

University of Massachusetts Systemwide ERM Program - Consequence Rating Scale

Rating	Operations	Financial	Legal/ Compliance	Workforce	Reputation	Life Safety
High	Serious disruption to operations AND/OR Significant or complete service failure AND/OR Significant impacts to more than two campuses	Loss of revenue (including state appropriation) or increase in expenses of greater than 5 percent or combination of both (est. greater than \$215M) AND/OR Need to use stabilization fund or line of credit AND/OR Impacts to all campuses	Substantial (\$5M+) regulatory fines and/or response costs AND/OR Increased state or federal regulatory scrutiny for additional campus(es) AND/OR Substantial audit findings AND/OR Litigation exposure with significant financial (\$10M+), reputational and/or precedent exposure AND/OR External agency sanctions such as debarment or civil and/or criminal liability	Inability to recruit or retain employees with essential knowledge, skills and abilities AND/OR Work culture is defined by excessive internal conflict or widespread negativity	Negative national media coverage AND/OR Substantial ("viral") or long-term (multiple days) negative social media activity AND/OR Tangible, long-term (more than one cycle) impacts to enrollment, philanthropy and/or public support AND/OR Widespread internal reaction	Fatality or permanent disability of one or more people
Medium	Moderate disruption to operations AND/OR Moderate disruption to service AND/OR Significant impact to one campus	Loss of revenue (including state appropriation) or cost increase of 2-5 percent, or combination of both (est. \$90M - \$215M) AND/OR Impacts to BDL or UMA or UMMS	Moderate (\$1M-\$5M) regulatory fines and/or response costs AND/OR Moderate audit findings AND/OR Litigation with moderate financial (\$5M - \$10M), reputational or precedent exposure AND/OR Externally imposed restrictions or requirements placed on the University's operational activities	Difficulty recruiting or retaining employees with essential knowledge, skills and abilities AND/OR Work culture experiences frequent internal conflict or significant negativity	Negative regional (northeast) media coverage AND/OR Moderate short-term negative social media activity AND/OR Tangible, short-term (one cycle) impacts to enrollment, philanthropy and/or public support AND/OR Significant internal reaction	Serious injury of one or more people
Low	Minor disruption to operations AND/OR Minor impact to service AND/OR Some impact to more than one campus	Between \$5M and up to a 2 percent revenue loss or expense increase or combination of both (est. \$5M to \$90M impact) AND/OR Impacts to up to two campuses	Regulatory fines (less than \$1M) and/or response costs AND/OR Minor audit findings AND/OR Litigation with minor financial (less than \$5M), reputational or precedent exposure AND/OR Internally imposed consequences or requirements for formal corrective action	Minor impact to recruitment or retention AND/OR Work culture experiences some internal conflict or negativity	Negative local media coverage AND/OR Some short-term negative social media activity AND/OR Moderate on-campus/internal reaction	Minor injury to more than one person
Negligible	No Impact OR Annoyance	Less than \$5M impact	No to minimal impact	No to minimal impact to recruitment or retention AND/OR No to minimal impact on workplace culture	No to minor internal reaction	No impact or minor injury to individual

Updated June 2025