

Everything You Need to Know About Risk, You Learned in Kindergarten



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As I prepare for my daughter's eighth grade graduation this week, I feel nostalgic for the days when she began her academic career as an energetic tow-headed little Kindergartener. I remember her coming home wide-eyed and excited to tell me all of the things she was learning at school. There were as many 'life lessons' learned as there were academic lessons. If you think about it, many of the lessons we learn in our first year of school directly relate to risk. Here are a few of my favorites...

- **Risk is everywhere.** Even a gently sloping playground slide can be risky. A damp surface could make the ride faster than anticipated and a shove from a mischievous classmate could send you airborne. Sizing up risk is a skill we begin to develop very early in life. But children quickly realize that risk is everywhere and they need lots of practice to get their risk assessment muscle in shape. When she was very young my daughter learned that going down the slide backwards was not worth the "risk."
- **Protect your sensitive parts.** Many children begin riding bikes and playing organized sports at age five and they quickly learn that helmets, shin guards and facemasks are necessary to protect the vulnerable parts of their bodies. In nonprofit organizations, we use risk management policies, staff training and volunteer screening protocols to protect the most vulnerable players in an organization, the people we serve.
- **The people who help you build the castle probably won't knock it down.** There is nothing more tempting to a young child than a tower of blocks carefully-constructed with painstaking effort by a nearby classmate who refuses to share the blocks. The offended child's brain screams, "Hiii-yaaaah!" Relief is only achieved by giving in and knocking down the tower! The lesson here is that if you include others in developing your risk management policies, they will be the least likely to resist them or to tear them down once they are in place.
- **We all make mistakes.** Most young children try so hard to please teachers, parents, coaches and other caregivers but it is inevitable that even with the best of intentions, they will make mistakes. Learning to say, "I'm sorry," and move on is an important skill. Even when organizations anticipate and plan for risk, mistakes are made. Long-serving employees, dedicated volunteers and enthusiastic participants are also human and they too will make mistakes. Strive to create a culture where people feel comfortable admitting mistakes (rather than hiding them) and prepare to regroup and recover when the inevitable mistakes are made.

Like Kindergarten, risk management is a discipline that offers innumerable opportunities to learn. And like the first year of school, important lessons sometimes come in surprising packages, in unfamiliar environments, and from our interactions with other people while at work or play.

Melanie Lockwood Herman is Executive Director of the Nonprofit Risk Management Center. She welcomes your ideas about any risk management topic, feedback on this article and questions about the Center's resources at Melanie@nonprofitrisk.org or 703.777.3504. The Center provides risk management tools and resources at www.nonprofitrisk.org/ and offers [consulting assistance](#) to organizations unwilling to leave their missions to chance.