The Business of Enrollment: What Every Enrollment Manager Needs to Know

In April 2017, The Enrollment Management Association published a special report titled *What Every Head Needs to Know about Enrollment Management*, with the goal of provoking dialogue and new thinking about the changing conditions of and expectations for enrollment management. Within that report, we provided independent school leaders a high-level overview of the complex role of price in enrollment management.

As a complement to that discussion, we asked Chad Tew, school consultant and former CFO at Viewpoint School (CA), to summarize and comment on the financial issues connected with enrollment management—focused on improving the effectiveness of enrollment managers inside their schools by improving their communication and ability to build common ground with key internal stakeholders.

Grounded in the theme of “what every enrollment manager needs to know about the business of enrollment,” this paper includes intelligence for enrollment managers about core priorities for the school’s CFO and finance committee, the school budgeting process, levers for financial change, the importance of accurate benchmarking, and the need for building a shared vision for the role of financial aid.

Introduction

It is no longer “breaking news” that the role of the admission director has changed. You are more often now the enrollment officer, responsible for the school’s largest source of revenue. In very real terms, you are the school’s chief revenue officer, a critical partner in helping to chart the school’s future and sustainability in a rapidly changing environment.

The reality is that it takes more than seismic shifts in the enrollment landscape to ensure that the enrollment officer is taken seriously as a full-team player with the head, CFO, and board of trustees. To maximize impact, enrollment managers need to learn to speak these leaders’ language, expressing challenges and solutions using vocabulary that will be understood.

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Budget Tip

Most CFOs maintain a multi-year budget model, often tracking and projecting income and expenses over at least five years. This will often involve historical data on the most recent 1-2 completed years, the current operating year, and 2-3 years of projections into the future. An enrollment office which tracks and projects data along similar timelines will be a great help to the CFO and the finance committee. An enrollment officer who sets up a data-driven office with a five-year projection model will also be able to see the effect of high-enrollment bubble classes as they move through the school and graduate, as well as market demand effects on higher grades as they begin to unfold in lower grades.
Net Tuition

Sometimes people use different words to describe the same thing. What can be even more confusing is when two people use the same word but mean two different things. That can be the case with “net tuition.” To an accountant, the net is what is left after you subtract related costs. In this sense, net tuition is the amount remaining after you subtract discounts. To an accountant, a school that has a tuition of $20,000 and enrolls 200 students will have gross tuition income of $4 million. If that school gave out $600,000 of internally funded financial aid, they would have Net Tuition Income of $3,400,000 (Gross Tuition – Discounts = Net Tuition).

In some circles, net tuition means something entirely different. Professionals in these circles use the term to define additional incremental tuition income derived by selling an empty seat. If our same school with the $20,000 tuition has some open seats in 6th grade, and the admission office has a family that is able/willing to pay $10,000, people in this second circle will call that $10,000 net tuition, meaning income that would not exist unless the school is willing to provide a discount in the form of financial aid or a merit award to the new family.

When the enrollment officer talks with the CFO, it is important to be clear what everyone means when they use the term net tuition.
Case Study:

Utilizing Net Tuition Revenue to Grow Enrollment
Minnehaha Academy

Brenda Robbins, Director of Student Accounts and Financial Aid

Minnehaha Academy (MA) was founded in 1913 and is a PK-12 school enrolling 820 students on its two-site campus in Minneapolis, Minnesota. The school’s enrollment had been over 1,000 since the mid-1990s and hit a high mark of 1,253 in 2001-02. However, enrollment began declining steadily beginning in 2007-08 and has fallen 30% from its peak level over the past ten years.

As Brenda Robbins, director of student accounts and financial aid at Minnehaha Academy, describes: “We found fewer and fewer families able to pay full price. Using School and Student Services’ Estimated Family Contribution (EFC) Simulator, we determined our affordability range and, using the NAIS Demographic Center, discovered that the median income in our market area was considerably less than the amount needed to pay full tuition.”

In their research, MA found that only about 17% of households in their Minneapolis target area had an income sufficient to pay MA’s full tuition. The team then dissected these households to look only at households with a child at specific entry grades. In doing so, the percentage of households that could afford full tuition, and who had a target-age child, dropped to 2% or less, depending on the specific entry point.
Despite various marketing efforts targeting those higher-income families, MA was losing students to public and less-expensive private schools. Enrollment and net tuition revenue projections were going the wrong way. They needed a new way to attract these families and concluded that a pricing intervention, beyond a financial aid formula, was needed to make MA more accessible.

Weighing the pros and cons of different methodologies, MA concluded that focusing on a net tuition revenue model was the best approach for them. Because enrollment declines had left open seats at nearly every grade level, filling such seats generated very little additional operating or salary costs, and could, therefore, create a net revenue benefit to the school.

To do this, they would pay attention to class size/capacity, and be mindful when adding students who might require additional staffing expense; maintain their current standards for tuition and financial aid, but show flexibility in order to avoid attrition and bring in new students; and closely monitor net tuition revenue by grade and across the board.

Most important, Robbins emphasizes that they had a consistent policy. “While we went into the first year not knowing what to expect, we documented everything we did, and to the best of our ability made similar awards to students with like circumstances. Everyone went through the normal financial aid application process—no exceptions. We were strategic and methodical, paying close attention to each grade (discount rate, number of empty seats, etc.).”

In reflecting on their success, Robbins says: “This strategy has worked well for Minnehaha. Enrollment declines stopped, leveled off, and have now started to reverse. The financial aid budget and discount rate definitely increased as we increased need-based awards and offered no-need awards to entice families. However, adding the tuition revenue from these new families, who would have otherwise not matriculated, more than covered the increased aid, and now net tuition revenue has been increasing for the past three years. Net tuition revenue management, in addition to increased marketing efforts which put more students into the queue, and a tactical tuition strategy, all worked together to reverse the enrollment trend.”

Success Secret

Brenda Robbins reports to the director of finance and is part of MA’s operations team on the organizational chart. However, due to space constraints in the business office, Robbins moved her office to the admission suite. “It makes so much sense,” says Robbins. “I have the most business office contact with parents, and it makes it so easy for them to find me.” The setup has also created a positive, close working dynamic between admission and finance.
Financial Aid

The concept of financial aid in schools and colleges goes back hundreds, maybe thousands of years. References to “charity students” can be found in literature and history describing old English boarding schools and medieval seminaries. The process of providing financial assistance to students in the U.S. was formalized and expanded during The Great Society of the 1960’s, which saw creation of what is now known as the PELL grant for college students and an expansion of financial aid in independent schools to increase accessibility and diversity.

Many modern independent schools have become quite skilled at budgeting and administering financial aid programs, especially since the Great Recession. Many schools have ripped the financial aid strategy page straight out of the college and university playbook and have been offering an increasing number of families access to financial aid as list price tuition has increased well above the overall cost of living year after year. To ensure a common framework for the purposes of this document, we will review some basic information about financial aid administration and budgeting processes.

A good place to start is with the National Association of Independent Schools (NAIS) Principles of Good Practice as they relate to the administration of financial aid. NAIS recognizes that each family bears the primary responsibility for a student’s educational costs. The purpose of a school’s financial aid program is to provide supplemental monetary assistance to those students who cannot afford the full cost of attending an independent school. Schools are encouraged to uphold standards of equity and fairness, as the principles also assert NAIS’s ongoing commitment to access and diversity.

A key NAIS principle of good practice states that the school should operate within the context of both short- and long-range financial aid budgets and policy goals. It is critical that the enrollment officer be on the same page as the CFO and the head of school in understanding their individual school’s long-range financial aid budget. The budget for financial aid does not exist independently or in isolation from other school income and costs. The leadership team needs a shared understanding of financial aid in the context of general budget constraints and pressures.

Financial aid commitments can indeed have a long-range budgetary impact. Savvy K-12 schools know that, if they provide aid to a kindergartner, it may well establish a commitment that stretches for 13 years. It is critical that all involved in the financial aid process share the same transparent budget, which projects financial aid over multiple years on a grade-by-grade level.

In the transformation of the admission director into the enrollment officer, one of the key additional responsibilities is retention. Maintaining the ongoing enrollment of current families, who have continuing financial need, becomes the bedrock of the financial aid budget. Ongoing aid to existing families can often take 85-90% of the school’s financial aid budget, leaving a relatively small amount available to meet the needs of newly-enrolling students. Tracking financial aid by grade level becomes especially important when a cohort class moves up a grade into a new division, where the tuition amount is higher, say, lower to middle school.

If the class moving up has a high concentration of aid recipients who now have a much greater need because of the higher level of tuition, then that one class can account for a significant increase in demand for financial aid dollars. You do not want to discover this after the budget is set and suddenly there are no dollars for new applicants. Instead, the multi-year, grade-by-grade financial aid budget needs to be reviewed with the CFO and finance committee in the fall, so they have time to anticipate a financial aid budget that meets continuing commitments and also supports families with need who newly enroll in the coming year. Conversely, if the class with a higher-than-average
What is a Discount Rate?

Any conversation about financial aid and other forms of assistance requires a look at a school’s discount rate. The discount rate is the difference between what tuition income would be if every student paid full price versus the actual cash tuition income. It is a simple but profound statistic that is used by outside entities such as banks and bond analysts to gauge the financial viability of a school.

Take the example where a school has a tuition of $20,000 and 300 students. Tuition income if everyone paid full price would be $6 million. Now say this school gives out $900,000 in financial aid and has faculty/staff tuition remission, which cuts another $300,000 from full tuition. This means the school is only getting $4.8 million in cash tuition income. The difference between the two numbers applies discounts and benefits of $1.2 million against the full tuition of $6 million, leading to a 20% discount rate (\( \frac{1.2 \text{ million}}{6 \text{ million}} = .20 \)).

Bond ratings firms like Standard & Poors have formulas based on historical data that calculate the chance of failure of a school or college at various discount rates. A 15-20% discount rate is often found at healthy schools that offer financial aid to achieve diversity goals and offer employee remission. A 20-30% discount rate might be more common among schools with weak demand that have excess capacity and are being generous with financial aid, and possibility providing no-need awards to fill available seats. A discount rate above 30% can be a warning indicator. The preponderance of schools and colleges that have closed or been forced to merge have discount rates above 40%.

The discount rate is not magic. A school with a huge endowment might easily fill the shortfall in tuition income with annual investment earnings. Nonetheless, a competent enrollment officer should be able to discuss discount rate topics with the CFO and trustees.

concentration of aid recipients will graduate in the coming year, that may free up a significant amount in the financial aid budget, when those students leave the school.

A successful enrollment officer will work closely with the CFO and financial aid director to create detailed budget models that track financial aid commitments over multiple years, class by class. Using these models to communicate changes in financial aid need to the head of school and the board of trustees will empower the enrollment officer to request additional financial aid assistance in those years where maintaining the commitment to existing families eats up a disproportionate amount of the fixed financial aid budget.

NAIS Principles of Good Practice also encourage schools to establish administrative and accounting procedures that distinguish the school’s need-based financial aid program from tuition assistance programs that are not based on financial need. The school’s chief enrollment officer should work closely with the CFO to make sure that this practice is implemented and that assistance that is not need-based is accounted for separately. Merit awards and other non-need-based assistance are becoming increasingly popular among some schools. Keeping a separate accounting of these items enables the school to assess independently the value of these non-need investments in meeting the mission or purpose for such awards.
Pricing Strategy

Phillip Kotler, who wrote the seminal *Principles of Marketing*, coined “the 4 ‘P’s’ of Marketing” to describe the four key elements of successful marketing. Promotion, which most people confuse with marketing, is only one of the Ps. The design of the “P”roduct or service and the “P”lace or location where it is offered are other key elements. The final “P” is for Price.

From a market strategy perspective, price is based on a product’s or service’s market position in the mind of the consumer. If an item is a commodity, completely interchangeable with similar products like regular gasoline, then whoever can offer the lowest price gets the most business. Education is at the other end of the price strategy continuum.

A product or service with highly-differentiated quality or unique style has a lot more latitude to set its price in the market vis-à-vis its competitors. Independent schools, hotels, and jewelry stores are examples of this differentiated pricing model. Although these types of enterprises have more pricing flexibility than commodities, they are still controlled by how consumers perceive value and a nuanced market position hierarchy.

Cornell Professor Bill Carroll shared a good example of brand position pricing in the hotel industry. In this example, a few select brands (think Four Seasons, Peninsula, and Ritz-Carlton) occupy the top luxury position and can charge the highest prices for hotel rooms and can “skim” the crème from the total consumer base seeking hotel rooms. The majority of hotels occupy other market positions. Here’s how Professor Carroll explains the market position pricing strategies for hotels:

<table>
<thead>
<tr>
<th>Skim</th>
<th>This strategy clearly positions your company above the rest; it tells consumers something is special (i.e., worth paying more for) about your products.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Match</td>
<td>This strategy puts your pricing on par with the competition, but not necessarily for all rates. To match, set one rate comparable to your competition and another slightly higher.</td>
</tr>
<tr>
<td>Surround</td>
<td>This strategy positions your first room type as the cheapest in the market, but offers your rooms with better options at a price that’s close to your competitors’ first available rates.</td>
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<tr>
<td>Undercut</td>
<td>By undercutting your competitors’ rates in some categories, you can potentially attract more customers.</td>
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<tr>
<td>Penetrate</td>
<td>Being the low-priced option in your market has benefits and drawbacks. The strategy is primarily designed to get people in the door and in rooms.</td>
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In most cases, schools have not applied clear-eyed market position and pricing strategy to their business model. Key decision makers do not have the same dispassionate eyes as the market. Trustees, many of whom are also parents, have chosen their particular school to nurture and teach their children. In the eyes of these tuition-approving trustees, their school is the unique snowflake on par with their uniquely gifted child.

One of the head’s main jobs is to tout the school’s quality and exceptional ability to educate children in a uniquely warm, nurturing, rigorous, character-enhancing (fill in the blank) environment. With such a prejudiced focus, nearly every school sees itself in either the skim or match strategy pricing position.

We live in an age when many areas are experiencing a decline in school-age children and competition is rising from charter schools, microschools, and internet-enabled home schooling. Schools do not have the luxury to misunderstand their market position and price their Fairfield Inn like a Four Seasons. The market will not be fooled, and will demand discounts off what they perceive to be overpriced offerings. Through such a business school/market position pricing perspective, one might conclude that schools employing index tuition, sliding scale tuition, merit and no-need awards, and other tuition mechanisms that result in a high discount rate are basically just over-priced for their market position. Maybe they just need to see themselves the way the market sees them and price accordingly.

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Case Study:

Charging Less to Earn More: Lansdowne Friends School

John McKinstry, Head of School

Lansdowne Friends School is a small PK-6 school located in an inner-city suburb of Philadelphia. The school’s urban target market does not encompass a large number of high net worth families, the kind that can easily afford a traditional private school tuition. The plus side is that Lansdowne has embraced its community and has a long history of being a very diverse school socioeconomically, racially, and ethnically. This is very much aligned with Lansdowne’s tradition of Quaker education and values.

According to Head of School John McKinstry, Lansdowne Friends was hit, like many schools, by the Great Recession and enrollment declined significantly from its historic norm of the early to mid 90’s. “This happened before I arrived,” said McKinstry, “but there was serious concern for the school’s sustainability at that reduced enrollment level.” A new business manager came in about that time, surveyed tuition levels at other area schools, and recommended that Lansdowne significantly raise tuition to be more in line with competitors. This was a disruptive idea, which led one parent to dig into U.S. Census data for the school’s target area. This parent was able to statistically confirm that Lansdowne’s target area did not have the same family income profile as some area competitors.

Armed with a better data profile of the target market, the school trustees concluded that a steep tuition increase could be disastrous. Instead, they made a bold decision to move in the other direction. Lansdowne cut tuition by several thousand dollars. This action of making the school more financially accessible, plus other things done to spur enrollment and retention, resulted in an enrollment increase of 30% in the first year under the new plan. Enrollment is now up to 95 students, near historic norms.

Asked about challenges regarding the bold tuition cut, McKinstry said, “People often equate price with quality, so we had to communicate strongly with prospective families about Lansdowne’s quality and diversity. We made clear that our tuition is a direct result of and reflection of our commitment to the community and our commitment to socioeconomic diversity. We focused on word of mouth. We created a parent ambassador program which provided our parents with facts and talking points to weave into their personal stories about the school’s quality when sharing the Lansdowne Friends difference with friends and colleagues.”
The program has also been a success from a finance perspective. Lansdowne was running a deficit at the lowest enrollment point, but turned that into a surplus with the combined lower tuition and higher enrollment. More people paying a lower price actually brings in a higher total tuition income for the school. Financial aid is still an important element at this diverse school, accounting for 14-15% of the school’s annual budget. Nearly 50% of students receive some assistance, but the average award size dropped when the tuition was reduced.

McKinstry admits that Lansdowne’s size and modest budget has constrained faculty salaries. Nonetheless, the school made increasing faculty salaries a priority. With the increased income, the school has been able to substantially raise faculty salaries over the last four years, by approximately 25%. Moreover, McKinstry cites workplace guru Daniel Pink in noting that cash compensation is only one of the things that drives employee satisfaction. Pink’s studies have revealed that autonomy, mastery, and meaning are key components in creating workplace satisfaction for today’s workforce. McKinstry strives to give faculty and staff the leeway and support to experience these important elements of work satisfaction at Lansdowne, providing additional non-monetary compensation. The improved monetary compensation package, the compelling mission of Quaker values, diversity, and equality—plus the good working conditions—make the school an attractive place to work.

Lesson Learned

The Lansdowne Friends School story provides proof that there are multiple ways to achieve financial goals and that sometimes charging less can lead to more income. It also shows the power of hard demographic data and its ability to inform a wise market move. Enrollment officers who learn their way around NAIS DASL and other data resources can fill this role and can help their school make more informed pricing and market decisions.
Benchmarking: Peers vs. Competitors

A strong enrollment officer might need to remind his/her colleagues that it is not always best to use the same basket of “peer” schools for comparison purposes. Most divisions of the school are drawn to comparisons with schools that are most like their own, whom they call their peers. In most cases, this means a comparison with other independent schools of a similar size and grade range. This makes sense when you are comparing curriculum. It is also a keystone for the CFO on expense issues. The business office and trustees want to know how the school compares with peers with regard to staff benefits, spending on technology, size of the maintenance staff, etc. The advancement office will use similar peers to benchmark annual fund participation and giving. Volunteers, who donate a handful of hours each month to serve on boards, also always want to know “what other schools are doing” to validate decisions.

Your colleagues and trustees naturally will be drawn to compare tuition and admission statistics to the same basket of peer schools that may be totally appropriate in other operational quadrants. However, the important comparisons for student recruitment are not always with schools that are identical to yours. The more important benchmark is the schools with which you compete for students. These might include a few nearby independent schools, but may also include charters, public schools, parochial schools, and maybe even a for-profit microschool. The operational model and cost structure of these local competitors may diverge significantly from your own. They will not necessarily be “peers,” but they are nonetheless the most important comparison schools when you are comparing pricing and marketing in your competitive market.

If the enrollment officer is not involved early on in the budget process, it is likely that the CFO and trustees will focus on tuition and admission comparisons with the same peer schools they use in other areas. This could lead to inaccurate comparisons—missing schools you actually cross applications with and including others that are not truly in your market position. Competitor schools will define your market position and affect enrollment and yield.
The Re-enrollment Process

The act of signing a contract and paying tuition is how the enrollment of a student in the school is consummated—money in exchange for service! A person cannot be a true director of enrollment, if they are not at least partially responsible for this process.

Re-enrollment is also when you re-close the sale that you initially made when a family was admitted to the school. Never take the continuation of an existing family for granted. Too often, re-enrollment is viewed as an administrative procedure rather than a family’s recommitment to the school’s vision and value proposition. Any local business can tell you that it is much easier to retain an existing customer than it is to attract a new customer. It is critical that the school’s top sales person, the enrollment officer, takes a leading role in characterizing and directing the re-enrollment process.

In most schools, the re-enrollment process begins with a letter from the head of school offering enrollment in the next grade for the coming academic year and confirming the upcoming year’s tuition. There is generally a bit of a marketing spin to this letter, highlighting school success, facilities, and new programs that help justify the tuition increase. A paper re-enrollment agreement may accompany the head’s letter, although many schools have moved online, providing a seamless digital re-enrollment agreement and linked deposit portal.

Enrollment officers must carefully track the daily response tallies to this initial enrollment mailing, checking off returned agreements by grade level, and looking for any potential softness in response rates for a particular grade. Most schools offer parents a two-week window in which to return contracts, often following up by phone near the due date. The late return of re-enrollment contracts can occur for multiple reasons. Sometimes the family truly is too busy or simply overlooked the contract and responds immediately upon being reminded. However, hesitancy in returning a re-enrollment contract often indicates a dissatisfaction with some element of the school or a potential problem with the family’s situation.

Although the re-enrollment process occurs during a very busy time in the admission office, it is important that the enrollment officer train and supervise the person making follow-up calls for the late contracts. Training of the follow-up caller should include familiarity with certain objections or comments that might signal a family need for a follow-up call from a higher-level administrator. The appropriate division head should swiftly respond to concerns about a child’s academic or social progress. A financial aid review may be appropriate for a family whose circumstances have changed. A call from the athletic director might be appropriate if there is a sports-related concern.

The main idea is that this is the time to be proactive. Heads and the enrollment officers should lay the groundwork in advance, making sure everyone understands that re-enrolling students is everyone’s business at the school. Solving every parent problem and concern is not up to the admission office, but a successful enrollment officer will make managing the re-enrollment process a part of his or her responsibility.

Many parents have compared paying for college or private school to the act of purchasing a quality new vehicle each year and driving it off the cliff. Re-enrollment is that moment when the customer walks back into the dealer’s showroom to purchase another new car for the coming year. It is imperative that the school have a friendly and knowledgeable consultant available to meet this returning customer and address any new objections to their purchase of next year’s model.
Continuous Enrollment vs. Annual Contract

Historically, nearly all private schools have used annual contracts to bind a family to the school. Such contracts go out to existing families in late January or early February and are due back with a deposit by mid-February. Annual contracts have several advantages.

The annual contract “outs” those existing families not planning to return for the next academic year, giving the admission office a clear inventory of open seats in each grade level from which to base admission offers for new families.

Producing an annual contract allows the business office to tweak contract language in order to ensure the contract conforms to changes at the school, as well as updates to comply with changing legal issues.

The annual enrollment contract is likely the best option for a fully enrolled school with strong demand. This is especially true for a school that has reached an enrollment cap imposed by local government. These schools have a limited number of seats to sell, along with the demand to sell out each year. The enrollment leader needs confirmation on each available seat as early as possible, and the CFO needs to ensure that every space is filled to hit the revenue target.

The annual contract is also strong from a legal perspective, as it is for a defined period of time and clearly states the exchange of value; e.g. $25,000 for Johnny to attend 5th grade in the 2017-18 school year.
Recently, some schools have been exploring, or have actually made the switch to, continuous enrollment. This functions more like a gym membership or apartment lease, where the new family is clearly committed to pay a fixed tuition for the first year, but then under the same agreement is continuously obligated to pay adjusting tuition for future years. Such agreements state that they are valid until cancelled by either party. They also contain notice requirements regarding termination and tuition increases. Schools find the continuous enrollment agreement attractive for several reasons including:

1. Continuous enrollment reduces the strain on the admission and/or business office to generate and mail a large number of customized contracts each year and then track them all down in short order to get an accurate count of returning students.

2. Asking families to recommit each year can introduce the question to them about whether they might want to move to another school. Most schools are not interested in doing anything that might encourage existing families to consider a change, so why even bring it up? Continuous enrollment avoids this annual prompt.

Continuous enrollment might be a good choice for a school with excess supply in all grades. However, it could be problematic for a school with enrollment that is soft in some grades but not others. Not having an annual contract may be great for a school with an under-enrolled kindergarten and 1st grade, but then you have to live with the consequences when a family—presumed returning—decides to leave in 4th or 5th, where you have demand for seats, but the family does not let you know until after the admission cycle ends. You have then lost the opportunity to bring in a great applicant for that grade.

Additionally, a perpetual enrollment agreement with an open time period and changing terms for tuition amount and grade of service might not be as ironclad as the traditional annual contract. It might not leave the school open to issues arising from changing laws and internal policies that are not properly acknowledged by the family.

Each school should weigh the options carefully based on its unique market situation, enrollment capacity, and conditional use permit. Approaching the CFO and head of school with a thoughtful and balanced recommendation that takes these factors into account will help an enrollment officer build credibility within the leadership team.
At The Enrollment Management Association, we believe that the admission practices of the past will not sustain the independent schools of the future. Every day, we serve enrollment leaders, increasing their success through the best science, research, and training. Because when great schools enroll great students, everything is possible.