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<u>S&P: U.S. Independent Schools' Fiscal 2018 Median Ratios</u> <u>Are Steady, With A Stable Sector Outlook For 2019</u>

S&P Global Ratings' outlook for the U.S. kindergarten through 12th grade (K-12) independent school sector is stable. The outlook reflects healthy financial and enterprise profiles for our rated schools – with steady enrollment and demand, proactive management oversight, good revenue diversity, and growing resources, building upon healthy market returns and solid fundraising efforts.

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