RISE ABOVE UNCERTAINTY

Advancing Risk Management at Independent Schools

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Introduction

Almost by definition, risk is a natural part of running a school. Schools are filled with highly vulnerable populations, often engaged in risky activities. From everyday incidents to rare but explosive crises, the risks schools encounter can eat away at the focus and well-being of school leaders. In this era of growing uncertainty, independent school leaders see the value of proactively managing risk, yet they often struggle to do so.

To address this challenge, United Educators (UE) and the National Association of Independent Schools (NAIS) initiated a year-long project to assess the state of risk management in independent schools and to provide insight to the industry as a whole. Concerns abound, from endowment and accreditation to campus security, information technology, and staffing. Business officers consistently recognize that sound risk management has the potential to minimize risks while empowering them to take greater risks in pursuit of their mission. Just as consistently, business officers face institutional barriers when trying to implement risk management.

Risk management is essential to thriving in this changing and challenging environment, and with the right approach, every independent school can do it. To chart a path forward, UE and NAIS have identified common practices in risk management that will help your school succeed.
What Is Risk Management?

Although there are many definitions of risk management, essentially it is any process an organization uses to manage exposures that could have a dramatic impact on its overall operations. For independent schools, these exposures could be anything from planning facilities for plant upgrades to identifying external risks to the school’s long-term enrollment health.

Risk management is more than simply trying to minimize accidental losses; effective risk management enables your institution to achieve its strategic goals. By proactively identifying and addressing potential issues before they occur, risk management also helps your school stop managing by crisis, ensures a safer school environment, and provides reassurance that you are taking steps to mitigate the risks that keep your administrators up at night.

Sound risk management allows you to:

- improve strategic decision making by providing a robust picture of the internal and external risk environment in which you operate;
- systematically ensure that you comply with applicable laws, regulations, and ordinances, while also managing the risks involved in your various legal and contractual relationships;
- anticipate risks and minimize threats, so you can survive even the worst storms — both the literal and the figurative ones; and
- improve your overall institutional performance, enabling you to thrive today and in the future.

History of Risk Management. For some time the corporate world, as well as some larger nonprofits, has engaged in an advanced form of risk management known as Enterprise Risk Management (ERM). ERM is a process led by senior leadership that extends the concepts of risk management across the enterprise. While aspects of ERM may be helpful, they are often too complex and overwhelming for most independent schools. From our perspective, risk management should develop naturally as your school’s traditional risk management program expands over time. As long as you work toward a collaborative, ongoing risk management program that repeatedly identifies, assesses, and manages risks across your institution, you are on the right track.
Develop processes to identify risks and create a risk register, listing the risks your institution is committed to managing. You can identify a comprehensive list of risks or just start the risk management process by identifying three or four top risks.

Analyze and prioritize the risks identified in Step 1. Typically, this analysis focuses on the likelihood that each risk will occur and the severity of its impact if it does occur. By evaluating risks in this way, you can decide how to respond to each risk and how to prioritize your efforts. Scorecards and heat maps can help.

You can treat risk in several ways: avoiding, mitigating, transferring, retaining, or accepting each risk or using some combination of these options. For example, you could address the risk of sexual molestation by training employees on reporting requirements while transferring the financial risk through insurance coverage. The result of this step is a treatment or mitigation plan that your school commits to implementing.

Through monitoring, your school continually assesses how environments have changed and whether risk treatments are working as expected. You may need to update Steps 1 through 3. Monitoring is also important to assess whether mitigation efforts are having the intended effect; if not, you can adjust as needed.
The NAIS-UE Risk Management Project

In May 2016, UE and NAIS began to study the state of risk management in independent schools. Recognizing the challenges independent schools face, as well as the value risk management can provide, we set out to find ways to support success with risk management.

Surveying the Territory

First, we sent 1,376 independent school business officers an online questionnaire about risk management practices at their institutions. We received 299 responses, a response rate of 22 percent. The survey measured how schools understand risk management, who leads the risk management process, the presence of risk management committees, and the areas of greatest concern to schools. NAIS is publishing the survey results in a companion piece to this report.

Among survey respondents, there was an overwhelming consensus as to the importance of risk management: 91 percent agreed that risk management is a priority at their school.

Although there was less consensus on other aspects of how schools approach risk management, most respondents also agreed that their school’s decision-making culture includes awareness of the school’s risk tolerance (79 percent); that their school’s leaders understand the school’s risk tolerance (71 percent); and that senior staff consider risk-related strategies when responding to risks to mission (61 percent).

When it came to the actual implementation of risk management practices, however, the survey results were less positive. Only 43 percent of respondents reported that risk management is included in their school’s strategic planning documents; 26 percent said that they use a standardized monitoring process to gauge staff use of risk practices; and a mere 15 percent
indicated that they maintain a risk register identifying the risks most critical to mission success.

In other words, although there is significant recognition of the importance of risk management, implementation remains a problem.

**At the Summit**

To learn more about these survey results, we held a summit at UE’s offices in Bethesda, Maryland, in December 2016. Eleven independent school business officers from across the United States attended. Most were from day schools with enrollments between 200 and 700. Representatives from boarding schools were also present. The summit was led by Debra Wilson, NAIS general counsel, and Constance Neary, UE vice president for risk management.

We asked business officers to reflect on survey results and comment on their institution’s risk management processes. All attendees said that their institution had adopted some type of risk management program, although those programs varied in level of sophistication and stage of development.

**Barriers to Risk Management**

At the summit, attendees shared their experiences of implementing a risk management program. While each business officer and school encountered different challenges, three common barriers emerged: culture, knowledge, and resources.

**Culture**

Implementing a new risk management program, or advancing an existing one, is difficult when a school’s culture gets in the way. Resistance to change and entrenched practices are the biggest cultural barriers to risk management.
Summit attendees reported particular difficulties in getting faculty and staff to embrace risk management. To many faculty and staff, “risk management” seems like a vague corporate concept that has little applicability to their institution, its mission, or their jobs. As one summit attendee said, “Risk management usually comes from the business office, and there’s already a negative aura about that office. No one likes to think of education as a business.”

Organizing decentralized risk management activities into a single, unified process was another challenge. Attendees who had adopted an institution-wide approach ran into resistance from departments that previously owned discrete aspects of risk management. According to one attendee, “For too long, risk management at my school existed in silos. Human Resources was responsible for hiring and firing risk, information technology was responsible for data security, and facilities was responsible for hazard risk. When we announced a new risk management process, we heard, ‘No, this process belongs to me.’” Schools can surmount cultural barriers by finding common ground with resistant parties, usually by creating buy-in around concepts of student success or achievement of the school’s educational mission, but these barriers remain a significant challenge.

Knowledge

Several summit attendees reported discomfort at advancing risk management because of their lack of formal risk management training.

Most attendees did not have a dedicated risk manager at their institution, so the responsibility often fell to them as the business officer. Few, if any, business officers had studied insurance or risk management as part of their formal education. Typically, they inherited the responsibilities of risk manager in addition to existing job duties. One business officer said, “My board of directors asked me, ‘What are we doing about risk management?’ And I said, ‘Well, I’ll get back to you on that.’ I didn’t even know what risk management was, but now it falls under my position responsibilities.”

Some attendees felt that this lack of knowledge and experience was itself an additional risk to their school. They reported learning about risk management informally and on the job from assorted external parties, including brokers, insurers, auditors, consultants, and other independent schools. One attendee reported, “Everything I know about risk management I learned from my broker or my insurer. Sometimes my colleagues at other schools share their tips or tricks with me.”

You need to decide on an approach that works for your institution. While some attendees cautioned about getting the board overinvolved in risk management, others welcomed their
expertise. The business officer quoted above discovered that the same board member who asked about risk management was well-versed in it. That board member provided a wealth of information as the business officer got up to speed.

Even with ample resources close at hand, a lack of risk management know-how can foster confusion or a lack of confidence and become a major barrier to implementation.

**Resources**

Attendees also reported lacking the resources for risk management, most commonly time and money. The operation of an independent school rarely leaves free time for faculty and staff, and budget constraints are a very real concern. Faculty and staff who are asked to consider risk management, in addition to the other issues they confront in a given school day, can be overwhelmed. One summit attendee discussed the “full plate” phenomenon: “When I took risk management to my faculty, they said, ‘Not one more thing; my plate is full.’”

It can also be difficult to secure funding. Each school has different priorities, and the budgeting process can become competitive. Institutions with smaller budgets are particularly challenged. As one attendee said, “I have to be very careful when I go to my board to request more funding for risk management. Some folks at my school feel like I’m pitting my program against theirs. At my institution, the budget is a zero sum game.”

Some summit attendees use benchmarking to justify an increased risk management budget. Researching the risk management expenditures of peer institutions and reporting this information to the board of directors can help obtain these resources. Still, time and money remain finite resources for every independent school, and it can be hard to make the case for investing in risk management.

**Keys to Actionable Risk Management**

In the face of barriers of culture, knowledge, and resources, it is little wonder that so many independent schools find it difficult to advance risk management. Even with these barriers, the NAIS-UE project has produced the following practical steps your institution can take to develop a risk management plan:

1. Commit to a sustained and sustainable process.
2. Know your resources.
3. Keep your process manageable.
4. Focus on your most urgent risks.
5. Engage your stakeholders.
1. **Commit to a Sustained Process**

Effective risk management is not a one-time effort; your institution must commit to an iterative process that repeats and grows over time. This commitment requires you to identify what is truly sustainable in your specific environment.

As our survey results show, this commitment can be challenging. Even creating and maintaining a risk register, the most basic risk management tool, has eluded most institutions. But every institution can sustain some level of effort by gearing the scope of risk management to its available resources. Whether that means starting with a single risk or a dozen, it is possible to create an ongoing process that will be successful at your institution. Whatever process your institution uses to manage risk, the most important thing is to repeat it regularly, at least once each year.

Think about the scope of the effort you can undertake right now with current resources. Start there and build over time. It will be enough.

2. **Know Your Resources**

Because lack of resources can be a major impediment, it is critical to identify and assess your resources early on. Most important to determine: Who will be performing risk management, and how much time will that person have to spend on it?

Business officers are most often responsible for risk management at independent schools. Yet, according to our survey, less than 20 percent of their focus is on risk management. In the early days of your school’s process, the business officer will certainly be involved, but effectively managing all of a school’s varied and complex risks requires broadening responsibility to other key players. Finding others to drive attention to risks is helpful in providing momentum.

**RISK COMMITTEES**

Only 24 percent of survey respondents have a risk management committee at their school, but it is an approach your school should consider. Typical committee representatives can include facilities staff, Human Resources, public safety, dean of students, and faculty representatives. A few summit participants reported that parents and outside vendors were also included. A limited number of summit participants also involved board members on their risk committees. Schools choosing to do so should be aware of good governance practices, as managing risk can invite board members more deeply into day-to-day school management issues. Team members can take on
management of risks that are fundamental to their areas and centralize focus on risks that have a broader impact.

Summit attendees reported different methods for dividing responsibility among risk management committees. One business officer established an institution-wide risk management committee made up of administrators, faculty, and staff. The committee was tasked with evaluating every risk identified in the school’s risk identification process. This school originally had multiple risk management committees, but integrating their work was not feasible, so the committees were combined.

Another attendee shared her experience with two risk management committees. At that institution, a risk management committee of faculty and staff was successful at identifying, assessing, and treating operational and compliance risks. A second committee of administrators and board members excelled at managing financial and strategic risks.

Some schools use an existing committee that meets regularly to identify and discuss the progress of managing risks. Individuals from that committee then drive risk-specific committees focused on specific topics. Those specialty committees can also include individuals from inside and outside the school community.

A successful risk management committee will assist — and not inhibit — the business officer in the risk management process. The best approach for your school is a business decision, but identifying committees, meetings, or other tools currently in place and starting with a small risk management process will help leverage these existing resources.

OTHER HELP
Other possible risk management resources include individual risk owners and outside consultants.

Risk owners are the individuals responsible for managing an identified risk. These people can dedicate more time and attention to a specific risk than a risk management committee or business officer. For example, the chair of the Chemistry Department is better able to manage and monitor lab safety than the school’s business officer or risk manager.

One approach to enlisting risk owners is to find people whose jobs already involve some form of risk management. “I think in our institution the people we’ve easily involved [are from] our Outdoor Ed program and our global international studies,” one summit attendee said. “Risk management is a core part of those programs.”

Some independent schools retain consultants when they lack the time or expertise to manage
a risk. The survey found that 28 percent of institutions have hired an outside consultant to support risk management initiatives. Summit attendees said that they are more likely to retain outside consultants in areas of specific expertise, such as playground safety or building security.

**DON’T OVERLOOK EXISTING EFFORTS**

Whether you know it or not, your school is already managing risk, although your efforts may be unorganized, spread across the institution, in various stages of development, and known as something other than “risk management.”

Identifying and assessing current risk management practices is a great way to jump-start a formal risk management program. You may discover that some aspects of a risk management process are already in place, making the task less overwhelming. One business officer said, “When we sat down with our broker and talked about what risk management looks like, we realized we’ve been doing risk management for years. That made our board of directors more comfortable with our progress, and it reduced a lot of my anxiety about the job ahead.”

**GET HELP FROM YOUR PEERS**

Another approach is to look at what your peer institutions are doing for inspiration and possible collaboration. Many summit attendees compare their risk management practices to those of their peer institutions. Those schools invite risk managers or business officers from other schools to walk around campus and talk about what they see.

A wilderness education risk manager said, “We ask nearby schools to take a look at our facilities and programs. The fresh set of eyes can bring attention to strengths and weaknesses of current practices. We also get a sense of whether we’re meeting our community’s standard of care.” Also, realize that other schools are not the only peers you can learn from; you can turn to colleagues from outside education to review relevant practices pertaining to any risk, from financial auditing practices to crisis response.

To get started, assess your resources early. Taking the time to understand the resources you have available for risk management is the key to deciding on a reasonable scope of the risk management effort that follows.

**3. Keep Your Process Manageable**

The next step is to decide how to approach risk management at your institution. Summit attendees reported three common approaches to risk management: top down, bottom up, and middle out.
**TOP DOWN**

Using the top-down approach, school leadership, often with input from the board of directors, decides which risks pose a significant threat to the school.

**PROS:**

- This method focuses on high-level financial or strategic risks such as long-term business planning for the entire enterprise. It is easier to manage because efforts are typically concentrated among leadership.
- The top-down approach gives leadership an opportunity to learn and practice the process before engaging the broader community.
- It addresses high-priority risks more closely related to your school’s educational mission.

**CONS:**

- This method is less effective for addressing operational risks like school protocols related to dismissing students at the end of the day.
- It does not encourage cultural change. As one summit attendee said, “Removing faculty and staff from the risk identification process sent a message to employees that their contributions to risk management are less important.”

**BOTTOM UP**

The bottom-up approach involves a wider swath of your institution’s community. Your school uses interviews, workshops, audits, or surveys to poll faculty and staff on risks.

**PROS:**

- Because the views of employees are included, risks often surface that may not be visible with a top-down approach.
- It seeks buy-in from the broader community, helping overcome cultural barriers.

**CONS:**

- This approach requires a substantial up-front effort, perhaps too much for schools with resource barriers.
- It may identify far more risks than you can address. This is a bigger concern for schools just getting started, as nascent risk management efforts can easily stall under the weight.
- It may surface problems that are not actually risks. Several summit attendees said that when staff were given the opportunity to participate in the risk management process, they vented over grievances such as a broken refrigerator or the athletics team’s habit of leaving trash on the field.
MIDDLE OUT

Sometimes the business officer or risk manager does not receive assistance from above or below. While not an ideal scenario, some summit attendees said they undertook the risk management process themselves rather than wait for support from their board or head or faculty and staff. This third approach is called the middle-out, or middle, way.

PROS:

• This approach enables small steps to advance risk management to occur even when significant barriers exist. For example, one summit attendee said, “I’m on an island with no help from my board or faculty. But I started on a smaller scale: delegating risk management tasks to my direct reports, selecting a few handbook policies I wanted to improve, and focusing on one or two key risks every year.”

• This approach can be effective at gaining initial wins for risk management while finding risk management champions at your institution. Over time, you can leverage these wins and champions to grow or expand risk management beyond the initial adopters.

CONS:

• This approach fosters risk management practices in isolation, increasing the likelihood of risk management silos.

• This approach commits a limited amount of time and attention to risk management and the risk management process, and the lack of employee or leadership support diminishes the odds of success. So while the middle-out approach can help you make risk management progress, it is important to engage other stakeholders before too long.

4. Focus on Urgent Risks

Defining the scope of your risk management process is essential. Early on, it is important that your risk management process create demonstrable value for your institution. Focusing on your most urgent risks — or at least a set of risks that are pressing and that can have a major effect on your school’s mission and goals — is a good way to start. Over time, your process can expand as you find success and can justify dedicating more resources to it.

IDENTIFY YOUR TOP RISKS

Risk identification is a key part of any risk management process, yet only 36 percent of survey respondents had ever conducted a risk identification process.

Using whichever approach you’ve selected — top down, bottom up, or middle out — compile a simple list of risks you intend to address through your risk management process. This will be
your risk register, or the list of risks that you maintain as part of your risk management process. Risk registers are relatively easy to read and understand, but, as noted earlier, the survey found that only 15 percent of respondents reported maintaining one.

### SAMPLE RISK REGISTER FOR AN INDEPENDENT SCHOOL

- International programs
- Student well-being/school culture/climate
- Student safety
- Staff culture and climate
- Governance practices
- Program relevance
- Transportation
- Protecting minors
- Employment liability
- Data security
- Athletics
- Finances
- Premises safety

A common concern with listing risks is whether the identification exposes the institution to liability. At this phase, the identification of general risks, particularly those that are a part of any school, is unlikely to cause additional liability. For instance, just because a school acknowledges that athletics is a risk area where the school would like to tighten its protocols does not mean that athletics somehow has more liability associated with it. In fact, if the topic is on the minds of staff members enough to be on this list, chances are high that someone on the school staff is aware of a preexisting concern that is already causing the school some exposure.

### EVALUATE RISKS TO PRIORITIZE YOUR EFFORTS

The next step is to evaluate your risks. Start by measuring their **likelihood** and **impact** so you can prioritize addressing them:

- **Likelihood** refers to the probability an incident involving a specific risk will occur at your school within a specific time period (typically one year).
- **Impact** refers to the likely magnitude of harm if the risk does occur. Would the incident

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1 When working with sensitive liability exposures, using the school’s attorney to hire outside consultants or work directly with the school to address the risk can protect some of the school’s work through attorney/client privilege.
result in minor out-of-pocket costs, or would it pose a significant threat to your institution’s mission and objectives or long-term viability?

This analysis gives insight into both the priority of the risks and how to start managing them. While there are myriad approaches — objective data such as loss histories or research studies can help — most summit attendees reported using fairly simple subjective risk evaluation methods, such as a number or label system. Many attendees assign the numbers 1 through 4 to each risk’s likelihood and impact, while some use percentages. Another attendee uses a label system, with rankings such as very high/very likely, high/likely, medium/unlikely, and low/very unlikely. In either case, it is important to define the evaluation terms; a sample guide is provided below.

<table>
<thead>
<tr>
<th>LIKELIHOOD</th>
<th>IMPACT</th>
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<tbody>
<tr>
<td>4 or Very Likely = Almost certain to occur in</td>
<td>4 or Very High = Mission and goals are</td>
</tr>
<tr>
<td>the next 12 months</td>
<td>not achieved</td>
</tr>
<tr>
<td>3 or Likely = Probably will occur in the next 12 months</td>
<td>3 or High = Significant problems or delays</td>
</tr>
<tr>
<td>2 or Unlikely = Probably will not occur in the next 12 months</td>
<td>2 or Medium = Minor problems or delays</td>
</tr>
<tr>
<td>1 or Very Unlikely = Almost certain not to occur in the next 12 months</td>
<td>1 or Low = No meaningful effect</td>
</tr>
</tbody>
</table>

Schools can also use a simple heat map on a smartboard or a large piece of paper to give everyone some say about where a risk might fall on the likelihood and impact axes, as in the example below. Each of the dots represents a particular risk and its location relative to the likelihood of the concern and the potential impact it could have on the school.

FIGURE 2: RISK HEAT MAP
Whatever tool you use, the results of the risk evaluation will enable you to prioritize your risks. In general, risks with the highest likelihood and impact ratings are the highest priorities because these are most likely to jeopardize the institution’s mission and goals.

Once you have evaluated the risks on your register, you can sort them by their evaluation score (calculated by multiplying likelihood and severity), with the highest priority risks at the top. As one summit attendee explained, “We enter all the risks we identify into our risk register. We can then sort based on our evaluation scores. The highest priority risks are quickly visible at the top.”

From there, your process is off and running. You have your risks, and you know what they mean for your institution, so you’re ready to develop and execute plans to manage them.

**5. Engage Stakeholders to Manage Risks**

However your process begins, over time you will need to involve more stakeholders in your mitigation and monitoring efforts. As previously noted, cultural resistance to risk management was a key barrier identified by summit attendees. Effective engagement is therefore crucial. One way to address the negative view people may have of risk management is to show how it is central to your institution’s mission and goals.

For example, some summit attendees reported less resistance from faculty and staff when language appropriate to school culture was used in risk management efforts. Renaming the process — for example, calling it “safety and security” rather than “risk management” — as well as having mission-based guiding principles for each risk can help engage faculty and staff. This language can also help them identify the larger school expectations relative to the risk at hand, a helpful mitigation tool in itself.

Summit attendees also reported more buy-in when they could show how risk management was connected to the institution’s broader mission and goals. For example, one summit attendee reminded her Human Resources Office (a department known for being protective of its processes) that the ultimate goal was to protect the school and promote student success.

Done correctly, communicating with two key stakeholder groups, employees and parents, about the potential impact risk management has on your institution’s mission can be especially helpful.

**ENGAGING EMPLOYEES**

Remind employees at every opportunity that they play a central role in the risk management process. Promising practices from the summit include promoting risk management during the
hiring process and conducting regular check-ins.

- Highlight the importance of risk management, and its applicability to all positions at the institution, by making it a foundational employment issue. For example, consider including risk management language in employment letters. One business officer explained, “We have risk management in our faculty and staff employment letters. It says we all have a special obligation to ensure the safety and well-being of all our students. Everything we do is for that reason. If they don’t buy into that, why are they working at a school?”

- Have conversations about risk management. One business officer at the summit said that meetings between the business office and each academic department are useful: “Meeting in person with residence life staff demonstrates support of that department. These meetings are a chance to discuss problems in the residence life realm and tell them about business office resources that can address those risks.”

- Provide an open avenue to discuss staff concerns or observations about risks that staff members see. “What’s amazing to me is when you change the culture how active everybody becomes,” one attendee said. “We get input and calls all the time.”

**ENGAGING PARENTS**

Several attendees at the summit encouraged their colleagues to enlist parents to help advance risk management. To demonstrate the importance of risk management to parents, explain how the process can improve safety for their children.

For example, one school implemented a new card access system to improve building security. Given the number of parents who entered school grounds every day to volunteer or pick up their children, parents were very important stakeholders in the process. When some argued that the new security measures were unnecessary, the school included them in the planning and explained how the new card system promoted the safety of their children.

Another summit attendee took a similar approach for a different risk management initiative: “We conduct background checks before parents can volunteer at school. Many of our parents didn’t see the need, saying, ‘These are our kids, why should we get a background check?’ We took the most frequent volunteers — and most vocal critics — and explained how these background checks support our mission of educating and protecting their children. We also asked for the parents’ help in streamlining the process. Now we give permanent nametags to parents who undergo the background check process. The parents wear their nametags proudly and encourage other parents to do the same.”
By linking risk management to the safety and well-being of students, you can increase parent support and involvement in the risk management process.

**Conclusion**

School leaders are often overwhelmed with concerns about liabilities, vulnerabilities, and other issues that threaten their institutions. They know that they ignore critical risks at their own peril, yet they often fail to take the time to name, prioritize, and address these risks with the staff, community members, and experts available to them. By adopting a risk management process, your school can break out of the cycle of reaction and low-level anxiety that may weigh down your school’s mission. Risk management should be a priority to ensure student safety, your school’s future, and maintenance of your institution’s long-term excellence. With modest commitment and careful planning, every independent school can successfully implement a risk management program.

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