlined in the legislation authorizing FEPPP. What is most significant about this is that all these accomplishments were completed by dedicated FEPPP volunteers and committee members, supported by a part-time administrative assistant and a part-time coordinator.

Table 1: FEPPP Accomplishments in 2011

Legislative Task	Accomplishments
Communicate financial education standards, skills and content knowledge to school districts	<ul style="list-style-type: none"> • FEPPP participated in the Washington Business Education Association 5-state regional conference in Tukwila in February 2011. • FEPPP presented at and hosted a booth at the Washington Association for Career and Technical Education (WA-ACTE) conference in August 2011. • FEPPP spoke at a break-out session and hosted a booth at the Washington Association Family and Consumer Sciences Education (WA FACSE) conference in October 2011 in Wenatchee. • FEPPP sent out a letter to all school district superintendents and principals, describing the importance of financial education, and resources available to address that need. • FEPPP is in the process of developing our first newsletter, with a target audience of educators, educational leaders, involved community members, and legislators. • FEPPP members provided support for legislation improving financial education for students in Washington. • FEPPP members participated in a work session on financial education requested by the House Education Committee. • The FEPPP brochure was professionally revised to reflect current FEPPP activity. • FEPPP created a packet entitled <i>2011 Legislator’s Introduction to FEPPP</i>, to educate newly appointed legislators in the House and Senate education committees about FEPPP objectives.

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Table 1: FEPPP Accomplishments in 2011 *(continued)*

Legislative Task	Accomplishments
Review financial education curriculum on an ongoing basis	<ul style="list-style-type: none"> • FEPPP developed a simple web application to streamline curriculum submissions for review. This web application allows publishers to submit detailed information about their product, and for FEPPP to review, approve, and publish that information on our website. This provides a valuable resource for educators who are looking for unbiased curriculum information for products that meet or exceed the Jump\$tart National Standards or Washington State standards. The application also allows ongoing submission of information.
Develop curriculum evaluation standards and a procedure for endorsing curricula	<ul style="list-style-type: none"> • FEPPP evaluated and reaffirmed the current processes used for evaluating curricula, which include: <ul style="list-style-type: none"> ○ Identifying the standards body to which the curriculum is aligned; ○ Ascertaining whether or not the program meets the evidence of effectiveness standard of the Elementary and Secondary Education Act, and whether that proof is rigorous or implied; and ○ Evaluating whether the program is free of major marketing content.
Identify assessments and outcome measures for financial education	<ul style="list-style-type: none"> • No action taken in 2011. Work is pending.
Monitor and provide guidance for professional development for educators regarding financial education, including how to integrate financial education content into other courses at different grade levels	<ul style="list-style-type: none"> • FEPPP conducted a 2-day teacher training at Junior Achievement in February. 50 teachers participated. A significant portion of one afternoon was devoted to discussions about how to integrate financial education content into other courses at different grade levels. • The FEPPP Communications Committee continued to maintain and update the FEPPP website www.FEPPP.org, which provides resources and web links for educators, children, parents and young adults; core and supplemental financial education curricula; and FEPPP membership and meeting information.

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Table 1: FEPPP Accomplishments in 2011 *(continued)*

Legislative Task	Accomplishments
Work with Office of Superintendent of Public Instruction (OSPI) and Professional Educator Standards Board (PESB) to create professional development that could lead to a certificate endorsement or certificate of competency in financial education	<ul style="list-style-type: none"> • No action taken in 2011. Discussions occurred in 2010 with OSPI and PESB, and additional steps were deferred indefinitely.
Develop academic guidelines and standards-based protocols for classroom volunteers who deliver financial education in public schools	<ul style="list-style-type: none"> • FEPPP developed and published Academic Guidelines for Classroom Volunteers. The guidelines mirror those used by Jump\$Start volunteers. The guidelines can be found on the FEPPP website at www.FEPPP.org.
Provide an annual report (due December 1, 2011)	<ul style="list-style-type: none"> • FEPPP prepared and delivered an annual report to the legislature. It can be found at www.feppp.org/documents.htm.
Provide technical assistance and grants to support demonstration projects for districtwide adoption and implementation of the national Jump\$Start financial education learning standards	<ul style="list-style-type: none"> • FEPPP partnered with Aberdeen School District in 2010 to support the first ever demonstration project for districtwide adoption and implementation of the national Jump\$Start financial education learning standards. • FEPPP is providing ongoing support and coaching to the Aberdeen School District as necessary. <i>See additional content below this table for more information on the Aberdeen Pilot Project.</i>
Publish the results from the biannual Jump\$Start survey of personal financial literacy	<ul style="list-style-type: none"> • No action taken in 2011. When Jump\$Start publishes their next survey, FEPPP plans to publish and promote the results.
Monitor progress toward adopting financial education standards by school districts	<ul style="list-style-type: none"> • FEPPP is informally monitoring progress toward adopting financial education standards. So far, Aberdeen is the only district to adopt the Jump\$Start national standards for implementation districtwide. • FEPPP is informally monitoring implementation of financial education courses via our teacher training and outreach program.

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Table 1: FEPPP Accomplishments in 2011 *(continued)*

Legislative Task	Accomplishments
Publish a report on the professional development activities related to equipping teachers with the knowledge and skills to teach financial education	<ul style="list-style-type: none"> • FEPPP will publish the 2011 Teacher Training Report before January 2012, which will be posted on www.FEPPP.org.
Report on activities related to financial education curriculum development	<ul style="list-style-type: none"> • FEPPP provided information related to national pilot project efforts to develop comprehensive financial education curricula to the Washington State Legislature House Education Committee during a hearing on House Bill 1684.
Provide recommendations for policies or activities to support financial education in public schools	<ul style="list-style-type: none"> • FEPPP regularly engages in outreach activities to support financial education in public schools, through conference participation as a vendor, teacher training events, and legislative involvement. • FEPPP spoke in favor of legislation related to financial education in schools (HB 1684 and HB 1594). • FEPPP developed and adopted the Classroom Volunteer Guidelines, which outline expectations for FEPPP volunteers.
Solicit contributions from private sector partners and supporters	<ul style="list-style-type: none"> • FEPPP set a target fundraising goal of \$30,000 for FY 2011–12. Fundraising will occur during Quarter 3 and Quarter 4.
Review federal financial education legislation and write grants	<ul style="list-style-type: none"> • FEPPP partnered with OSPI to submit a grant in the fall of 2010 to develop a comprehensive financial education curriculum, but did not receive the grant. • FEPPP was awarded a grant of \$28,000 for teacher training from the Washington Council of Economic Education. • FEPPP was awarded a grant of \$5,000 from the Washington CPA Foundation.
Make recommendations about terms of appointment (time, term limits)	<ul style="list-style-type: none"> • The FEPPP Development and Communications Committees collaborated to develop recommendations related to FEPPP governance. The FEPPP Executive Committee endorsed and approved the recommendations, and those recommendations were introduced in House Bill 1594, which passed. • Initiated the staggered term process in August 2011.

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Table 1: FEPPP Accomplishments in 2011 *(continued)*

Legislative Task	Accomplishments
Create a marketing plan and development plan (fundraising)	<ul style="list-style-type: none"> • The Communications Committee created a marketing plan in 2010, and has been successfully executing that plan since then, through attendance at trade shows and conferences, presentations, and outreach mailings. • The FEPPP Development Committee has created a target development goal of \$30,000 for FY 2011–12, and will be refining their fundraising plan over Quarter 3 and Quarter 4.
Create and monitor budget	<ul style="list-style-type: none"> • The FEPPP Development Committee, working in conjunction with OSPI created a FY 2010–11 budget, and monitors that budget monthly. • The FEPPP Executive Committee receives the monthly budget report from the Development Committee. • FEPPP’s 2010–11 budgeted expenses were \$163K. Actual expenses were \$136K or 83 percent of planned spending. This savings was accomplished primarily with aggressive cost management, co-sponsorships, in-kind donations, and reduced operating costs.

See Appendix A to review counties, districts and schools served in 2011.

Aberdeen School District Demonstration Project

RCW 28A.300.462 (3) directs OSPI and FEPPP to partner in up to four demonstration projects for districtwide implementation of the Jump\$tart National Standards on personal financial education. The Aberdeen School District (Aberdeen) was the first FEPPP demonstration project site with initial training completed on August 25–27, 2010. Aberdeen preferred that we implement a train-the-trainers approach whereby FEPPP would train a core group of Aberdeen educators who were then to train their peers to integrate financial education into their classes. All trainers were current or former educators with specific specialties in personal financial education topics. They introduced Aberdeen teachers to a personal finance curriculum and showed them how to incorporate it into their existing lesson plans.

During the 2010–11 school year, the core teachers who attended the FEPPP training in August 2010 shared the financial education curriculum and lesson plans with other Aberdeen teachers.

- The elementary teachers were trained throughout the year at grade level meetings. Each educator was given the option of where to integrate the material, either as math connected lessons or in other areas. The majority of the materials were covered at the end of the school year, after the Measurement of Student Progress tests.

- For middle schools, math classes and Navigation 101 were chosen as the delivery vehicles for the financial education curriculum. Like the elementary schools, the lessons were rolled out after the conclusion of state testing in May.
- For the high school, the lessons were taught in the advisory classes that meet daily, with content divided by grade levels. Eight teachers supervised this effort. While the students found the content to be relevant to their lives, this approach presented a number of challenges including difficulty in coordination, timing, and teacher preparation. The process could be improved by providing more time for teacher planning throughout the year and by training all teachers responsible for content delivery.
- For the alternative high school, one teacher and two staff members received the initial training on the curriculum. They decided to implement the lessons through advisory which meets each week. The remaining faculty and staff were trained by the trainer during some staff development times and implemented one lesson per week beginning in the fall of 2010. This approach worked well because all staff were involved and given the freedom to determine how to best integrate the material into their curriculums, but consistency and gathering feedback were issues even in this group. Teachers reported that the materials generated “rich discussions about the content.” The district reported that the program was especially effective in the teen parenting program.

Testing demonstrated that the financial education program had a significant impact in increasing student’s financial knowledge. In spite of exhibiting a lower level of baseline knowledge than is the norm at the high school level, Aberdeen high school students’ knowledge increased to within one percent of the national post-test averages after being taught the material. High school teachers were able to increase student scores in their classes by an average of **52.67 percent** per question. Middle school student learning also increased, with an average increase in scores of **54.33 percent**. For upper elementary level, it is much more difficult to ascertain the program’s impact, due to failures in reporting. However, for the questions where results were reported, student knowledge increased by **35 percent**. Upon the advice of the teachers, it was decided not to collect K–2 data for a wide variety of reasons, including the wide variation in skills of this group.

A follow-up survey to teachers in Aberdeen in the fall of 2011 found that 100 percent of the respondents who taught personal finance to their students in the previous school year:

- Intended to continue integrating personal finance into their classes.
- Thought that their students benefitted from the program.

A kindergarten teacher commented, “I think it was good to expose them to finance lessons at a young age.” A third grade teacher noted, “It opened up a lot of conversation with the students. I focused my conversations on education (we promote college readiness) and how it correlates to the amount of pay on a job.” A young mother attending the alternative high school noted that learning about savings motivated her to open a savings account for her son, reinforcing the alternative education program’s commitment to continuing financial education in their school.

The district reports that it plans to continue to incorporate the lessons into its math programs districtwide.

Current Status of the FEPPP

Current state funding and carry-forward dollars as of September 30, 2011:

Private Contributions	\$ 48,648.00
State Appropriations	\$ <u>137,172.34</u>
Total Balance	\$ 185,820.34

Listed below are the appointed members of the FEPPP.

Table 2: Appointments to the FEPPP

Appointment	Appointed By	Term Ends
Steve Hobbs, Senator (D)	President of the Senate	07/31/13
Curtis King, Senator (R)	President of the Senate	07/31/13
Sharon Tomiko Santos, Representative (D)	Speaker of the House	07/31/13
Glenn Anderson, Representative (R)	Speaker of the House	07/31/13
Kimberly Scott, Co-Vice President, Washington Society of CPAs	Governor	07/31/12
Stacy Augustine, Senior Vice President, Washington Credit Union League	Governor	07/31/13
Greer Gibson Bacon, CFP President of Asset Planning & Management, Inc.	Governor	07/31/12
Eric Pearson, President and CEO of Community First Bank	Governor	07/31/13
Pam Whalley, Director of CEFE and ECON Instructor, Western Washington University	State Superintendent	07/31/12
Leslie Nuttman, Instructional Media Services Director, North Mason School District	State Superintendent	07/31/13
Joni Koch, Teacher, Lynden Middle School	State Superintendent	07/31/12
Karen Quinn, Teacher, Federal Way Schools	State Superintendent	07/31/13
Linda Jekel, Director, Washington Department of Financial Institutions	DFI Director	07/31/13
Greta Bornemann, Mathematics Director, OSPI	State Superintendent	07/31/12
Mary Nagel, FACSE Program Supervisor, OSPI	State Superintendent	07/31/13

In 2011, House Bill 1594 defined and established staggered terms for the non-legislative members of FEPPP. At the General Membership Meeting on July 18, 2011, the FEPPP Development Committee led a process for randomly selecting FEPPP members from among the

various non-legislative categories for the staggered two-year terms. One-half of the non-legislative members received an initial one-year term to establish the staggered balance of seats. There is no limit to the number of terms for which a member can be appointed.

Plans for 2011–12

FEPPP will host two 2-day training sessions for educators, continuing the important efforts of providing professional development opportunities. Training will be held in Tacoma in February 2012, and Yakima in June 2012. Prior events have been held in Bellingham (2009), Spokane (2010), Auburn (2011), and Vancouver (2011).

FEPPP will continue to provide outreach to educators and administrators, providing information, resources and support to further financial education efforts across the state.

Recently Superintendent Dorn adopted the common core state standards (CCSS) in mathematics and English language arts for the state of Washington. FEPPP will be examining ways to support the integration of personal finance within the structure of the new standards. The FEPPP Executive Committee and General Membership have endorsed a task force, which is charged with exploring opportunities to integrate personal finance with the common core state standards.

Conclusion

FEPPP's work is making a difference in expanding financial education opportunities for our students in Washington State. In just the last six months alone, FEPPP has provided two teacher training events, one in Auburn and the other in Vancouver, both reaching the maximum number of attendees. These faculty, armed with new skills, confidence and resources, are reaching out not only to thousands of students in their districts across the state, but are also collaborating with their fellow educators, creating viral enthusiasm for teaching personal finance.

The FEPPP Communications Committee has reached out to thousands of education leaders around the state, providing information and resources for implementing financial education into existing or new courses.

The FEPPP Development Committee has provided essential stabilization and maturation work, including creating a governance policy, guidelines for classroom volunteers, and being good stewards of FEPPP dollars. They continue to maintain relationships with funders and partners, to seek not only financial contributions, but support and involvement in the FEPPP mission.

FEPPP has significant traction in making a difference in regard to financial education in Washington State. The organization collaborates with school districts, educational service districts, public agencies, the Legislature, and the financial industry to improve financial education opportunities for students. It bridges all of the stakeholder groups to provide effective, efficient support and advocacy for financial education in our K–12 system.

Appendix A

Table 3: Schools, Districts, and Counties Served in 2011

Schools (86)	School Districts (38)	Counties (16)
Sequim High School	Sequim SD	Clallam
Amboy Middle School	Battle Ground SD	Clark
Battle Ground High School	Battle Ground SD	Clark
Maple Grove Middle School	Battle Ground SD	Clark
Pleasant Valley Middle School	Battle Ground SD	Clark
Tukes Valley Middle School	Battle Ground SD	Clark
Liberty Middle School	Liberty SD	Clark
Columbia River High School	Vancouver SD	Clark
Fort Vancouver High School	Vancouver SD	Clark
Hudson's Bay High School	Vancouver SD	Clark
Skyview High School	Vancouver SD	Clark
Truman Elementary School	Vancouver SD	Clark
Woodland Middle School	Woodland SD	Clark
Castle Rock Middle School	Castle Rock SD	Cowlitz
Kelso High School	Kelso SD	Cowlitz
McLoughlin Middle School	Pasco SD	Franklin
A J West Elementary	Aberdeen SD	Grays Harbor
Alexander Young Elementary	Aberdeen SD	Grays Harbor
Central Park Elementary	Aberdeen SD	Grays Harbor
Harbor High School	Aberdeen SD	Grays Harbor
Hopkins Elementary	Aberdeen SD	Grays Harbor
J M Weatherwax High School	Aberdeen SD	Grays Harbor
Mcdermoth Elementary	Aberdeen SD	Grays Harbor
Miller Junior High School	Aberdeen SD	Grays Harbor
Robert Gray Elementary	Aberdeen SD	Grays Harbor
Auburn Mountainview High School	Auburn SD	King
Auburn Riverside High School	Auburn SD	King
West Auburn High School	Auburn SD	King
Illahee Middle School	Federal Way SD	King
Kilo Middle School	Federal Way SD	King
Nautilus Elementary School	Federal Way SD	King
Sacajawea Middle School	Federal Way SD	King
Saghalie Middle School	Federal Way SD	King
Sequoyah Middle School	Federal Way SD	King
Star Lake Elementary	Federal Way SD	King

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Table 3: Schools, Districts, and Counties Served in 2011 (continued)

Schools (86)	School Districts (38)	Counties (16)
Todd Beamer High School	Federal Way SD	King
Bow Lake Elementary	Highline SD	King
Evergreen High School	Highline SD	King
Highline HS High School	Highline SD	King
Mount Rainier High School	Highline SD	King
Mount View Elementary	Highline SD	King
Tech, Engineering, and Communications School	Highline SD	King
White Center Heights Elementary	Highline SD	King
Issaquah Middle School	Issaquah SD	King
Kent-Meridian High School	Kent SD	King
Mercer Island High School	Mercer Island SD	King
Bothell High School	Northshore SD	King
Ballard High School	Seattle Public Schools	King
Chief Sealth High School	Seattle Public Schools	King
Hamilton International Middle School	Seattle Public Schools	King
Ingraham High School	Seattle Public Schools	King
Nathan Hale High School	Seattle Public Schools	King
Rainier Beach High School	Seattle Public Schools	King
Roosevelt High School	Seattle Public Schools	King
Salmon Bay School	Seattle Public Schools	King
Stevens Elementary School	Seattle Public Schools	King
West Seattle High School	Seattle Public Schools	King
Shorewood High School	Shoreline SD	King
Goldendale High School	Goldendale SD	Klickitat
Columbia High School	White Salmon Valley SD	Klickitat
Mossyrock High School	Mossyrock SD	Lewis
Napavine High School	Napavine SD	Lewis
APOLO Middle/High School	Winlock SD	Lewis
Kingston High School	North Kitsap SD	Mason
North Kitsap High School	North Kitsap SD	Mason
Cedarcrest High School	Riverview SD	Okanogan
Willapa Valley Middle & High	Willapa Valley SD	Pacific
Lake Washington High School	Lake Washington SD	Pierce
Cougar Creek Elementary	Lakewood SD	Pierce
Lakewood High School	Lakewood SD	Pierce
Mt. Tahoma High School	Tacoma Public Schools	Pierce
Mt. Baker Middle School	Mt. Vernon SD	Skagit

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Table 3: Schools, Districts, and Counties Served in 2011 (continued)

Schools (86)	School Districts (38)	Counties (16)
Pioneer Elementary	Arlington Public Schools	Snohomish
Alderwood Middle School	Edmonds SD	Snohomish
Cascade High School	Everett Public Schools	Snohomish
Cascade Middle School	Everett Public Schools	Snohomish
Burnt Bridge Creek Elementary	Evergreen SD	Snohomish
Fircrest Elementary	Evergreen SD	Snohomish
Fisher's Landing Elementary	Evergreen SD	Snohomish
Frontier Middle School	Evergreen SD	Snohomish
Heritage High School	Evergreen SD	Snohomish
Shahala Middle School	Evergreen SD	Snohomish
Allen Creek Elementary School	Marysville SD	Snohomish
Nisqually Middle School	North Thurston SD	Thurston
Harmony Elementary School	West Valley SD	Yakima
Eisenhower High School	Yakima SD	Yakima

For more information about the contents
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