

Key Post

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2016-2017 NJASBO SLATE OF OFFICERS

The slate of officers for the 2016-2017 school year has been approved by the NJASBO Board of Trustees.

Teri J. Weeks, RSBO **President**

Teri J. Weeks, RSBO, will serve as NJASBO President for the 2016-2017 school year.

Teri has been with the Linwood Board of Education — a K-8 district in Atlantic County — since 1997 as the Business Administrator and Board Secretary.

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PRESIDENT'S MESSAGE TAPPING INTO OUR RESOURCES

By Louis J. Pepe, RSBA



As we turn the page into spring and begin to move beyond budgets, I ask that you consider getting the most out of our annual workshop by "tapping into our resources."

The work of the conference committee, led by Teri Weeks and Susan Young, will ensure our members continue to enjoy valuable insights into the complex issues BAs deal with every day! Likewise our Administrators, John and Michele, make sure the conference offers workshops and presentations on a myriad of topics as well as opportunities to relax, network and grow rela-

tionships – both old and new. Why not take advantage of the discounted room rate on Tuesday and attend the opening reception that evening? You'll avoid the early wake-up and drive, and start refreshed and ready to go for the Wednesday list of activities!

Tapping into Resources is key for success in any line of work, sector of business, or field(s) within any industry. Leaders who understand this concept, but more importantly apply the logic, not only succeed, they dominate their respective fields and serve as role models or vanguards in the profession.

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PRESIDENT'S MESSAGE

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In NJASBO, these leaders are outstanding school business officials who consistently demonstrate exceptional leadership, vision, and dedication to the school business profession.

Each year, we recognize two such individuals from each region (North, Central & South) as Distinguished Service recipients from which the BA of the Year is selected. These individuals serve as front line resources for members who are new or struggling, and also for more experienced BAs who simply need to get advice, counsel or exchange strategies while confronting critical issues in the business of education.

Leading the organization this past year as President has given me the opportunity to share my vision and accomplish goals and objectives designed to move our association in a positive direction: one of enhanced prominence and respect as a resource for state officials, legislators and other educational organizations through meaningful discussion, committee work, and critical guidance on issues impacting school districts across the state.

The strength of any organization is found in the quality of its leaders and NJASBO is no exception. We remain strong and dedicated to student achievement and the districts we serve by way of effective management of those resources through planning, vision and utilization of sound business principles and shared knowledge to carry out that mission. Now, more than ever, our skills are required to continue to meet the challenges in an environment of constant change, reduced state and federal aid, and higher expectations for continued efficiencies to reduce tax impact – all while growing our educational program and offerings to enable students not only to compete on a global stage, but succeed in career readiness to excel in the 21st century.

Our partnerships and networks with our Associate Members form the next level of resources available to help meet this challenge through a wide array of sectors ranging from insurance risk man-

agement to resource allocation through purchasing consortiums, cash management, food service management, architectural design and space utilization, environmental stewardship, transportation and fiscal compliance. Workshops and seminars continue to provide access to, and immediate assistance by, trained professionals in various industries that allow for our continued success in dealing with such topics as the Affordable Care Act or state and federal compliance with grants management, audit, and other key aspects of our daily responsibilities. I am proud of the work that we have accomplished and the partnerships we have forged with the Associate Members and look for this to continue.

In summary, we have the resources within our professional organizations, our leadership, our members and our Associate Members to meet these challenges as a group serving the individual member's needs.

In wrapping up my visits throughout the regions over the next few months of my term, I remain excited for the opportunity to connect with more of our members.

I look forward to seeing you at the annual conference in Atlantic City (June 8-10, 2016), and hope you plan on joining us in Phoenix for ASBO International's annual conference (September 23-26, 2016). As leaders in the business of education, we understand the importance and benefits derived by conference attendees throughout our districts to ensure our professionals remain current within their fields of study or program; that same opportunity and responsibility applies to you. If you've never attended a national conference but thought about it, make 2016 the year in which you put that thought into action.

Louis J. Pepe, RSBA, is the Assistant Superintendent for Business/Board Secretary for the City of Summit Public Schools in Summit, NJ. He can be reached via email at lpepe@summit.k12.nj.us.

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She has been a Certified Administrator of School Finance and Operations (SFO) since April 2011. During Teri's tenure in Linwood, the district began a successful shared services arrangement – to combat financial constraints – with the neighboring high school for Superintendent and Facility Manager positions.

Prior to joining the district, Teri was an auditor at Ford, Scott, Seidenburg & Kennedy in Ocean City, NJ. She currently is Treasurer for the Mainland Youth Lacrosse Club and a past Treasurer for the Atlantic County CPA Society.

A CPA, Teri earned a bachelor's degree in Accounting from Stockton College in Pomona, NJ.

Teri and husband of more than 20 years, Eric, and their two children, Erica and Nevin, live in Linwood.

Louis Pepe, RSBA

Immediate Past President



Louis Pepe, RSBA, Assistant Superintendent for Business for the City of Summit Public Schools, is the NJASBO Immediate Past President for the 2016-2017 school year. He has received the prestigious Eagle Award, ASBO International's highest honor in school business. A student

in his district will be receiving a \$2,500 scholarship in Lou's name as part of his recognition and service to the profession.

Lou was the President of Union County ASBO for the 2010-2011 school year and served as the Editorial Review Committee Chair for *KeyPost*, from 2002 to 2008. He received ASBO International's Pinnacle of Achievement for Innovative Ideas in the field of School Business in 2007, and Certificate of Achievement for Excellence in Financial Reporting in 2005, 2006, 2007, 2013, 2014 & 2015.

Lou also served as Councilman-at-Large in his home community of Lincoln Park, for the past eight years. He has been a mentor for the NJ Department of Education State Certification Program, and serves as an Adjunct Professor in the Graduate School of Education at Montclair State University, where he teaches accounting, audit & report, school plant maintenance & operations and school finance.

Lou earned a bachelor's degree in International Business and Business Administration from Ramapo College of NJ, and an MBA in Finance from the Christos M. Cotsakos College of Business at William Paterson University.

He has authored several journal articles, including "The Perceived Value of Mentoring: Empirical Development of a Five-Factor Framework", which was published in the Journal of Organizational Culture, Communications and Conflict and presented on Financing Public Education in America at the prestigious Oxford Roundtable in Oxford, England.

Lou currently writes a blog, "The Business of Education", to promote the "value-add" of School Business Administrators in Education.

Susan F. Young, RSBA

President Elect



Susan Young is serving as President Elect for the 2016-2017 school year.

Susan joined the Morris County Vocational School District as Business Administrator and Board Secretary in July 2010, but her career as a BA goes back more than 15 years to Netcong School District. From

there, Susan joined Morris School District as an Assistant BA/Assistant Board Secretary in January 2001; she became the BA/Board Secretary in January 2003.

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Susan's career includes both private industry and the non-profit sector. From October 1995, until September 1998, she was the Director of Strategic Planning and Chief Financial Officer for the Waterloo Foundation for the Arts, where she is most proud of coordinating, managing and directing the financial turnaround of the historic village and performing arts venue. She began her professional career as a Federal Tax Accountant and Assistant Vice President Corporate Audit at Beneficial Management Corporation.

Susan earned a BS in Accounting from Montclair State College and an MBA in Finance from Fairleigh Dickinson University. A Registered School Business Administrator, a Certified Public Accountant, and a Certified Fraud Examiner, Susan became a Certified Administrator of School Finance and Operations in 2014.

In addition to being a member of NJASBO, Susan has held several positions of authority with the Morris County Association of School Business Administrators, including President, Past President, Treasurer and Secretary. She is a member of the Morris Essex Insurance Group, where she is a Trustee, and the Association of Certified Fraud Examiners.

Susan lives in Ledgewood, NJ, and enjoys spending time with her children and granddaughter along with traveling, biking and water sports.

Matthew A. Clarke **First Vice President**



For the 2016-2017 school year, Matthew A. Clarke is serving as NJASBO First Vice President.

Matt has been in school business administration for more than 20 years. He has served as the Business Administrator/Board Secretary for the Springfield Board of Education since November 2002. Prior to this, he was the Assistant Superintendent for Finance and

Business Operations for the Owensboro Public Schools in Kentucky from 1999 until 2002. He began his career in school administration with the Scotch Plains Fanwood Board of Education in 1993, as the Assistant BA; he became the Business Administrator/Board Secretary in 1997.

Before becoming a school business administrator, Matt spent five years in the private sector as a Mortgage Service Representative and an Assistant Vice President at Haven Savings Bank.

In addition to being a member of NJASBO's Board of Trustees, Matt has been a member of numerous committees including Legislative Network, Technology, Specifications & Purchasing, and Budget/Finance. He has been a recipient of NJASBO's Above & Beyond Award. Matt has held several leadership positions with the Union County Association of School Business Officials, including two terms each as Secretary, Vice President and President; he also is a member of ASBO International.

Matt received his BA from Lycoming College. He has held a New Jersey School Business Administrator Certificate since 1998, and is a New Jersey Qualified Purchasing Agent.

Matt and wife Gayle have been married for 26 years and have three children, Samantha, Wyatt and Tabitha.

Diane S. Fox, CPA **Second Vice President**



Diane is serving as Second Vice President for the 2016-2017 school year.

Diane has been the Business Administrator/Board Secretary for Middle Township Board of Education since June 2012. But this is not her first time in Middle Township. Earlier in her career, Diane served as the Fiscal Officer for the District from 2000 to 2004.

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Prior to joining Middle Township, she spent eight years (2004 – 2012) with the Cape May County Special Services School District, where she originally was the Assistant Business Administrator responsible for performing all of the Business Administrator duties for the West Cape May Board of Education. After three years, Diane became the Business Administrator/Board Secretary for the District.

Diane's career also includes private industry as well as education. She spent 11 years as a managing partner with Adams, Fox & Company, P.C. (formerly Robert H. Adams, CPA). Diane also

spent three years at Atlantic Electric (now Conectiv) in accounts payable and plan accounting. Additionally, Diane spent three summers (1992, 1993, and 1994) as the general manager of the Summer Place Restaurant, where she was responsible for personnel management, ordering product, and all aspects of bookkeeping and internal control.

In addition to being a trustee for NJASBO and President of the Cape May County ASBO, Diane also is a member of ASBO International, NJSCPA, and AICPA.

Diane lives in Cape May Court House.

BEHIND THE BA – MARJORIE WORKMAN

Gloucester County Special Services and Vocational-Technical School Districts

Marjorie once attended the Gloucester County Institute of Technology, a school in the district where she is a BA, to take evening classes for Welding, Machine Trades and Sheet Metal Layout. How many BAs can say that? Like a lot of other BAs, Marjorie didn't start out thinking her career would be in education! She actually was looking toward the chemical industry for her first job. After being a stay-at-home Mom for a few years, she entered the world of finance and the rest, as they say, is history!

But there is more to Marjorie than finance. She is an engaged and excited grandmother to an almost 2-year-old grandson, and a loving daughter to her nearly 90-year-old mother. Plus, Marjorie takes every chance she can get to work at an orphanage in Honduras with other members of her church.

As with so many of NJASBO's BAs, there's a lot more to Marjorie than spreadsheets, equipment acquisitions and board meetings!

Here's Marjorie!



Did you have another career before becoming a BA?

I had several careers before starting my career as a BA. I considered being a Chemical Operator for a large international chemical company as my first "adult job." I gave that position up to become a stay-at-home mom while my two daughters were young. When they entered first- and third-grade, I went to work as an auditor for a large CPA firm. After several years in auditing, a client reached out to me to become an Investment Accounting Manager.

Then, in 1996, I joined the New Jersey Department of Education where I worked in Finance. There I had the opportunity to work with wonderful educational and financial leaders. I was also able to speak with numerous BAs from around the state and learn about their success and challenges.

How long have you been a BA?

I've been a BA for 16 years. I have been with

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BEHIND THE BA – MARJORIE WORKMAN *continued from page 5*

Gloucester County Special Services and Vocational-Technical School Districts for 11 years. But people may not know how far back my history with the Gloucester County Institute of Technology (GCIT) goes. When I was in my late teens, I attended GCIT post-secondary evening classes for Welding, Machine Trades and Sheet Metal Layout.

How did you come to be in Gloucester County?

In the early 1990s, Cathy Nolan was the controller at one of my audit clients and she left to go work for Camden City Schools. I talked to Cathy about her new position and I thought it sounded like an interesting job. I applied to NJDOE for a Certificate of Eligibility as an SBA and went on a couple of interviews. It didn't take me long to realize that the scope of the jobs were far broader than I imagined and that I needed to learn a lot more before I could become an effective SBA.

What do you think is the major difference between being a BA for a vocational-technical or special services district and a K-12 District?

I believe the biggest difference between being a BA for a vocational-technical or a special services district and a K-12 district is the unpredictability of enrollment/revenues. The problem in Gloucester County is less significant for the vo-tech, because we have more applicants than we have seats available; but on the Special Services side, we make budgetary and employment decisions long before we know how many students will be enrolled. This is becoming a more pronounced problem as funds are getting tighter and more school districts are making the extra effort to educate their more involved special needs students in the home districts.

What's the best piece of advice you have received about being a BA?

The best piece of advice about being a BA that I received was to become familiar with the law and

Administrative Code. Doing so goes a long way for keeping one out of trouble.

What advice would you give new BAs?

I would tell all new BAs that when you're not sure about something, ASK! So many of our colleagues have a wealth of knowledge and experience and they are happy to assist new BAs.

Who are/were your mentors?

Pat Austin was my first boss at NJDOE Finance and she taught me about so many aspects of New Jersey education and school finance. I continue to reach out to her for guidance and perspective. My official mentor was the late John (Santa) Amato. He was as kind and generous in sharing his knowledge and experience as his name implies.

Are you involved in any non-profit organizations or community groups?

I am involved with my church. I take every opportunity I can get to accompany a group of members who spend time at an orphanage in Honduras, where we make facilities repairs and work with the children. It is an amazing experience and does so much to help me refocus on what in life is truly important.

Do you like to cook? If so, what's your favorite thing to cook...or eat?

I'm not an enthusiastic cook, but living in the midst of South Jersey's garden spot, I love the fresh fruits and vegetables that are available to us.

A few years after reading a *Philadelphia Magazine* article on its 50 favorite area restaurants, my husband and I decided to treat it as a challenge. We're up to 43, however, the list keeps changing and the challenge lives on.

What do you like to do when you are not working?

I am blessed to be a member of the "sandwich generation," so I enjoy spending as much time as

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BEHIND THE BA – MARJORIE WORKMAN *continued from page 6*

I can with my family – from my almost 90-year-old mother to my almost 2-year-old grandson.

What do you find most valuable about NJASBO?

I find the ability to reach out to other ASBO

members as the most valuable aspect of the NJASBO organization. Most of the time, I reach out to others for guidance by taking advantage of their experience. Other times it is just for a fun “Can you top this?” session. It helps to know that we are not alone in all of this.

THE DEMISE OF SCHOOL FUNDING FORMULAS

By John F. Donahue



School funding formulas begin with wonderful goals and objectives to provide equitable funding to all school districts based upon their respective enrollments and the special needs of their student population. The demise of most funding formulas is the

lack of economic support. The Comprehensive Educational Improvement and Financing Act (CEIFA) and the current School Funding Reform Act (SFRA) are perfect examples.

We must recognize that a school funding formula comes in the form of law and that law needs the general support of legislators to get passed. Typically, new funding formulas, such as the SFRA, provide hold harmless aid (adjustment aid) to districts that otherwise would experience a reduction in school aid due mainly to reduced enrollments. No legislator will support a funding law when his/her constituent school districts would see a reduction in state school aid even if their enrollments do not justify the aid they currently receive. These are funds that come off the top of available school aid.

On the other end of the funding spectrum are districts that are entitled to significant increases in school aid by virtue of enrollment growth. Unfortunately, if the state provided these districts their full entitlements, there would be little left for all remaining districts. The SFRA promised these districts they would receive 10 percent or more school aid increases over the next five years until they reached their full funding entitlements.

The SFRA was implemented in 2009, and everyone generally was happy. The new funding law held districts harmless so there was no loss of state school aid for these districts. The funding formula acknowledged that many districts deserved significant entitlement increases and promised full payment over the course of five years. And everyone else received a small increase in school aid, which was much appreciated after a number of years of flat school aid and increased local tax support.

Typically what happens is that economic forces prevent the state from fully funding its school aid formula; this often happens after one year of implementation. NJ School districts generally experienced “flat” funding from 2010 to the present. Hold harmless districts still received “adjustment aid”, and those districts entitled to much greater school aid increases received only one installment of their promised entitlements. They will never catch up!

After more than five years of relatively flat funding, the factors that drive state aid, namely enrollment and local ability to pay, undergo further change; we see school districts currently being funded based on the demographics of five years ago. This is evident when the Department of Education publishes data illustrating district entitlements under the SFRA (published as “For Information Only”) and what their actual funding notices for the next school year actually provide.

The State is between the proverbial rock (the economy) and a hard place (rising property taxes). It can't afford to fund formula and it can't afford to fix it. So we freeze funding in place and districts are generally forced, in the absence of increased state aid, to cover normal inflationary increases

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SCHOOL FUNDING FORMULAS

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with a local tax levy, or reduce educational and/or operational costs. This is evident when you read current news articles about the adoption of school budgets by local boards of education for the 2016-17 school year. The problem is particularly aggravated by current tax levy limits on school budgets.

The 2% Tax Levy Cap

The table below illustrates, in the absence of increased state support, the impact of New Jersey's tax levy caps on annual school spending.

District	Allowable Budget	Effective Tax Levy	Increase	Increase
District A	\$10,000,000	\$9,000,000	\$180,000	1.8%
District B	\$10,000,000	\$2,000,000	\$ 40,000	0.4%

As can easily be seen in this example, school district A obviously is a wealthy district by virtue of its tax levy providing 90 percent of the resources needed to support the local school budget. But even at that, the overall allowable spending increase is only 1.8 percent, as no increase is permitted for the remaining portion of the budget. Although we must be respectful of these limits, we must at the same time acknowledge that many costs within a school operation have little respect for these limits. Salaries, benefits, tuition, and the needs of special populations are encroaching upon the resources of regular education.

District B is most alarming and in need of our utmost attention. In this example, the tax levy only represents 20 percent of budgetary resources. The State of New Jersey recognizes this district's limited level of local resources and provides more than 80 percent of its budgetary needs. But the

kick in the head comes when we apply the same tax levy limits to our poorest communities. As illustrated, District B's allowable 2 percent levy increase amounts to only \$40,000 or just 0.4 percent.

The ability of local school districts to continue with quality educational programs under the current 2 percent tax levy limit is made more difficult, if not impossible, by the requirement that a district's annual capital needs be addressed within this limit.

If salaries, health care, special needs programs, pension costs, and now a districts' capital needs increase annually in excess of 2 percent, school districts will have increasing difficulty in maintaining current programs. The current tax levy cap does provide limited adjustments (banked cap, enrollment, health care) to address certain inflationary costs, provided that local boards of education are willing to adopt budgets in excess of their limits. These mechanisms are limited and many districts have, or will soon, exhaust their ability to employ these adjustments.

Current resources (state school aid and local tax support) will not and cannot continue to support the level of educational programs that New Jersey now enjoys in the absence of positive economic change.

NJASBO 54TH ANNUAL CONFERENCE

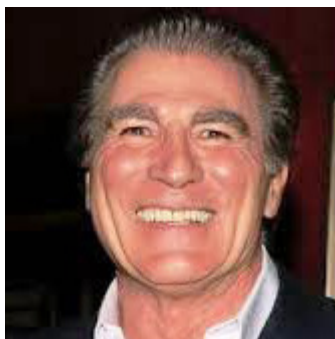
We get even better with age, and so does our Keynote speaker, former Philadelphia Eagle, the “Invincible” Vince Papale. Don’t miss Vince or the NJASBO 54th Annual Conference, June 8 – 10, 2016, at the Borgata Hotel in Atlantic City.

We’ll actually kick-off the conference with registration from 6:00 p.m. to 8:00 p.m. on Tuesday, June 7, and with a welcome reception that begins at 7:00 p.m. You won’t want to miss a minute, so make sure you register and secure your hotel room online by going to the NJASBO website and clicking on the [Conference Information Link](#). The Borgata will hold open the NJASBO block of rooms until May 9, 2016.

As always, our kick-off luncheon on Wednesday at 11:45 a.m. will be a major highlight. We will have entertainment from the Summit School District Chamber Choir and the announcements of our Distinguished Service Award Recipients, our SBA of the Year, and the Associate Business Member of the Year Award. The luncheon also will include the induction of the officers for the 2016-2017 school year, and incoming President Teri Week’s address.

Then, you won’t want to miss Wednesday evening’s reception and entertainment – Dueling Pianos! Thanks to Teri Weeks and Susan Young, donations raised by Dueling Pianos will be donated to Little Kids Rock, on behalf of NJASBO. Little Kids Rock, based in Verona, NJ, is a national nonprofit that is dedicated to revitalizing music education in public schools. The organization partners with school districts to train public school teachers to run its innovative Modern Band curriculum and donates all of the accompanying instruments and resources necessary to teach popular music. What began as a single after-school guitar class has since exploded into a national movement that is bringing free, weekly music lessons to more than 200,000 public school children due to the efforts of more than 1,500 teachers in 29 cities nationwide. To date, Little Kids Rock has served more than 400,000 students.

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54TH ANNUAL CONFERENCE

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You can see the schedule on our [website](#). There are more than 20 clinics that will be offered beginning at 9:00 a.m. on Wednesday and Thursday; ending at 4:00 p.m. each day.

But whatever you do, don't miss Friday!

Fabulous Friday

Fabulous Friday will kick-off with the Women's Leadership Breakfast. Dr. Bari Erlichson, NJDOE chief performance officer/assistant commissioner of data, research, evaluation and reporting will be our guest speaker. Dr. Erlichson has held numerous titles and roles, most recently as Assistant Commissioner leading the state's efforts to implement the PARCC assessments and establish a robust, longitudinal data system. Prior to joining the department, Erlichson was a classroom teacher in Plainfield and a professor at Rutgers. She has written extensively about topics of interest to educators in New Jersey, such as school funding, school facilities, and the implementation of the Abbott decision.

Then, don't miss "Keeping Children Safe; One School at a Time Findings and Best Practices." Ben Castillo, NJDOE Director, Office of School Preparedness and Emergency Planning will present common measures to promote school-wide safety practices to heighten school security postures. Castillo is a retired New Jersey State Police officer. We never want anyone to need this information, but we know how critically important it is for everyone to be prepared.

We'll close out Fabulous Friday, and the conference, with our brunch and the Keynote from Vince Papale. His "Educate Yourself Into the Endzone" will have you believing – just like the young Papale did – that you can do anything! Vince skillfully weaves his amazing story – shared by Disney in the movie "Invincible" – with a blend of humor and passion. He'll share his playbook for success, demonstrating how education is key.

Hurry, book your room and get your registration in now! Don't miss a minute of the NJASBO 54th Annual Conference!

ANNUAL CONFERENCE CLINICS

ALTHOUGH WE CAN'T LIST ALL OF THE TOPICS HERE, WE'VE SHARED A FEW TO PEAK YOUR INTEREST:

Policy and Legal Update

The Big "80" Facility Compliance Issues

Residency and Homeless Issues

DRTRS Transportation Reports

Mastering Your Presentation Skills

Engaging Your Community
Through Strategic Planning

2 Google Apps – An Introduction
and Intermediate Users

3 Programs on Green Purchasing
(Green Purchasing QPA credits are offered)

School Security: Looking Inward –
View from a District Security Officer

Developing a Meaningful SOP

Enhancing Your Financial Management Skills

Farm to School in New Jersey –
Digging Into the Details

Pension Update

The BA's Contract – What Can I Ask For?



AN ALTERNATIVE APPROACH TO STUDENT ACCIDENT INSURANCE

By Frank Ceurvels



In recent years, our district has seen the premium for student accident insurance skyrocket. We are a regional district comprising two high schools that offer a multitude of sports and activities for our students, and have a high level of exposure in this arena.

I am a firm believer that one of the primary reasons for the skyrocketing premiums was due to a change in the health insurance plans of the parents of our students. Our district is fortunate in that the vast majority of our students do have medical insurance, but the co-pays and deductibles for most private sector plans also have increased significantly over the years. As we know, student accident insurance only kicks in as a supplement to, or in the absence of, primary insurance. As those co-pays and out-of-pocket maximums increased, so did our exposure.

When faced with a 40 percent insurance renewal, the district took a stance and implemented some fundamental changes to our policy. Initially, student accident insurance was brought to our marketplace as a way to cover those nuisance “no fault” claims. But more important, it also provided coverage for a potentially catastrophic accident where there was no liability on behalf of the district. Let’s face it, sometimes accidents happen. Student accident insurance isn’t compulsory and many districts have eliminated it because of the aforementioned cost increases and ever-tightening budget constraints.

Our district was concerned that not providing coverage for a potentially catastrophic “no fault” claim would severely negatively impact the family of a student who could be affected. We tried to balance that concern against turning into the pseudo-medical insurer for those families who had increased limits in their private policies.

In the end, we decided to provide a policy that offered a compromise in both areas. We implemented a plan with a \$1,000 deductible and 20 percent co-pay. Often, you can negotiate a cap on the 20 percent co-pay to insulate the parents from a truly catastrophic claim.

At first, the new policy was met with great resistance by parents who previously may have had a claim paid at 100 percent. We ultimately held the line and explained to parents that we weren’t in the medical insurance business and could no longer justify using taxpayer dollars to fund “no fault” claims with no cost to the parents. Claims that involve negligence on behalf of the district are submitted to our General Liability carrier and can be funded at 100 percent, if warranted, by the insurer.

The plan has been in place for four years and the results have been positive – savings and premiums have stabilized, while ensuring we were protected for a potentially catastrophic “no fault” accident. The vast majority of complaints have stopped.

I would recommend taking a look at this type of option to anyone who has been faced with spiraling athletic insurance increases and is considering eliminating it from their budget.

Frank Ceurvels is the Business Administrator/ Board Secretary for the Ramapo Indian Hills Regional High School District and former President of NJASBO. Ceurvels can be reached at (201) 416-8100.