

REPORT TO THE LEGISLATURE

# UPDATE: Financial Education Public-Private Partnership 2019, 2020, 2021

Authorizing Legislation: [RCW 28A.300.460](#)

**Tracy Godat**

**Executive Director, Financial Education Public-Private Partnership**

Prepared by:

- **Tracy Godat**, Executive Director, Financial Education Public-Private Partnership  
[tracy.godat@k12.wa.us](mailto:tracy.godat@k12.wa.us) | 360-725-6260

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# EXECUTIVE SUMMARY

The Financial Education Public-Private Partnership (FEPPP) promotes personal financial education and is administratively housed at the Office of Superintendent of Public Instruction (OSPI). This report highlights the work of the FEPPP since the last report in December 2018. The FEPPP mission is a partnership created by the Legislature to bring together public and private stakeholders to improve and advocate for financial education in Washington schools and communities by training teachers and providing quality resources. Training includes ways educators can integrate personal finance into existing curriculum.

The FEPPP provides professional development and instructional tools for teachers so they can teach personal finance in their classrooms. The Partnership communicates the importance of financial education to teachers, administrators, families, students, and other stakeholder groups. The Partnership's end goal is to equip Washington children with the skills they need to become financially capable adults.

As a result of the COVID-19 pandemic which magnified the need for equitable access to financial education materials, FEPPP rapidly produced a one-page resource and materials flier which assisted educators in immediate access to free online resources. FEPPP also participated in virtual meetings with personal finance leaders around the nation, which allowed an opportunity to network with other states on ways to keep supporting teachers, students, and families.

Proudly, FEPPP developed diversity, equity, and inclusion statements that were approved by each of the FEPPP subcommittees and subsequently by the general FEPPP membership. The intention is to bring an awareness to ways we can improve program operations and professional development opportunities we provide.

FEPPP prioritizes the following activities:

- Continue to train teachers, and, through them, grow financial knowledge and skills of K–12 students.
- Train participating teachers in ways to integrate financial education into existing curriculum.
- Strengthen bonds with partners and demonstrate the value of their participation.
- Collaborate with other content areas from OSPI.
- Expand public awareness of and support for FEPPP by reaching out to and networking with:
  - Potential and current stakeholders
  - Teachers and parents/guardians
  - Public opinion leaders
  - Elected officials
- Expand membership and participation in the work of FEPPP and its committees.
- Diversify the base of funding support.

# BACKGROUND

In 2007, FEPPP members worked to include “understanding the importance of work and finance” in the goals of the basic education statute. In 2008, financial literacy was included within the Washington’s Grade Level Expectations for 7th grade in social studies and economics.

The Financial Education Public-Private Partnership (FEPPP) was established in 2009, updating the organization’s name from the Financial Literacy Public-Private Partnership (FLPPP) to continue the work of advancing financial literacy in Washington. To accomplish this work, FEPPP leverages state funds with private donations, builds partnerships with other organizations, and provides outreach to educators and administrators in districts throughout the state.

The purpose of the FEPPP is to seek out and determine the best methods of equipping students before they become self-supporting with the knowledge and skills they need 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.

In 2011, the Legislature required adoption of the Jump\$tart Coalition National Standards as the essential academic learning requirements for financial education.

The Partnership focuses 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 by other states and national organizations, and providing and encouraging professional development and workshops in financial literacy for educators.

In July 2011, then State Superintendent Randy Dorn adopted the Common Core State Standards (CCSS) in mathematics and English language arts for the state of Washington. In August 2012, FEPPP contracted with 10 teachers across the state to develop six financial education tasks aligned to the CCSS. They are available to the public free of charge.

In 2015, the Legislature passed Senate Bill 5202, which required the superintendent to adopt financial education standards. The FEPPP Executive Director worked with Office of Superintendent of Public Instruction (OSPI) staff on development of Washington State K–12 Financial Education Learning Standards. For much of the process, FEPPP was able to contribute the time of the Executive Director to coordinate the development process. They were also able to contribute funding. Then Superintendent Dorn adopted the Washington State Financial Education Learning Standards in September 2016.

# UPDATE STATUS

In 2019–21, the Financial Education Public-Private Partnership (FEPPP) staff and committee members continued their work and outreach to other agencies, partners, teachers, and administrators. The activities completed by FEPPP during this time are included below. The effects of the pandemic in 2020 challenged FEPPP to discover ways to continue to impact teacher training and student learning. FEPPP ultimately added virtual trainings to the schedule that would allow families to attend together as well as continue increasing content knowledge to educators.

## Executive Director

The FEPPP Executive Director continues outreach efforts, individual committee work, meeting with partners, meeting with local legislators, monitoring legislation, facilitating strategic plan writing, facilitating committee strategic planning meetings, coordinating teacher trainings across the state, volunteering with community organizations, and continuing to build social media outreach. New collaborative efforts have been made with the State Board of Education and the Professional Educator Standards Board.

## Committee Work

### Executive Committee

The Executive Committee held a Strategic Planning Retreat in November 2018. The Committee reported progress was made in raising the visibility of FEPPP. FEPPP will continue to leverage support from teachers, partners, and stakeholders. The Development Committee will continue outreach for grants and other fundraising opportunities.

### Education Committee

The Education Committee objectives for future work include: implementing programming into current education systems in Washington state, ensure FEPPP is creating and conveying its value, reaching banks and corporates for sponsorship opportunities, and addressing school districts' pain point. Lastly, understanding input from the FEPPP Financial Fellows from trainings.

### 2019 Update

- Planning and executing a variety of teacher trainings
- Education Committee Retreat was held for discuss of the direction of the committee and future teacher trainings August 13, 2019 Mukilteo.
- Focus on creation of workshop for parent guides began.
- The committee updated the FEPPP Fellows application and reviewed new applicants.
- A subcommittee was created to review curriculum.
- Planning and conducting a FEPPP Fellows training November 4, 2019 in Mukilteo.

## *2020 Update*

- Discussion about the creation of low-income curriculum began.
- Due to the pandemic all in-person trainings were cancelled, and the committee had to transition their trainings to a virtual environment.
- Marketing the virtual workshops on social media platforms became a priority.
- The committee surveyed the teachers so that they could meet teacher needs and fit into teacher schedules. Zoom fatigue became a concern and what were once all day in person trainings became mini trainings lasting no longer than 2 hours.
- Recording the trainings and adding closed captioning so that teachers could access content on their own time became a priority.
- Work began on the creation of a Guidebook. This Guidebook would assist educators in adapting curriculum for low to moderate income students.

## *2021 Update*

- Trainings that could be offered to parents and the general public developed as the need grew. Parents, grandparents, and neighbors were assisting students with their virtual learning and it was the intention of the Education Committee to provide resources and training to public.
- With educators being driven to search for online resources the committee supported the Executive Director's decision to build a resource platform in the Washington OER (Open Educator Resources).
- The committee reached out to partners to combine resources to develop and offer in-depth lesson writing teacher trainings. The committee partnered with the Philadelphia Federal Reserve and the St. Louis Federal Reserve bringing the trainings to Washington state teachers at little to no cost to the teachers.
- The committee approved new DEI statements for each of the subcommittees to clearly state the intention of the FEPPP.
- Work began investigating new financial education curriculum.
- Completion of the Guidebook for educators is expected by the end of 2021.

## **Communications Committee**

The Communications Committee reported progress in the areas of increased outreach opportunities and focusing more on the FEPPP website and social media platforms. They will move forward with work on how to engage partners.

## *2019 Update*

- The 2019 Reading Days program included Superintendent Chris Reykdal reading to elementary students in their classroom.
- Created a Press Template for FEPPP to use when questioned by the media.
- With the partner Department of Financial Institutions, the committee was able to present FEPPP resource materials at multiple conferences and events throughout the year.

## **2020 Update**

- The committee assisted FEPPP with adding closed captions to the recorded trainings.
- The committee also explored ways to add Spanish and American Sign Language translation to the recorded trainings.

## **2021 Update**

- The Communication Committee took on the task to draft diversity, equity, and inclusion statements for each of FEPPP's subcommittees.
- Worked with partners such as Bank-On Washington, Jump\$tart, and Washington Student Achievement Council to further FEPPP's outreach.
- A response was drafted and submitted to the Seattle Times in rebuttal to an article that questioned the existence of financial education in Seattle schools.

## **Development Committee**

The Development Committee reported progress was made in focusing more on fundraising events. Also identified was succession planning should be a priority of all sub-committee chairs. See Appendix A for a list of donations by year.

## **2019 Update**

- The committee was able to secure multiple donations from partners to support FEPPP's teacher trainings.
- A gala at the Governor's Mansion was held to educate legislators, FEPPP partners, and other interested parties of the good work that FEPPP provides.
- Explore options into a robust database and ways to fund the cost.
- A new fundraising letter was created to send to credit unions soliciting for contributions or an in-kind partnership.
- Partner donations totaled \$47,300.

## **2020 Update**

- The committee worked on developing an in-kind form and in-kind report to capture donations made to FEPPP.
- A new easy to read budget report format was developed.
- The committee was able to secure a large donation to fund the Guidebook development.
- Partner donations totaled \$40,700.
- In-kind donations totaled \$17,024.

## **2021 Update**

- Despite the pandemic, the committee received donations from financial institutions.
- The Development Committee approved a new DEI statement to clearly state the intention of the committee.
- Partner donations totaled \$16,250.
- In-kind donations totaled \$1,000.

## Teacher Training

The Financial Education Advanced Materials Teacher Trainings are offered as a one-day training. Educators receive thumb drives with access to over 1,400 curricula. The training gives educators instruction on using curricula. See Appendix B for a list of trainings offered and the number of beneficiaries by year.

## Financial Education Novice Trainings

The 2019 training was two days in length, offering teachers a variety of concurrent sessions that include content knowledge and an introduction to carefully screened curricula. In 2020, the training was changed to a virtual format with K–5 being one full day and grades 6–12 being a separate full day. In 2021, due to low attendance, we cancelled the K–5 training and shortened the 6–12 training to half a day.

## Financial Education Masters' Trainings

The 2019 training was two days in length, offering teachers a variety of concurrent sessions that include content knowledge and an introduction to carefully screened curricula. In 2020 we held a full day virtual training for K–5 and a separate training for 6–12. In 2021, due to low attendance we cancelled the K–5 training and shortened the 6–12 training to half a day.

Multiple training opportunities are offered fall of 2021. FEPPP is a clock hour provider and have received positive feedback from educators in appreciation for the variety and convenience of these professional development opportunities.

## Outreach

Presented information through outreach efforts on behalf of FEPPP at conferences. See Appendix C for a list of conferences attended by year.

We continuously update the [FEPPP website](#) with teacher training opportunities; online requests for financial education professional presentations; calendar of meetings, meeting materials, membership roster; resources and web links on financial education for educators, children, families, seniors, and young adults.



## CONCLUSION & NEXT STEPS

- Update the Financial Education Public-Private Partnership (FEPPP) website – review current information and layout.
- Continue to seek new and larger outreach platforms.
- Continue professional development opportunities at no cost to educators or districts.
- Continue building partnerships that will prioritize financial education.
- Pre-package financial education resources and activities for classrooms.
- Educate and provide opportunities for legislators to participate in public events.

As FEPPP operations continue to change, primary work is increasingly supported by grants from the Washington State Department of Financial Institutions, allowing FEPPP to increase operations. As FEPPP continues to evolve, the workload has also increased. This work demands more time and attention from a dedicated staff member, as well as administrative support.

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

Detailed plans for 2022 include expanding the number and content of professional development opportunities to serve a broader audience of educators with geographic diversity.

# ACKNOWLEDGMENTS

## FEPPP Members 2021

### Executive Members

Representative Monica Stonier, Chair	Washington State House of Representatives
Barbara Soots	Office of Superintendent of Public Instruction
Eric Christiansen, Development Committee Chair	Quantum Financial Planning Services, Inc.
Mark Minickiello, Development Committee Co-Chair	Harborstone Credit Union
Lyn Peters, Communications Committee Chair	Department of Financial Institutions
Cathy Brorson, Communication Committee Co-Chair	Kitsap Credit Union
Pam Whalley, Education Committee Chair	Western Washington University
Brenda Snyder	Washington State Treasurer's Office
Cathie Winegar	Washington Trust Bank
Robert de Grouchy	Clover Park School District

A complete list of committee members can be found on the FEPPP website at [FEPPP Roster](#).

# APPENDICES

## Appendix A: Partner Donations

### Partner Donations 2019

Processed Date	Donor	Amount
2019-11-18	Sound Community Bank	\$ 2,500.00
2019-01-02	Sound Community Bank	\$ 2,300.00
2019-01-03	Members Trust Company	\$ 5,000.00
2019-01-28	Sound Community Bank	\$ 2,500.00
2019-03-20	HAPO	\$ 25,000.00
2019-03-22	State Farm	\$ 10,000.00
	<b>TOTAL</b>	<b>\$ 47,300.00</b>

### Partner Donations 2020

Processed Date	Donor	Amount
2020-01-03	BECU	\$ 5,000.00
2020-01-14	State Farm	\$ 13,000.00
2020-11-17	HAPO for Guidebook Development	\$ 22,700.00
	<b>TOTAL</b>	<b>\$ 40,700.00</b>

### In-Kind Donations 2020

Date Applied	Company/Name	Service Applied to	Estimated Value of Donation
August 2019 - August 2020	Pam Whalley	Honorariums, curriculum, and refreshments for Novice and Masters trainings.	\$15,024.81
August 2020	Paul Heys	Masters Training - 100 books donated.	\$1,000.00
August 2020	Paul Merriman	Masters Training - 100 books donated.	\$1,000.00
<b>TOTAL</b>			<b>\$17,024.81</b>

### Partner Donations 2021

Processed Date	Donor	Amount
2021-01-30	Sound Home Bank	\$ 1,250.00
2021-04-30	Northwest Credit Union Association	\$ 10,000.00
2021-05-13	Harborstone Credit Union	\$ 5,000.00
	<b>TOTAL</b>	<b>\$ 16,250.00</b>

### In-Kind Donations 2021

Date Applied	Company/Name	Service Applied to	Estimated Value of Donation
February 2021	Paul Heyes	50 books donated	\$500
February 2021	Paul Merriman	50 books donated	\$500
<b>TOTAL</b>			<b>\$1,000</b>

## Appendix B: Teacher Trainings

### 2019

- Financial Education: Building a Career's Unit; Yakima, January 28
- Financial Education: Finding the Personal Finance in Your Elementary Classroom; Tacoma, February 25
- Financial Education: Novice Training; Kennewick, June 27–28
- Financial Education: Masters' Training; Everett, August 14-15
- Financial Education: Career's and College Deb; Seattle, December 4

#### *Beneficiaries in the 2018–19 School Year*

- Number of school districts: 78
- Number of schools: 148
- Number of students: 25,720
- Number of educators: 184
- Other (includes FEPPP partners): 3

### 2020

- Financial Education: Entrepreneurship; Anacortes, February 12
- Financial Education: Careers and Entrepreneurship; Olympia, February 26
- Financial Education: Novice Training; Virtual, June 24–25
- Financial Education: Masters' Training; Virtual, August 11–12
- Financial Education: How to Keep More Money in Your Pocket (open to public); Virtual, November 19
- Financial Education: How to Integrate Financial Education into CTE Courses; Virtual, December 10

#### *Beneficiaries in the 2019–20 School Year*

- Number of school districts: 94
- Number of schools: 168
- Number of students: 28,490
- Number of educators: 228
- Other (includes paraeducators, parents/guardians, FEPPP partners, students, classified school employees, and community members): 22

### 2021 (All Virtual)

- Financial Education: Online Resources (open to public); January 12
- Financial Education: Decision Making and Goal Setting; January 27
- Financial Education: The U.S. Bankruptcy Courts: Their Authority and Role in Turbulent Economic Times (open to public); February 3
- Financial Education: High School Math and Personal Finance; February 27
- Financial Education: Middle School Math and Personal Finance; March 1–2
- Financial Education: Careers and Resumes; March 10
- Financial Education: WA 529 College Savings Plans (open to public); April 21

- Financial Education: Reliable Resources; April 22
- Financial Education: Transforming Special Education with Personal Finance Lessons; June 17
- Financial Education: How Financial Education Fits into Middle School CTE Courses; June 24
- Financial Education: Keys to Financial Success; July
- Financial Education: Identity Theft (open to public); July 6
- Financial Education: Credit Scores and Reports (open to public); July 13
- Financial Education: Cryptocurrencies, Digital Wallets and More (open to public); July 21
- Financial Education: Writing Personal Finance Lessons; July 27 & July 29
- Financial Education: Middle School Masters' Training; August 2

### *Beneficiaries in the 2020–21 School Year*

- Number of school districts: 133
- Number of schools: 237
- Number of students: 54,860
- Number of educators: 379
- Other (includes paraeducators, parents/guardians, FEPPP partners, students, classified school employees, and community members): 66

## Appendix C: Conferences Attended

### 2019

- January 22: MOWWM Conference
- January 25: Seattle- ALA Conference with CFPB
- March 20–21: Wellness Summit Lynwood
- April 3–5: Shelton- WA State Indian Educators Association Conference
- April 9: Pullman WSU-WSU Financial Education Fair
- April 10–11: CARC Presentation
- May 9: Capitol High School Reality Fair
- May 15: Empowered and Ready Seminar SSHS
- May 23: Reality Fair WSECU BHHS
- June 10: Financial Literacy/Educator Leader Lunch Everett
- June 20: Project Ascendance Summit Conference UW
- August 2: Spokane Convention Center Spokane, WA- Public School Employee SIEU Annual Conference
- August 22: Meeting with Tacoma Public School-Financial Education Discussion
- August 29: OSPI Olympia, WA- Employee Wellness Fair
- September 20: Washington State Fair Puyallup
- October 8: DOT Headquarters Olympia, WA- Dept. of Transportation Wellness Fair
- October 24: WA Dept. of Transportation/Dept. of Corrections Tumwater, WA- Health and Wellness Fair
- December 5: Careers Presentation CHS

### 2020

- May 19: Bank-On Forum
- August 8–10: WA-ACTE Summer Conference
- August 19: Youth Wellness Forum

### 2021

- January 12: Virtual with FEPPP Tumwater, WA
- January 28: FDIC Presentation
- April 22: FBLA CHS
- August 8–10: WA-ACTE Summer Conference
- September 2: AESD Directors for SWD Meeting
- November 18: ESD 101 SPED Directors Meeting

## Appendix D: FEPPP Appointees & Terms

2019

Category	Appointed By	Appointment	Term Ends
Senator, Democrat	President of the Senate	Senator Mark Mullet	July 31, 2020
Senator, Republican	President of the Senate	Vacant	July 31, 2020
Representative, Democrat	Speaker of the House	Representative Monica Stonier	July 31, 2021
Representative, Republican	Speaker of the House	Representative Larry Hoff	July 31, 2021
Private Sector/Financial Services	Governor	Karen Childs, WSECU	July 31, 2020
Private Sector/Financial Services	Governor	Paula Sardinas, NWCUA	July 31, 2021
Private Sector/Financial Services	Governor	Eric Christiansen, Quantum Planning	July 31, 2020
Private Sector/Financial Services	Governor	Cathie Winegar, WA Trust Bank	July 31, 2021
Post-Secondary Educator	Superintendent	Pam Whalley	July 31, 2020
HS Educator	Superintendent	Kevin Bolster	July 31, 2021
MS Educator	Superintendent	Betty Beier	July 31, 2020
Elem Educator	Superintendent	Suzanne Knutzen	July 31, 2021
DFI representative	DFI Director	Lyn Peters	July 31, 2021
OSPI representative (curriculum)	Superintendent	Barbara Soots	July 31, 2020
OSPI representative (PD)	Superintendent	Jennifer Cronquist	July 31, 2019
Treasurer's Designee	Washington State Treasurer	Brenda Snyder	Indefinite

## 2020

Category	Appointed By	Appointment	Term Ends
Senator, Democrat	President of the Senate	Senator Mark Mullet	July 31, 2022
Senator, Republican	President of the Senate	Vacant	July 31, 2021
Representative, Democrat	Speaker of the House	Representative Monica Stonier	July 31, 2021
Representative, Republican	Speaker of the House	Representative Larry Hoff	July 31, 2021
Private Sector/Financial Services	Governor	Karen Zukaitis, WSECU	July 31, 2022
Private Sector/Financial Services	Governor	Joe Adamack, NWCUA	July 31, 2021
Private Sector/Financial Services	Governor	Eric Christiansen, Quantum Planning	July 31, 2022
Private Sector/Financial Services	Governor	Cathie Winegar, WA Trust Bank	July 31, 2021
Post-Secondary Educator	Superintendent	Pam Whalley	July 31, 2022
HS Educator	Superintendent	Kevin Bolster	July 31, 2021
MS Educator	Superintendent	Robert de Grouchy	July 31, 2022
Elem Educator	Superintendent	Suzanne Knutzen	July 31, 2021
DFI representative	DFI Director	Lyn Peters	July 31, 2021
OSPI representative (curriculum)	Superintendent	Barbara Soots	July 31, 2022
OSPI representative (PD)	Superintendent	Jennifer Cronquist	July 31, 2021
Treasurer's Designee	Washington State Treasurer	Brenda Snyder	Indefinite



## 2021

Category	Appointed By	Appointment	Term Ends
Senator, Democrat	President of the Senate	Senator Mark Mullet	July 31, 2022
Senator, Republican	President of the Senate	Senator Jeff Holy	July 31, 2022
Representative, Democrat	Speaker of the House	Representative Monica Stonier	July 31, 2023
Representative, Republican	Speaker of the House	Representative Larry Hoff	July 31, 2023
Private Sector/Financial Services	Governor	Karen Zukaitis, WSECU	July 31, 2022
Private Sector/Financial Services	Governor	Joe Adamack, NWCUA	July 31, 2023
Private Sector/Financial Services	Governor	Eric Christiansen, Quantum Planning	July 31, 2022
Private Sector/Financial Services	Governor	Cathie Winegar, WA Trust Bank	July 31, 2023
Post-Secondary Educator	Superintendent	Pam Whalley	July 31, 2022
HS Educator	Superintendent	Kevin Bolster	July 31, 2023
MS Educator	Superintendent	Robert de Grouchy	July 31, 2022
Elem Educator	Superintendent	Jeanette Yee	July 31, 2023
DFI Representative	DFI Director	Lyn Peters	July 31, 2023
OSPI Representative (curriculum)	Superintendent	Barbara Soots	July 31, 2022
OSPI Representative (PD)	Superintendent	Lance Wrzesinski	July 31, 2023
Treasurer's Designee	Washington State Treasurer	Brenda Snyder	Indefinite

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