

— THE FY27 MARGIN ILLUSION

Per-pupil tuition is up 3.8%. Your margin can *still disappear*.

Same school, three years, zero mistakes.



\$20,663

FY27 PER-PUPIL TUITION, NYSED

Why the increase isn't enough. Charter revenue reprices once a year, in public, in one number: enrollment times tuition. Costs reprice all year, quietly, across a dozen line items. When costs grow faster than that one number, the gap compounds: revenue rises about 3.4% a year, costs about 4.3%, and a fully enrolled school with zero mistakes slides from surplus into deficit.

WHAT THE GAP COSTS

\$207K

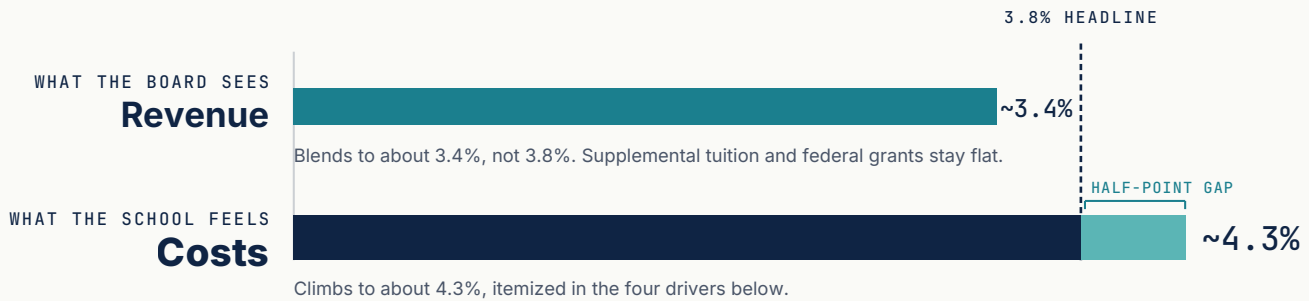
COST OF A 10-STUDENT MISS

Lose ten students and \$207K of tuition is gone, before any cost comes out.

~71%

PEOPLE SHARE OF THE BUDGET

Salaries, health, and pensions are 71% of spend, so the fastest-rising costs are the hardest to cut.



A half-point gap. On an \$18M budget, that is roughly **\$90,000 to \$120,000*** of margin erosion every year, and it compounds. Nobody votes on it. It just arrives.

WHY THE COST SIDE RUNS FASTER

- Salary steps** +3 to 4%
The biggest line, near 60% of the budget. Staff slide up the pay grid every year, no raise announced.
- Health renewals** +5 to 9%
Under a tenth of spending, but repricing hard: New York approved a 13% average small-group increase for 2026.
- Pension (TRS/ERS, Tier 6)** drifting up
A small slice, set in Albany. Employer rates run 10 to 16% of covered payroll.
- Special education** +8 to 15%
Small dollars, but they arrive mid-year by law, budgeted or not.

WHAT TO DO ABOUT IT

- 01 Put both speeds in front of the board.**
Most budgets show the 3.8% headline and stop. A blended cost-growth number next to it changes the whole conversation.
- 02 Instrument the gap monthly.**
Variance tracking that catches the erosion in October, not at next November's audit, when there is still a year to react.

That monthly instrumentation is the work we do. EduCents builds AI-powered budget and variance tracking on the systems you already run, QuickBooks, Sage Intacct, and Google Workspace. Every engagement follows one path: **AUDIT, AUTOMATE, ACCELERATE.**



EduCents
SMARTER FINANCE FOR STRONGER SCHOOLS

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BOOK A 15-MINUTE CALL

FY27 BUDGETS LOCK JUNE 30

* Illustrative model: a 700-student, \$18M NYC charter school; assumptions adjustable per school. The \$90,000 to \$120,000 figure weighs cost growth of 4.3% to 4.5% against the 3.8% tuition increase; the three-year picture blends all revenue (~3.4%), widening the yearly gap to about \$165,000. FY27 NYC basic tuition \$20,663, source NYSED.