



Financial Literacy
Public-Private Partnership
Setting the Washington Agenda for Financial Literacy

REPORT TO THE LEGISLATURE

June 30, 2009

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Executive Summary

The Financial Literacy Public Private Partnership (FLPPP) Committee was formed when the 2004 Washington State Legislature enacted [SHB 2455](#). The Committee brought together individuals from both the public and private sector to identify financial literacy standards for Washington students and provide professional development opportunities for teachers. The task of FLPPP was to seek out and determine the best methods for

Financial literacy is defined as the achievement of skills and knowledge necessary to make informed judgments and effective decisions regarding earning, spending, and the management of money and credit.

equipping students with the knowledge and skills they need to make critical decisions regarding their personal finances, before they become self-supporting.

In passing SHB 2455, the legislature recognized that the average high school student lacks a basic knowledge of personal finance. It further recognized the damaging effects of not properly preparing youth for the financial challenges of modern life, including the increased potential for bankruptcy, poor retirement planning, unmanageable debt, and a lower standard of living for Washington families.

The legislative intent was to assist school districts in their efforts to ensure that students were financially literate by identifying critical financial literacy skills and knowledge, providing information on instructional materials, and creating a public-private partnership to help provide instructional tools and professional development to school districts that wished to increase the financial literacy of their students.

In 2007, the Legislature extended both the sunset and funding of the Committee via [SHB 1980](#). The authorizing statutes for FLPPP were RCW 28A.300.450 through .470.

The FLPPP Committee published two interim reports to the Washington Legislature. The [2007 Interim Report](#) and the [2006 Interim Report](#) can be found at www.FLPPP.org.

With the most recent legislative funding and sunset extension, Fiscal Years 2007-2008 and 2008-2009 focused on distributing financial literacy materials and expertise to the school system. The process followed three separate but coordinated paths:

1. **Improved materials:** providers of financial literacy materials were encouraged to provide materials that were aligned to the national Jump\$tart financial literacy standards and Washington State GLEs and EALRs, to make the selection process easier for classroom teachers.
2. **Increased training for classroom teachers:** Greater opportunities for teacher training were sought via summer institutes, inservice training, and vendor-provided training.
3. **Increased outreach to all developers and deliverers of financial literacy materials:** more reporting of current and planned programs were encouraged. Since there was no requirement for reporting of financial literacy delivery, the

information received by the FLPPP Committee was limited to what was contributed by its members and respondents to surveys. It was evident that there were a large number of significant financial literacy programs conducted within the state that were not currently coordinated.

Legislative Task	Summary of Key Accomplishments
Adopt a definition of financial literacy	“Financial literacy is defined as the achievement of skills and knowledge necessary to make informed judgments and effective decisions regarding earning, spending and the management of money and credit.”
Identify strategies to increase the financial literacy of public school students in our state	Identified Strategies included: <ul style="list-style-type: none"> • Define Financial Literacy • Identify and recommend financial literacy standards for voluntary adoption • Identify and provide FL curricula that can be used in the classroom • Train educators
Identify and make information available to school districts	<ul style="list-style-type: none"> • Created a curriculum review database that shows recommended materials, their cost and availability, proof of effectiveness and correlations to Washington and Jump\$tart national standards • Identified the math and social studies standards that could be used to incorporate financial literacy into existing courses • Promoted and disseminated information about biannual Jump\$tart assessments and outcome measures • Provided dozens of professional development opportunities for educators
Provide financial literacy instructional materials and professional development	<ul style="list-style-type: none"> • Hosted over a dozen professional development opportunities for educators at statewide education conferences. FLPPP reached approximately 700 educators through these events • Sponsored 3 in-depth teacher training events lasting 3 or more days, resulting in over 50 educators qualified to teach other educators about financial literacy • Created a website that lists many resources for instructional materials and other resources • Recommended that districts voluntarily adopt the national Jump\$tart standards for financial literacy for elementary, middle and high school students

Legislative Task	Summary of Key Accomplishments
Provide periodic reports to the legislature and stakeholders	<ul style="list-style-type: none"> • Produced first interim report June 2006 • Produced second interim report June 2007 • Produced final report June 2009 • Made available all the agendas, minutes and other reports to the public via www.FLPPP.org

Rationale

The work of FLPPP was important because recent studies illustrate that **many Americans lack the knowledge or skills necessary to make sound financial decisions**. According to the 2008 Jump\$tart Coalition’s personal financial literacy survey, high school seniors could correctly answer just over 52.4% of the questions asked. Alarming, the numbers in Washington were slightly worse than the national average. Seniors here scored, on average, only 48.6%.

Financial education results in informed consumers, and **informed consumers make better financial decisions**.

Financial literacy is a basic survival skill in today’s financially complex world. Without this skill, a consumer can’t make wise decisions about:

- Buying or leasing a car;
- Renting or purchasing housing;
- Shopping for a good rate and terms on a mortgage and credit cards;
- Investing for retirement;
- Buying insurance;
- Managing credit cards and other forms of consumer credit;
- Creating a budget.

Students need to be exposed to the basic financial skills they will need to function in society.

Good money management is not routinely taught in schools. According to a survey, only 5% of adults learned about money management in elementary or high school.¹

Financial literacy skills are lacking among young people in the U.S., according to teachers. Many say that their students need to be exposed to the basic financial

¹ Visa, *Visa Back-To-School Survey Finds That Only 5% of Kids Learn Vital Life Skill of Money Management in Class*, August 2007, <http://www.practicalmoneyskills.com/english/presscenter/releases/081307.php>

skills they will need to function in society.²

Good financial skills aren't always taught at home. According to a 2007 survey, less than half of people (48%) learned about money management from their parents, while 41% reported that they were self-taught or learned the hard way.³

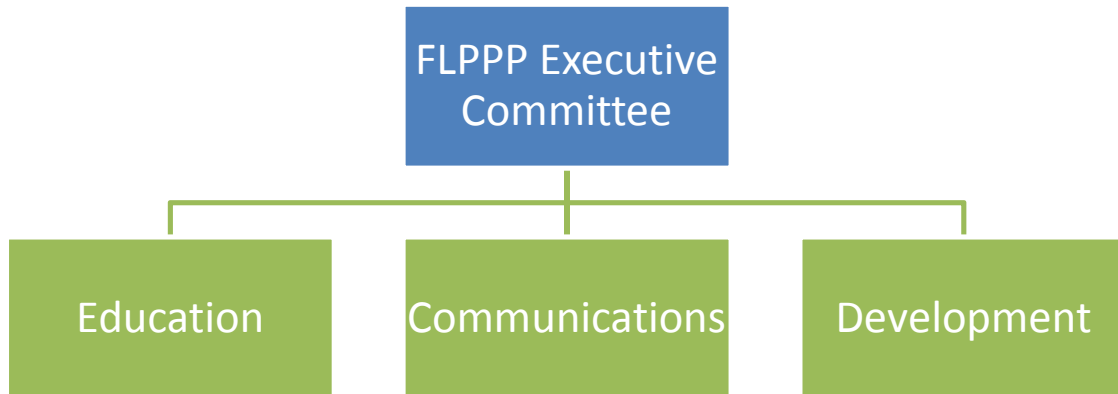
Specific to Washington State, **financial literacy training supports the goals of Washington's Basic Education Act** [28A.150.210] which states that "The goal of the basic education act...shall be to provide students with the opportunity to become responsible and respectful global citizens, *to contribute to their economic well-being and that of their families and communities*, to explore and understand different perspectives, and to enjoy productive and satisfying lives." Including "skills essential to: ... (4) *Understand the importance of work and finance and how performance, effort, and decisions directly affect future career and educational opportunities.*" [emphasis added]

² Networks Financial Institute at Indiana State University, *National K-12 Financial Literacy Qualitative & Quantitative Research*, March/April, 2007, <http://www.networksfinancialinstitute.org/SiteCollectionDocuments/NationalK12FinancialLiteracyStudy.pdf>

³ Visa, *Visa Back-To-School Survey*, August 2007.

Background

The work of FLPPP was coordinated by its Executive Committee, which has three subcommittees:



The membership of the Executive Committee was defined in the original legislation:

- Up to four members representing the legislature appointed by the President of the Senate and the Speaker of the House
- One member from, and appointed by, OSPI
- One member from, and appointed by, DFI
- Up to four members from the financial services sector, appointed by OSPI
- Four educators, appointed by OSPI

The subcommittees were comprised of a chair from the Executive Committee and members from both the Executive Committee and the public. The accomplishments of the Subcommittees are listed below.

Education Subcommittee

- Developed evaluation criteria for financial literacy curricula
- Evaluated submitted curricula based on the adopted evaluation criteria
- Adopted Jump\$tart financial literacy standards and promoted their voluntary adoption by districts
- Provided teacher training to hundreds of educators around the state

Communications Subcommittee

- Established a visual identity
- Created a financial literacy website and provided valuable resource links

- Developed communications channels

Development Subcommittee

- Created orientation/history of FLPPP
- Established a “value for donors” case
- Met target fundraising goals

History

2003

During the 2003 legislative session, legislation (SB 5456 & HB 2009) was introduced that would have required the teaching of financial literacy in schools. The bills would have required the state to create a model financial literacy curriculum and encourage schools to adopt the model curriculum. The bills authorized the use of federal funds to support development of the curriculum, and required schools to teach financial literacy. The legislation did not require a separate class devoted to financial literacy, and did not require the teaching of financial literacy at any particular grade level; nor did it require schools to use the model curriculum developed by the state. Finally, the bills created a pilot program for the teaching of personal finance.

It was definitely an aggressive step. Although the bills received a hearing, they didn’t get out of committee.

Interestingly, as of 2004, eight states made personal finance a requirement for high school graduation (Idaho, Illinois, Kentucky, New York, Georgia, Louisiana, Utah, and Alabama). This was a marked increase—as only four states (Idaho, Illinois, Kentucky, and New York) required the training in 2002.

2004

During the 2004 legislative session, the Washington State legislature passed HB 2455, which created the Financial Literacy Public Private Partnership (FLPPP). FLPPP was created as an ad hoc committee on financial literacy made up of legislators, representatives from the State Board of Education, the Office of the Superintendent of Public Instruction, the Department of Financial Institutions, financial institution industries, school directors, school principals and administrators, educators and representatives from higher education. The committee was charged with:

- Completing a survey of school districts to determine if financial literacy training was already being offered;
- Assembling and analyzing statistics on whether financial literacy information was actually making a difference to employers in Washington. (e.g., Is it reducing bankruptcies or financial issues among corporate employers?);
- Developing recommended learning guidelines that could be voluntarily adopted

- by schools;
- Recommending the structure and operating principles for a public/private partnership that would help local schools judge which financial literacy programs are best for their own schools;
- Selecting voluntary pilot program schools; and
- Reporting back to the governor, the legislature, state board of education, and the Office of the Superintendent of Public Instruction on the results of the pilot program.

As introduced, the bill appropriated \$50,000 for the project, with the understanding that many of the private interests at the table would probably also contribute to the project. Unfortunately, 2004 was an extremely tight budget year, and the \$50,000 appropriation was cut out of the budget during final budget negotiations.

2005

During this session, HB 2152 was introduced to re-appropriate the missing \$50,000 appropriation originally slated for the prior year, and clarify some of the responsibilities for FLPPP. FLPPP had continued to meet since the creation of the committee, however, it was very difficult to achieve the objectives of the bill without the involvement of at least one part-time, temporary employee who could help organize the group, manage the survey process, and analyze existing financial literacy curriculum resources for use in Washington schools.

As originally written, the 2005 bill would have:

- Extended the deadline for making a report identifying strategies to increase the financial literacy of public school students in Washington State from June 2005 to June 2007;
- Added the development of EALRs (Essential Academic Learning Requirements) to the list of Financial Literacy Public Private Partnership (FLPPP) strategies for improving financial literacy;
- Added recommendations on whether financial literacy should be included in the WASL to the list of FLPPP strategies for improving financial literacy;
- Required OSPI to make available lists of identified financial literacy skills, instructional materials, assessments, and other relevant information on financial literacy to school districts;
- Encouraged school districts to provide financial literacy training; and
- Appropriated \$50,000 over a two-year period to help fund the project.

House Bill 2152 passed the House Education Committee on March 1; however it failed to make it through the House Appropriations Committee in time, and died in committee. A number of parties – including the Washington Society of CPAs, Washington Mutual, Bank of America, the Washington Bankers Association, and the Washington Credit Union League – tried very hard to get the provisions of the bill

inserted into other legislation and the overall budget bill.

In the end, with the help of key legislators, one of the provisions of the original bill was added to HB 1347. The appropriation was added to the House version of the budget, but in the last two days of budget negotiations before adjournment, the matching funds appropriation was either cut out of the budget, or accidentally left out of the budget. This left FLPPP in the same difficult position it had been in for the past year—with big and important goals to achieve, but no state resources allocated to achieve them.

2006

During 2006:

- HB 2152 was reintroduced but failed to pass;
- HB 2394, which defined financial literacy activities as “work activities” for the purposes of the WorkFirst program and eligible for up to ten credits under the program, passed (Dickerson);
- HB 3156, which empowers the Department of Community, Trade, and Economic Development (CTED) to offer consulting services to community action agencies who are interested in developing pilot programs to assist low-income families accumulate assets, passed (Darnielle);
- HB 3157, which required the state to provide information to recipients of Temporary Assistance for Needy Families (TANF) about asset building, and required the WorkFirst program to provide information on financial literacy programs, did not pass (Darnielle);
- SB 6219, which encouraged school boards of directors to integrate financial literacy training within existing curricula, did not pass (Keiser); and
- SB 6386, which represents the state’s operating budget, included \$50,000 in appropriated funds to fund the FLPPP.

2007

- As introduced, the Governor’s proposed budget included an ongoing yearly \$50,000 appropriation for the FLPPP; and
- HB 1980 and SB 5965 were introduced to expand the duties of the FLPPP.

2008-09

- FLPPP hired a new coordinator, established a workplan and budget, and commenced work on a number of key fronts;
- The FLPPP Education Subcommittee reviewed several bodies of financial education standards, including JumpStart, standards from other states, and Washington GLE/EALRs and standards in mathematics and social studies. They recommended that districts voluntarily adopt the JumpStart standards (given that they were in use by a large number of states), covered a comprehensive financial education for elementary, middle and high school students, and complemented

- relevant standards in mathematics and social studies;
- The Communications Subcommittee established a web site with resources for teachers, parents, students and the public regarding financial literacy(see www.FLPPP.org); and
- The Development Subcommittee raised almost \$50,000 from private sector donations to fund the work of FLPPP.

Key Accomplishments

Legislative Mandate

- 1) By September 30, 2004, the Financial Literacy Public-Private Partnership shall adopt a definition of financial literacy to be used in educational efforts.
- 2) By June 30, 2009, the financial literacy public-private partnership shall identify strategies to increase the financial literacy of public school students in our state. To the extent funds are available, strategies to be considered by the partnership shall include, but not be limited to:
 - a) Identifying and making available to school districts:
 - i) Important financial literacy skills and knowledge;
 - ii) Ways in which teachers at different grade levels may integrate financial literacy in mathematics, social studies, and other course content areas;
 - iii) Instructional materials and programs, including school-wide programs, that include the important financial literacy skills and knowledge;
 - iv) Assessments and other outcome measures that schools and communities may use to determine whether students are financially literate; and
 - v) Other strategies for expanding and increasing the quality of financial literacy instruction in public schools, including professional development for teachers;
 - b) Developing a structure and set of operating principles for the financial literacy public-private partnership to assist interested school districts in improving the financial literacy of their students by providing such things as financial literacy instructional materials and professional development; and
 - c) Providing a report to the governor, the house and senate financial institutions and education committees of the legislature, the superintendent of public instruction, the state board of education, and education stakeholder groups, on the results of work of the financial literacy public-private partnership. An interim report shall be submitted to the same parties by June 30, 2007, with a final report by June 30, 2009.

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Identify and make information available to school districts	<ul style="list-style-type: none"> • Created a curriculum review database that shows recommended materials, their cost and availability, proof of effectiveness and correlations to Washington and Jump\$tart national standards. • Identified the math and social studies standards that could be used to incorporate financial literacy into existing courses. • Promoted and disseminated information about biannual Jump\$tart assessments and outcome measures • Provided dozens of professional development opportunities for educators
Provide financial literacy instructional materials and professional development	<ul style="list-style-type: none"> • Hosted over a dozen professional development opportunities for educators at statewide education conferences. FLPPP reached approximately 700 educators through these events. • Sponsored 3 in-depth teacher training events lasting 3 or more days, resulting in over 50 educators qualified to teach other educators about financial literacy • Created website that lists many resources for instructional materials and other resources • Recommended that districts voluntarily adopt the national Jump\$tart standards for financial literacy for elementary, middle and high school students.
Provide periodic reports to the legislature and stakeholders	<ul style="list-style-type: none"> • Produced first interim report June 2006 • Produced second interim report June 2007 • Produced final report June 2009 • Made available all the agendas, minutes and other reports to the public via www.FLPPP.org

Executive

The Executive Committee oversaw the work of the subcommittees and provided crucial guidance on the direction and scope of work performed by those committees, under the guidance of the chair, Representative Sharon Tomiko Santos. The Executive Committee acted as the decision making body, considering actions brought to it from the subcommittees. This group approved the definition of financial literacy, recommended to the legislature the voluntary adoption of the national Jump\$tart standards as a comprehensive mechanism to incorporate financial literacy across the K-12 curriculum, and sponsored professional development opportunities for educators from around the state.

Education

The Education Subcommittee played a crucial role in delivery of financial literacy knowledge and information. Led by Pamela Whalley (Western Washington University and president of the Washington Council on Economic Education), this group delivered or cosponsored all of the professional development events, which were held in many venues and formats across the state, including multi-day, in-depth train-the-trainers workshops, full- and half-day hands-on sessions, and seminars for educators and administrators on financial literacy standards.

The Education Subcommittee also created evaluation criteria for reviewing curricular materials, solicited contributions from publishers of financial literacy programs, evaluated those products and published those results in a searchable resource list.

This group evaluated many sets of educational standards for possible adoption by Washington for financial literacy. They reviewed internal standards for social studies and mathematics, financial literacy standards from other states, and national bodies of standards. After a thorough review and study, the Education Subcommittee recommended the adoption of the national Jump\$tart standards for adoption by Washington State because of the comprehensive nature of the standards, the ease by which they can be incorporated into multiple courses, and the broad coverage across grades K-12. Those standards were broken into the following themes, which, when used together, provide a comprehensive financial education opportunity for all students:

- Financial Responsibility and Decision Making
- Income and Careers
- Planning and Money Management
- Credit and Debt
- Risk Management and Insurance
- Saving and Investing

Communications

The Communications Subcommittee, led by Kristin Mowat (Washington Bankers Association) and Amy O'Donnell (Washington Society of CPAs) developed and embraced this vision statement:

The people of Washington State will have sufficient personal financial and basic economic skills and knowledge to be successful workers and citizens and to protect their own financial interests.

The FLPPP Communications Subcommittee was charged with increasing the awareness of FLPPP and positioning FLPPP as the umbrella organization for financial education information in Washington State. To that end, the Communications Subcommittee established and accomplished three goals:

Created a Financial Literacy Web site

In order to reach out to teachers, parents, students, and the public, the Communications Subcommittee managed creation and development of a Web site to serve as a resource to all stakeholders, providing financial education instructional materials and helpful information.

A Web site (www.FLPPP.org) was launched in February 2008 and features general information about the Financial Literacy Public-Private Partnership, committee notes and documents, and a resources and links area covering many topics. The Communications Subcommittee continued to focus on ways to improve the web site.

Established a Visual Identity

The FLPPP logo was approved and adopted in March 2008 and is used across all Committee communications and materials to support brand consistency and awareness. The FLPPP brand helped add value to the services provided through a visual identity. It increased awareness of FLPPP and reflected our position as *the* group in Washington State that sets the agenda for financial literacy.

Developed Communications Channels

The committee designed a comprehensive communication plan to provide direction in communicating the Committee's goals and objectives to all stakeholders by:

- Increasing awareness
- Providing easy-to-access information for all constituents
- Designing an efficient distribution system to disseminate materials and information

- Creating and facilitating a two-way communication system to promote financial literacy
- Reporting information about assessments and outcome measures
- Monitoring WASL mandates that may impact financial literacy for students

To provide FLPPP members and stakeholders with consistent and accurate information, the Communications Subcommittee developed two pieces of collateral in 2008: Talking Points and Backgrounder.

The Communications Subcommittee continued to improve existing communications tools and evaluated possible future communications tools to enhance the organization's communications efforts.

Development

Under the leadership of Kimberly Scott, (Washington Society of CPAs) the Development Subcommittee of FLPPP:

1. Provided a written history of the FLPPP committee so that the general public and those individuals and organizations interested in financial literacy could better support the committee. The history provided an overview of the scope and purpose of FLPPP, and a record of accomplishments.
2. Evaluated the reasons why individuals and organizations would want to support FLPPP and identified ways in which they could. The committee also provided recommendations for the continuation of FLPPP, and suggested board composition and future goals.
3. Raised necessary private funds to carry out the work of FLPPP. The committee raised immediate general donations and created understanding with other organizations for future fundraising if needed.

Moving Forward

The Executive Committee acknowledges that more work remains to incorporate financial education into the public school system and accomplish the intent of the original legislation...

...to assist school districts in their efforts to ensure that students are financially literate through identifying critical financial literacy skills and knowledge, providing information on instructional materials, and creating a public-private partnership to help provide instructional tools and professional development to school districts that wish to increase the financial literacy of their students.

The legislature recently passed [SHB 1347](#), extending the efforts of FLPPP by creating a Financial Education Public-Private Partnership (FEPPP) with the following goals:

- a) Communicate to school districts the Jump\$tart national financial education standards, other important financial education skills and content knowledge, and strategies for expanding the provision and increasing the quality of financial education instruction;
- b) Review on an ongoing basis financial education curriculum that is available to school districts, including instructional materials and programs and school-wide programs that include the important financial skills and content knowledge;
- c) Develop evaluation standards and a procedure for endorsing financial education curriculum that the partnership determines should be recommended for use in school districts;
- d) Identify assessments and outcome measures that schools and communities may use to determine whether students have met the Jump\$tart financial education standards;
- e) Monitor and provide guidance for professional development for educators regarding financial education, including ways that teachers at different grade levels may integrate financial skills and content knowledge into mathematics, social studies, and other course content areas;
- f) Work with the Office of the Superintendent of Public Instruction and the Professional Educator Standards Board to create professional development that could lead to a certificate endorsement or other certification of competency in financial education;
- g) Develop academic guidelines and standards-based protocols for use by classroom volunteers who participate in delivering financial education to students in the public schools; and
- h) Provide an annual report beginning December 1, 2009, as provided in section 4 of this act, to the governor, the superintendent of public instruction, and the committees of the legislature with oversight over K-12 education and higher education.

In addition, the legislation provides for a pilot project. The Office of the Superintendent of Public Instruction and the Financial Education Public-Private Partnership shall provide technical assistance and grants to support demonstration projects for district-wide adoption and implementation of the Jump\$tart national financial education learning standards.

Acknowledgements

The Financial Literacy Public-Private Partnership wishes to thank the following individuals and organizations for their many contributions to improving financial education in the state.

Executive Committee Members, past and present

- Christi Gordon, Bank of America
- Don Benton, Senator

- Fred Kiga, Russell Investment Group
- Glenn Anderson, Representative
- Greta Bornemann, Mathematics Curriculum Director, OSPI
- Joe Willhoft, Assistant Superintendent, Assessment, OSPI
- Caleb Perkins, Content Specialist, Social Studies, OSPI
- Karen Keiser, Senator
- Kathleen Lopp, Assistant Superintendent for Career & Technical Ed., OSPI
- Keely Barrett, Spokane Teacher's Credit Union
- Kimberly Scott, Washington Society of CPAs
- Kristin Mowat, Washington Bankers Association
- Lauren Thomas, Family Services of King County
- Laurie Meyer, Washington Mutual
- Leslie Nuttman, North Mason School District
- Lexie Domaradski, Former Assistant Supt. for Teaching & Learning, OSPI
- Linda Jekel, Department of Financial Institutes
- Pam Whalley, Western Washington University
- Robert Allen, Edmonds School District
- Scott Kinney, Washington Mutual/JP Morgan Chase/Jump\$start
- Sharon Tomiko Santos, Representative
- Steve Hobbs, Senator

Subcommittee Members

- Amy O'Donnell, Washington Society of CPAs, Communication Committee
- Dana Twight, Seattle Times, Education Committee
- Dave Gandara, Moneytree, Development Committee
- Leslie Lum, Bellevue Community College, Education Committee
- Melanie Hess, Junior Achievement, Education Committee
- Stacy Augustine, Washington Credit Union League, Communication Committee
- Will Rance, Washington State Credit Union, Development Committee

OSPI and DFI staff

- Randy Dorn, Superintendent of Public Instruction
- Dr. Terry Bergeson, former Superintendent of Public Instruction
- Bob Butts, Assistant Superintendent for Public Policy and Planning, OSPI
- Brian Jefferies, formerly OSPI
- Elizabeth Acosta, DFI
- Jeremy Luschene, DFI

- Jessica Vavrus, OSPI
- Lyn Peters, DFI
- Michael Middleton, OSPI
- Tina Phillippsen, DFI
- Tracy Godat, Administrative Support, OSPI

Donors

- Moneytree, Inc.
- Washington Mutual
- WBA Pros
- Washington Society of CPAs
- Washington Credit Union League

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- Porsche Everson, FLPPP Coordinator, Relevant Strategies
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- Eugene Ryser, Relevant Strategies
- Tracy Godat, OSPI Administrative Support
- Kristopher Hicks-Green, Relevant Strategies

Additional Active members of the larger FLPPP organization

- Barbara Gorzinski, Associated Ministries
- Bob Parlette, Consumer Jungle
- David Moore, Junior Achievement Washington
- Jim Pishue, Washington Bankers Association
- John Annaloro, Washington Credit Union League
- Loretta Saarinen, BECU
- Nicole Schmauder, formerly Consumer Jungle
- Paula Mahoney, formerly Washington Mutual