PCR Educator

2026 ANNUAL REPORT

# State of School *Operations*

How independent K-12 schools, colleges, and specialty institutions run admissions, finance, and student records, and what the next operating model asks of them.

Student information system, ERP, and CRM for private and independent schools.

99.987% uptime · 0 security breaches · Since 1989 · Built and supported in the U.S.

Issued November 2026
PCR Educator, Inc.

WHAT IS INSIDE

# Six questions a school answers *every August.*


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ABOUT THIS REPORT

## What it draws on, and what it does not

This report has two kinds of evidence, and it labels which is which on every page.

- **Published sector research.** Figures from NAIS, SAIS, and CoSN. Each one is named where it appears and listed in full on page 15, with the date it was read.
- **PCR Educator's own operating record.** What we see across more than 500 institutions we have run software for since 1989: implementation timelines and platform availability. Where a number is ours, the page says so.

It is not a new primary survey of the sector, and no figure in it is presented as one. Where the research we would want does not exist in public, this report says that plainly rather than estimating. Several of the most useful numbers for a school are ones only that school can pull, so each section ends with the measurement to run locally.

> HOW TO USE IT
>
> Sections 1 and 4 are for a board or finance committee conversation. Sections 2 and 5 are written to be lifted into an RFP or a vendor evaluation, whoever you end up buying from. Section 3 is a diagnostic you can run in an afternoon.

IN BRIEF

# Enrollment held steady. The *operating load did not.*

Independent school enrollment has been stable for seven years. Over the same period the money behind each enrolled family has changed a great deal, and that is where the operating pressure of 2026 sits.

| *7 yrs* | *3.9×* | *24%* |
|---|---|---|
| INDEPENDENT SCHOOL ENROLLMENT STABLE, NAIS RESEARCH | GROWTH IN TOTAL AID DOLLARS AT SAIS SCHOOLS, 2004 TO 2024 | OF TECHNOLOGY LEADERS HAVE NO PROCESS TO ASSESS INTEROPERABILITY |

Sources: NAIS research via K-12 Dive, June 2026; SAIS FastStats, 2004 to 2024; CoSN U.S. State of EdTech 2026 (n=607 district technology leaders). Full citations on page 15.

## The four findings

01 **The growth is in the money, not the roster.**
At SAIS member schools, tuition roughly doubled between 2004 and 2024 while total financial aid dollars rose almost four-fold. Enrollment moved very little. Every award, plan, and exception behind those dollars is a record that several offices have to agree on.

02 **Buying has become a test of interoperability, unevenly applied.**
Where technology leaders have a procurement process, interoperability is now in it. Roughly a quarter have no established way to assess it at all, which is the single cheapest gap on this list to close.

03 **Consolidation is judged by the record, not the login.**
A single sign-on across several databases still leaves the reconciliation in place. The test that predicts staff time is how many systems hold a version of one family, and which one wins when they disagree.

04 **Regional and national cohorts run different shapes.**
SAIS schools carry enrollment of 600 to 650 against the NAIS median of 350 to 380, at lower tuition. Per-student operating discipline matters more in the first group, and benchmarks drawn from the second will flatter or alarm you for the wrong reasons.

THE MEASUREMENT TO TAKE FIRST

**Count the systems that hold a family.**

Pick one enrolled family with financial aid and a payment plan. Write down every system that stores a fact about them: inquiry record, student record, aid decision, billing schedule, parent portal, communications list, giving history. The count, and the number of those that are updated by hand, is the most honest measure of your operating model.

SECTION 01

# Where the work *actually grew.*

The sector's headline numbers suggest seven years of stability. The operating numbers underneath them tell a different story, and it is a story about complexity rather than volume.

## Enrollment has been the steady part

NAIS research released in spring 2026 reports that enrollment at independent schools has been stable over the past seven years. Median enrollment dipped from 391 to 378 in the first pandemic year and then recovered. Across its membership of nearly 1,700 schools, NAIS counts close to 632,000 students.

NAIS research, spring 2026, reported in K-12 Dive, 3 June 2026.

## Affordability is where the load compounded

The twenty-year series SAIS publishes for its member schools is the clearest picture available of what changed. Between 2004 and 2024, tuition at SAIS schools rose from $10,854 to $24,000. Over the same period, total financial aid at those schools rose from $405,396 to $1.59 million.

Tuition roughly doubled. Aid dollars grew close to four-fold. Enrollment stayed in a band of 600 to 650 students. The number of families did not change much, and the money moving behind them changed a great deal. The series reports dollars and does not count awards.

| SAIS MEMBER SCHOOLS | 2004 | 2024 | DIRECTION |
|---|---|---|---|
| Tuition | $10,854 | $24,000 | Roughly 2.2× |
| Total financial aid | $405,396 | $1.59M | Roughly 3.9× |
| Net tuition revenue | $5.4M | Over $12M | Roughly 2.2× |
| Enrollment | 600 to 650 throughout | | Flat |

SAIS FastStats, Tuition & Affordability in Independent Schools, series 2004 to 2024. NAIS median financial aid per student was $19,589, adjusted for inflation to 2025-26 (NAIS research, spring 2026).

## What that does to an operating day

A tuition increase is one number in one system. An aid award is a decision with a dependency chain: an application, a determination, a letter, a contract, a payment schedule, a general ledger entry, a renewal next year, and a conversation with a family if any of those disagree. Run almost four times the aid dollars through that chain and the staff hours tend to move even when the roster does not.

This is why schools that feel busier than their enrollment suggests are usually right. The work grew where the money got more complicated.

## The question the 2026 operating model has to answer

How many systems must agree before one family's record is correct, and what happens when they do not.

Every school has an answer already, whether or not anyone has written it down. In our experience the answer includes at least one spreadsheet, one export, and one person who knows which version to trust. Those three things are the operating model, and they are usually invisible in a budget.

> **WORTH KNOWING BEFORE A BUDGET CYCLE**
>
> Reconciliation work shows up in salary lines, not software lines. A school comparing platform costs without also costing the hours spent making systems agree is comparing two of the three numbers that matter.

## Run this at your own school

01 **Days to close the month in the business office**

Measure from the last day of the month to the day the statements are considered final. Then ask how much of that gap is waiting on data from another system.

02 **Hours per aid cycle spent outside the system of record**

Count the hours in spreadsheets, re-keying, and email during one award cycle. Aid dollars grew almost four-fold; this shows what that did to your hours.

03 **Re-enrollment cycle time**

From the day contracts go out to the day the roster is firm enough to staff and schedule against. In our experience, much of this is clerical rather than decisional.

04 **Number of hands a new family passes through**

Inquiry to first day of school. Each handoff is a place a record can diverge, and a family feels every one of them.

None of these four require a vendor, a consultant, or a purchase. They are the baseline any serious operations conversation needs, and a school that has them is in a stronger negotiating position with every provider it talks to, including this one.

SECTION 02

# What procurement *now tests for.*

The buying question has moved. It used to be which system does the most. It is now which systems will still agree with each other in three years.

## What the data shows

The most recent instrument on this subject is CoSN's U.S. State of EdTech 2026, fielded from 14 January to 1 March 2026 with 607 district technology leaders, at a reported margin of error of 4%. It surveys public districts rather than independent schools, so read it as the closest available comparison and not as a mirror.

| INTEROPERABILITY IN THE BUYING PROCESS | SHARE OF TECHNOLOGY LEADERS |
|---|---|
| Require vendors to provide interoperability information | 46% |
| Include interoperability requirements in RFPs | 43% |
| Include interoperability in the purchasing evaluation rubric | 39% |
| Find assessing interoperability difficult | 24% |
| Have no established purchasing process for assessing it | 24% |

CoSN, U.S. State of EdTech 2026 (n=607 U.S. district education technology leaders; fielded 14 Jan to 1 Mar 2026; MoE 4% at 95% confidence).

Two readings are available and both are useful. Where a process exists, interoperability is now inside it. And roughly a quarter of leaders have no process for the thing most likely to determine what the purchase costs to operate.

## What this means for an independent school

CoSN reports that among the smallest districts surveyed, those under 1,750 students, 78% run on one to three IT staff. With NAIS median enrollment near 378, most independent schools sit inside that band. No comparable public figure exists for independent schools, so count your own: how many people carry technology, and what else each of them carries.

That has a practical consequence. A school with one to three technology staff has little room to absorb an integration project, so the number of integrations a purchase creates belongs in the evaluation.

## Five questions to put in an evaluation, whoever you buy from

These are written to be copied into an RFP or an evaluation rubric. They are deliberately answerable in writing, which is the point: anything a vendor will not put in writing before a purchase order is a cost you are accepting without pricing it.

01 **Which record wins?**

When admissions, finance, and the registrar hold different values for the same family, name the system of record and the rule that resolves the conflict. A vendor that answers "they sync" has not answered the question.

02 **How many integrations will we own after go-live?**

Ask for the count, the direction of each sync, its frequency, and who fixes it when it fails at 7am on a Monday in August. Every integration is a second system to maintain, whoever built it.

03 **What does the implementation cost, as a fixed number?**

Request a fixed quote and a written implementation plan before a purchase order, including data migration scope. Then ask reference schools what their implementation cost against the plan.

04 **What happens to support after go-live?**

Ask who the named contact is in year two, what the escalation path is, and what the renewal terms are. Reference calls are the place to verify this, not the proposal.

05 **What can we get out, and in what format?**

Your data should leave as easily as it arrives. Ask for the export formats, the completeness of the export, and whether it includes historical records and documents rather than current-year rows.

> **A NOTE ON REFERENCE CALLS**
>
> Ask for a school of your size in your region that went live in the last eighteen months, and ask that school two questions: what the implementation cost against plan, and what changed about support once implementation ended. Both answers are difficult to get from any other source.

SECTION 03

# One record, *not one login.*

Consolidation is the most common word in this category and the least precisely used. There is a test that separates the versions of it that save staff time from the versions that move the work somewhere else.

## Three things sold as one platform

PATTERN A

### One portal

A shared sign-on and a shared menu over several databases. Families see one door. Staff still reconcile, because the records underneath remain separate.

PATTERN B

### One suite

Modules from one vendor, often acquired separately, joined by syncs. Better than separate vendors. The integration count is not zero, and it is rarely published.

PATTERN C

### One record

A single database where admissions, academics, finance, and advancement read and write the same family. Nothing to reconcile, because nothing was duplicated.

All three are legitimate architectures and all three are described with the same vocabulary in a sales process. The difference shows up in the second year, in the hours a business office spends making August agree with September.

## Where PCR Educator sits, and what we see

PCR Educator is built as Pattern C: admissions, academics, finance, and advancement in one system, where every department sees the same students, the same families, and the same truth. We have run that architecture for more than 500 institutions since 1989, at 99.987% uptime and zero security breaches.

PCR Educator platform record. These are our own operating figures, not sector research.

| *500+* | *0* | *99.987%* |
|---|---|---|
| INSTITUTIONS RUN ON PCR EDUCATOR | SECURITY BREACHES | PLATFORM UPTIME |

A single record matters to admissions as much as to IT, because admissions speed is a data question. A family that has to be re-entered to be followed up on gets followed up on later.

## The afternoon diagnostic

This takes about two hours and needs no vendor involvement. Run it before any evaluation so that you are measuring your own operating model rather than a demonstration of someone else's.

01 **Choose one family and trace them end to end**

An enrolled family with financial aid, a payment plan, and a sibling. List every system holding a fact about them and who maintains each one.

02 **Change one fact and follow it**

A new mailing address, entered once. Note which systems update automatically, which update overnight, which need a person, and which are never updated at all until someone complains.

03 **Time one inquiry**

From the moment a form is submitted to the moment a human replies with something specific to that child. Measure it on a Friday afternoon in your busiest month, not on a Tuesday in October.

04 **Price the gap**

Take the hours from steps two and three, multiply by a loaded hourly rate, and annualize. That figure belongs next to every software quote you review.

WHAT THE DIAGNOSTIC USUALLY SURFACES

### The expensive problem is rarely the one on the agenda.

In PCR Educator's implementation work, schools begin these reviews expecting to discuss reporting, and most finish them discussing the handoff between admissions and finance, where the re-keying lives and where families notice first. Reporting is a symptom of the same cause: a report is only as fast as the agreement between the systems it reads.

If the diagnostic shows a single record and clean handoffs, the right conclusion is to leave your platform alone and spend the budget elsewhere. That is a real outcome of this exercise and it is worth more than a migration.

SECTION 04

# Two different *operating shapes.*

Benchmarks travel badly. A K-12 school measured against higher education metrics will look slow at things that do not matter to it, and a regional school measured against a national median will draw the wrong conclusion about its own pricing.

## Regional and national cohorts are not the same school

The clearest example in public data is the gap between SAIS member schools and the NAIS membership as a whole, over the same twenty-year window.

| 2024 UNLESS NOTED | SAIS MEMBER SCHOOLS | NAIS MEMBERSHIP |
|---|---|---|
| Enrollment | 600 to 650 | 350 to 380 |
| Tuition | $24,000 | $31,088 |
| Tuition, 2004 | $10,854 | $14,622 |
| Net tuition revenue | Over $12M | $9.8M |
| Net tuition revenue, 2004 | $5.4M | $4.7M |
| Total financial aid | $1.59M | Over $1.6M |

SAIS FastStats, Tuition & Affordability in Independent Schools, series 2004 to 2024, with the NAIS comparison as published in the same source. The source labels only NAIS enrollment as a median.

## What follows from that

- A SAIS school serves 1.6 to 1.9 times the students of the NAIS median at roughly three quarters of the tuition. Its revenue rests on scale and price together rather than price alone.
- Per-student operating cost discipline carries more weight in the regional cohort, because there is less tuition per student to absorb inefficiency.
- A school in the regional cohort that benchmarks its staffing or its technology spend against national medians can conclude it is underinvested when it is in fact differently shaped.
- Aid is close to parity in absolute dollars across both cohorts, so the regional school carries comparable aid dollars on lower tuition per student.

> **PRACTICAL IMPLICATION**
>
> When a vendor quotes per-student pricing, the regional cohort pays more in total for the same platform and has less tuition per student to pay it from. Ask for the total, in writing, for your actual enrollment, and ask what it does at 10% growth.

## Where higher education and specialty programs differ

K-12 operates on an annual cycle with a single enrollment event and a family as the billing unit. Higher education and specialty programs operate on terms, with a student as the billing unit, and with cycles that overlap. The operating consequences are specific.

| OPERATING CHARACTERISTIC | INDEPENDENT K-12 | HIGHER EDUCATION AND SPECIALTY |
|---|---|---|
| **Enrollment event** | One per year, plus attrition | Per term, continuous for some programs |
| **Billing unit** | Family, with siblings and plans | Student, per term or per course |
| **Record that drives revenue** | Re-enrollment contract | Registration and course load |
| **Aid administration** | Institutional, needs-based, annual | Institutional plus federal and state layers |
| **Compliance surface** | State reporting, accreditation | Accreditation, clinical and program requirements |
| **Peak operating load** | August and re-enrollment season | Every term start |

PCR Educator's characterization, drawn from our implementation work across both segments.

A platform that handles one shape well does not automatically handle the other. Ask every vendor which one the product was designed around and what the other one inherited.

*30 to 90 days*

TYPICAL GO-LIVE, ON A WRITTEN PLAN

*1989*

PCR EDUCATOR HAS BUILT SCHOOL SOFTWARE SINCE

PCR Educator implementation record.

For schools running both, a PK-12 program alongside a continuing education or summer operation, the integration question from section 2 becomes the whole question. Two cycles on two systems means reconciliation twice a year at the busiest possible moment.

SECTION 05

# What to require *before a PO.*

Implementation is where the published price and the real price separate. It is also the part of a purchase a school has the most leverage over, and the leverage expires the moment the purchase order is signed.

## The four commitments worth insisting on

01 **A fixed quote, not an estimate**

A number that does not move unless scope changes in writing. Ask what specifically would change it, and get the list. "Time and materials" on an implementation transfers the entire risk of the vendor's own estimating to the school.

02 **A written implementation plan before the purchase order**

Phases, dates, the school's obligations, and the named people on both sides. A vendor that will produce this only after a signature is telling you when their planning actually starts.

03 **Data migration owned by the vendor, start to finish**

Including historical records, documents, and giving history, not only current-year rows. Migration handed back to the school is the most common way a fixed price becomes a variable one, because the cost reappears as staff time.

04 **Transparent renewal terms at the outset**

The year-three and year-five price, the uplift mechanism, and what happens to the price if enrollment grows. A platform decision is a ten-year decision and should be priced as one.

## What PCR Educator commits to

A fixed-quote implementation with transparent renewal terms, an implementation plan in writing before a purchase order, data migration handled by our team, and a typical go-live in 30 to 90 days. We publish those commitments because they are the four a school cannot verify after the fact.

PCR Educator commercial terms.

## Integration is a recurring cost, so count it

Integrations are usually presented as a feature. Operationally they are a subscription: each one has a failure mode, an owner, a maintenance window, and a version that can break when either side updates.

- **Count them before signing.** Write down every sync the proposed architecture requires, in both directions, with its frequency.
- **Name an owner for each.** If the answer is the school's technology leader, add that to the operating cost.
- **Ask what breaks visibly.** A sync that fails loudly is an incident. A sync that fails quietly is a data quality problem discovered months later by a family.
- **Price the second year.** Implementation is a one-time line. Integration maintenance is not, and it is the line most often missing from a five-year comparison.

> THE ARITHMETIC THAT DECIDES THIS
>
> Two systems need one integration. Three need three. Five need ten. The reconciliation burden on a school grows faster than the number of products it buys, which is why consolidation pays off in staff hours before it pays off in licence fees.

## Migration is the moment to fix the record

A migration is the only time a school has permission to clean twenty years of data. Schools that treat it as a lift-and-shift carry their duplicates, their orphaned records, and their three versions of one alumna into the new system and then wonder why reporting did not improve.

Budget time for decisions rather than only for transfer: which duplicate survives, how far back document history comes, what happens to records nobody owns. These are institutional decisions, not technical ones, and they are better made deliberately during a migration than discovered accidentally afterwards.

SECTION 06

# Automation your *staff approves.*

Every provider in this category is now describing automation. The useful question is what record it acts on and who signs off before a family hears from it.

## Three questions for any automation claim

01 **What record does it act on?**

Automation over a single institutional record can follow up on an inquiry, flag a re-enrollment risk, or chase an incomplete aid file. Automation over a partial record produces confident messages based on half the facts, which is worse than no message.

02 **Who approves before it reaches a family?**

A school's relationship with its families is its principal asset. Approval should be a staff member's explicit action, not a configuration setting that someone turned on last year.

03 **What is logged?**

Every suggested action, every approval, every send, attributable and reviewable. Without that, nobody can answer a parent asking why they received something, or audit the system that sent it.

## How PCR Educator approaches it

PCR Educator carries each school's institutional memory, every student, family, and gift from first inquiry to lifelong giving, and acts on it with AI your staff approves. Educators lead, the platform executes, and growth compounds. The sequencing matters: the single record comes first, because automation is only as good as the record underneath it.

## The three things to do with this report

- **Take the four measurements in section 1** before your next budget cycle. They cost nothing and they change the conversation.
- **Lift the five questions in section 2** into your next evaluation, whoever you are evaluating.
- **Run the afternoon diagnostic in section 3.** If it shows a clean single record, spend the budget somewhere else this year.

### PCR Educator is the operating intelligence that grows schools.

If you want to compare what your diagnostic surfaced against what we see across more than 500 institutions, book thirty minutes and we will go through your four numbers rather than a product tour.

**calendly.com/mduhovich_pcreducator**

REFERENCES

# Sources, *in full.*

Every external figure in this report is listed below with the source and the date it was read. Figures attributed to PCR Educator are our own operating record and are labelled as such wherever they appear.

**SAIS, FastStats: Tuition & Affordability in Independent Schools**

Twenty-year series, 2004 to 2024, drawn from NAIS and SAIS school data. Source of the SAIS and NAIS tuition, enrollment, net tuition revenue, and financial aid figures in sections 1 and 4. The page labels only NAIS enrollment as a median and does not say whether dollar figures are adjusted for inflation. sais.org/resource/fast-stats-tuition-affordability/ Read 10 November 2026.

**NAIS, 2025-2026 State of the Independent School Sector**

Published 3 April 2026, drawing on the 2025-26 DASL collection year. Change-over-time analysis uses a cohort of schools reporting consistently from 2019-20 to 2025-26. Median per-student values, inflation-adjusted unless noted. The full figures sit behind NAIS membership or purchase. The NAIS figures in this report are taken from K-12 Dive's reporting of this research and from SAIS FastStats. nais.org/resource-center/resources/research/nais-research-2025-2026-state-of-the-independent-school-sector Read 10 November 2026.

**K-12 Dive, A snapshot of private school trends in 4 charts**

3 June 2026, reporting NAIS research released spring 2026. Source of the seven-year enrollment stability finding, the 391 to 378 median enrollment movement, the nearly 1,700 member schools and nearly 632,000 students, and median financial aid of $19,589 per student adjusted to 2025-26. k12dive.com/news/a-snapshot-of-private-school-trends-in-4-charts/821686/ Read 10 November 2026.

**CoSN, U.S. State of EdTech 2026**

Published May 2026. Survey of 607 U.S. district education technology leaders, fielded 14 January to 1 March 2026, margin of error 4% at 95% confidence. Source of every interoperability and IT staffing figure in section 2. Surveys public districts, not independent schools, and is cited in this report as the closest available comparison. cosn.org/wp-content/uploads/2026/05/U.S.-State-of-EdTech-2026.pdf Read 10 November 2026.

**PCR Educator operating record**

More than 500 institutions since 1989. 99.987% uptime. Zero security breaches. Fixed-quote implementation with a typical go-live in 30 to 90 days. PCR Educator, Inc. platform and implementation data.

Where this report describes an operating pattern without a citation, it is PCR Educator's characterization based on implementation work across both segments. No figure in this report is derived from a primary survey conducted for it. Nothing here describes or evaluates any named competitor's product.

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