

Clarity

2023-2024

Family Application Guide

This guide will walk you step-by-step through the Clarity application for the 2023-2024 academic year.

[Get in touch](#)

[Sign in](#)

A

Logging in

The entire process will be completed at clarityschools.com

A

- Click "Sign In" Then Create your account:
- Click "Create an account"
 - Provide your name and email
 - Create your password

B

Log back in to your existing Clarity account

NOTE: All users must create a new Clarity account your first time using the system. Your account will not be carried over from other financial aid systems you may have used in previous years.

A

Need more help?

We encourage you to keep this guide open as you complete your application to help answer questions and provide explanation when needed. But if you get stuck, you can contact us:

support@claritytuition.com

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Important tips before you begin

- + Make a list of the schools you're applying to. Be sure to note their deadlines (both admission and financial aid) and requirements.
- + You only need to complete one Clarity application per household. Your application will cover any number of schools using Clarity and any number of children in your household.
- + While the Clarity application is designed to be easy enough to fill out in one sitting, you can save your work at any time and come back to it later. Be sure to always click the "Save and continue" button at the bottom of the page to save your work.
- + Gathering documents and information like your most recent tax documents can help you complete the application.
- + Throughout the application you will see this symbol:  . Hover your mouse or tap your finger on this symbol to see helpful tips and explanations.
- + Be sure to monitor your Clarity portal throughout the application process. Schools may require additional documents—those requirements will be displayed in the "Document Requests" section of your portal.

The process

Complete the application



- Click "[Continue Application](#)" from your portal Home page to begin or continue your application.
- Complete your biographical information, add applying students and indicate which schools you're applying to.
- Sign and submit a Form 4506c to give Clarity permission to pull your prior year tax returns. This means you won't need to upload any of them yourself!
- Complete your financial information.
- NOTE: The responsive application will shift the questions you see based on your answers, kind of like TurboTax.

Submit and pay



- The Clarity application fee is \$55 and covers all the Clarity schools you're applying to and any number of children in your household.
- Once you submit your application, you will not be able to make changes.

Upload any extra documents

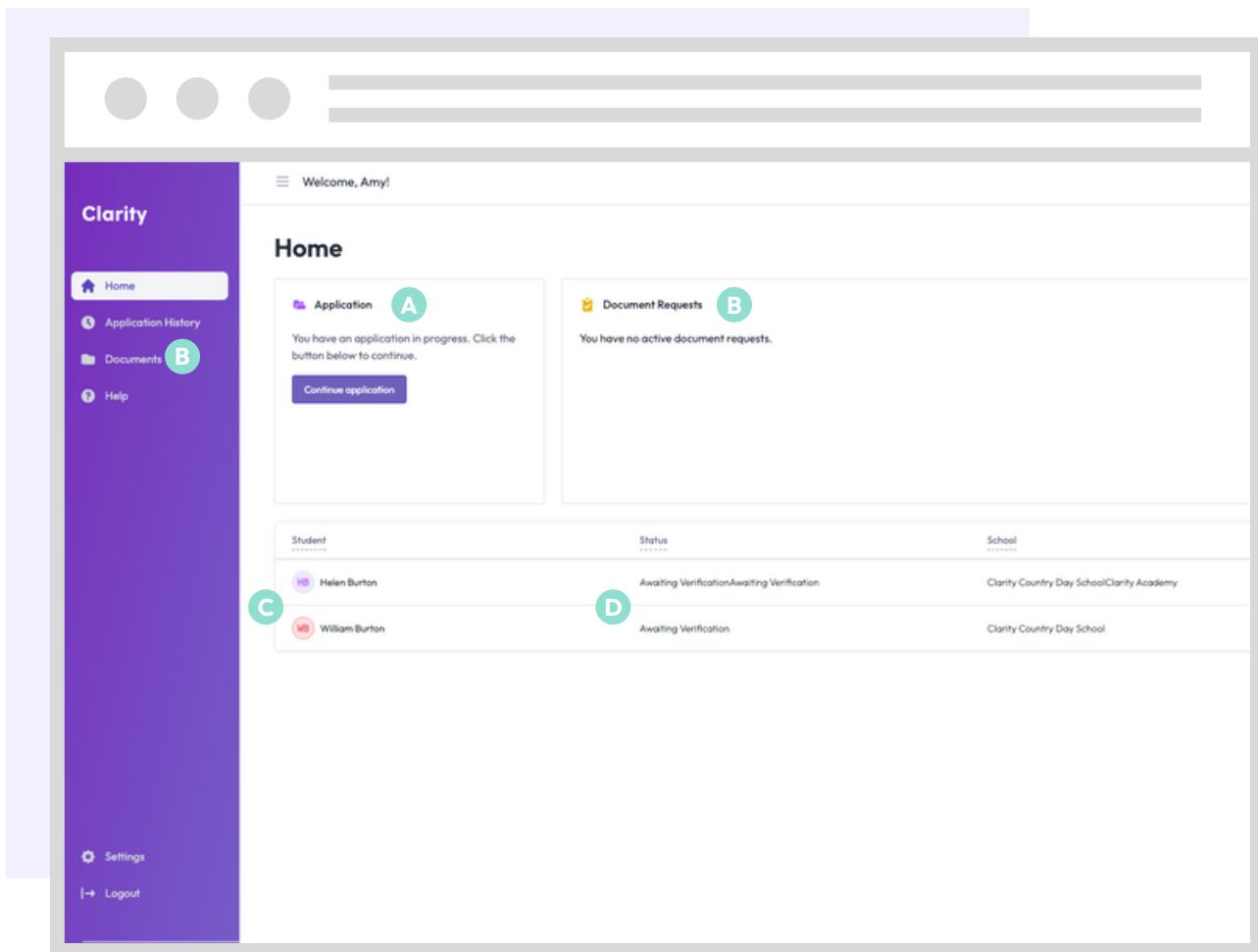


- Schools may require additional documents in addition to last year's taxes.
- Check the "Document Requests" panel on your portal to see what you need to upload.

Your Portal Home

From your portal Home page, you can:

- Access your application
- Review any additional document requirements
- Manage and upload documents
- View your student(s) and application status(es)



Click to continue your application in progress



View document requirements and upload



View your applying students



Monitor your application status at each school you are applying to

Step 1: People

Parents or Guardians

- Every living biological parent and legal guardian will need to submit their information for an application to be considered complete.
- Start by telling us about yourself.
- Then list any additional parents or guardians living in your household.
- Later, you will have the opportunity to invite parents and guardians from outside of your household to create their own account and fill out a separate application.

Clarity

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6 Household Summary

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5 Review & submit

PARENTS AND GUARDIANS

First Parent or Guardian

Every living biological parent and legal guardian will need to submit their information in order for an application to be considered complete. Start by telling us about yourself and then list any additional parents or guardians living in your household. Later, you will have the opportunity to invite parents and guardians from outside of your household to create their own account and fill out a separate application.

Guardian 1

First Name: e.g. Anna Last Name: e.g. Banana

Email: e.g. annab@gmail.com Date of Birth: mm/dd/YYYY

Primary Phone Number: e.g. 123-456-7890 2021 Tax Filing Status: Select a tax filing status

A Did you receive a W2 in 2021? Yes No

B Is there another guardian in your household? Yes No

← Previous Save and continue →

A

If you received only a 1099 in your most recent tax year, answer "No" to this question.

B

Only answer "Yes" to this question if there is another parent or guardian living at your same address. If you are divorced or separated, answer "No". You will be able to add additional guardians living outside your home later in the application.

Step 1: People

Second Parent or Guardian

- If you answered "No" to an additional parent or guardian living in your home on the previous page, you will not see this step. Move to the next page of the guide.

The screenshot shows a user interface for a tax filing application. At the top, there are three circular progress indicators followed by a horizontal bar. On the right side, there is a link to "Exit Application".

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PARENTS AND GUARDIANS

Second Parent or Guardian

Every living biological parent and legal guardian will need to submit their information in order for an application to be considered complete. Start by telling us about yourself and then list any additional parents or guardians living in your household. Later, you will have the opportunity to invite parents and guardians from outside of your household to create their own account and fill out a separate application.

Guardian 2

First Name: e.g. Anna Last Name: e.g. Banana

Email: e.g. annab@gmail.com Date of Birth: mm/dd/yyyy

Primary Phone Number: e.g. 123-456-7890 2021 Tax Filing Status: Select a tax filing status

Did you receive a W2 in 2021? Yes (radio button) No (radio button, selected)

Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

Get Help ← Previous Save and continue →

Step 1: People

Address(es)

- Later in the application—during Step 3, "Verification"—you will complete a Form 4506c. The Form 4506c will allow us to verify your most recent Form 1040 filed with the IRS.
- The address information in this section must match the address listed on your most recent Form 1040.**
- If your current address does not match the one listed on your most recent Form 1040, please indicate that your address has changed in the last two years in this section.

The screenshot shows the 'Where do you live?' step of the application. On the left, a sidebar titled 'Clarity' lists steps 1 through 5: People (selected), Guardians, Address, Student Applicants, Other Dependents, Household Summary; Background; Verification; Financials; and Review & submit. A 'Get Help' button is also present. The main area is titled 'ADDRESS' and 'Where do you live?'. It includes instructions about verifying the address with the IRS. The 'Current Household Address' section contains fields for Address (e.g. 123 Clarity Ave), Address Line 2 (optional), Postal Code (01234), Country (Select a country), State (Select a state), and City (e.g. Boston). A question 'Have you changed your primary residence in the last two years?' with 'Yes' selected is highlighted with a green circle labeled 'A'. Below it, a section 'B' titled 'Previous Household Address' contains similar address fields. Navigation buttons at the bottom include '← Previous', a central circular arrow, and 'Save and continue →'.

A

Indicate here if your address has changed in the last two years.

B

Enter the previous address that matches the address listed on our most recent Form 1040.

Step 1: People

Student Applicants

- Only list students here who are applying to or re-enrolling at schools who accept Clarity applications.
- You will be able to add additional dependents later in the next section.

The screenshot shows the 'Clarity' application interface. On the left, a sidebar lists steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, 5. Review & submit. The main area is titled 'Clarity' and shows 'Shoreline Academy' as the selected school and '9th grade' as the grade level. A note asks to check if tuition is charged, with an input field showing '\$10,000'. Another note asks about an additional household, with an input field showing '\$10,000'. Below this is a 'School Applications' section with two entries: 'Clarity Country Day School (Day Only)' and 'Clarity Academy (Day Only)'. There is a button to 'Add a School'. Step A points to the 'Add a School' button. Step B points to the 'Add Another Student' button. Step C points to the input field for the maximum amount (\$10,000). At the bottom are 'Get Help', 'Previous', 'Save and continue', and 'Remove Student' buttons.

A Add all schools that Student 1 is applying to. Your Clarity application will be sent to each school that you add.

B In the "Add a School" window, start typing the name of the school you wish to add. Or, click the symbol to scroll through a full list of schools that accept Clarity applications.

C Estimate the amount you can pay for Student 1 next school year.

This is a 'School Selection' dialog box. It has a dropdown menu labeled 'Select a school to apply to' with 'Clarity Academy' selected. Below it is a list of schools: 'Clarity Academy' and 'Clarity Country Day School'. A note asks for the grade level. A question asks if the student is currently enrolled, with 'No' selected. At the bottom are 'Cancel' and 'Add School to Application' buttons. Step B points to the dropdown menu.

Step 1: People

Editing Student Applicants and Other Dependents

Be sure all details for your student applicants and other dependents are correct before submitting your application.

The screenshot shows the 'People' section of the Clarity application. On the left, a sidebar lists steps: 1. People (selected), 2. Guardians, 3. Address, 4. Student Applicants (selected), 5. Other Dependents, 6. Household Summary, 7. Background, 8. Verification, 9. Financials, and 10. Review & submit. A callout 'A' points to the dropdown menu where 'Student Applicants' is selected. The main form area is titled 'Please provide student details'. It contains fields for Legal First Name (Helen), Legal Last Name (Burton), Date of Birth (05/06/2007), Gender (Female), Current School (Shoreline Academy), and Current Grade (9th grade). There is also a checkbox for tuition and a note about amount contributed towards educational expenses for the 2022-23 school year (\$10,000 USD). At the bottom are 'Save and continue' and 'Get Help' buttons.

Once you've added one or more students, use the dropdown menu at the top of this section to toggle between your students and make any necessary edits or additions.

The screenshot shows the 'Other Dependents' section of the Clarity application. The sidebar remains the same. A callout 'B' points to the 'Dependent 1' dropdown menu where 'Other Dependents' is selected. The main form area is titled 'Clarity'. It contains fields for First Name (e.g. Grandma) and Last Name (e.g. Banana). Below these are fields for Date of Birth (mm/dd/yyyy), Current School (e.g. Scranton elementary), and Current Grade (e.g. Kindergarten). There is a checkbox for current school charging tuition and a question about future enrollment in a tuition-charging school (Yes or No). At the bottom are 'Save and continue' and 'Get Help' buttons. A dashed box labeled 'B' indicates where to click to add another dependent.

Step 1: People

Household Summary

- Use this summary step to review the information you've submitted so far.
- Be sure there are no errors or omissions here before proceeding.

The screenshot shows a web application interface for a household summary. On the left, a vertical navigation bar lists steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Step 1 has a green circle with 'A' over it next to 'People'. The main content area is titled 'OVERVIEW Household Summary'. It shows sections for 'Guardians' (Claire Burton, Alex Burton), 'Student Applicants' (Helen Burton at Clarity Country Day School and Clarity Academy, William Burton at Clarity Country Day School), and 'Other Dependents' (Harris Burton). At the bottom, there's a 'Get Help' button, a 'Previous' button, and a 'Save and continue' button with a green circle with 'B' over it.

A

Click on the name of any section in the left navigation to jump directly to that section and make changes.

B

Be sure to always click "Save and continue" at the bottom of any page after making changes. If you click to jump to a different section without clicking "Save and continue" first, your changes will not be saved.

Step 2: Background

Background Questions

The questions on this page will help streamline the application for you. To ensure we're asking questions that are relevant to you and your circumstances, the answers you provide here will impact the questions you see later in the application.

The screenshot shows a mobile-style application interface. On the left, a sidebar titled 'Clarity' lists five steps: 1. People, 2. Background (which is selected and highlighted in blue), 3. Verification, 4. Financials, and 5. Review & submit. Below this is a 'Have a question?' section with a 'Get Help' button. At the bottom of the sidebar is a 'Previous' button. On the right, the main content area is titled 'BACKGROUND' and 'Background Questions'. It contains five questions labeled A through E, each with a radio button for 'Yes' or 'No'. Question A asks about primary residence: 'Do you own or rent your primary residence?' with icons for rent (key) and own (padlock). Question B asks about real estate outside: 'Do you own any real estate outside of your primary residence?'. Question C asks about business ownership: 'Do you own a business?'. Question D asks about 529 plans: 'Do you have any 529 plans?'. Question E asks about non-taxable income: 'Do you have any non-taxable income?'. The 'No' option is selected for all questions. At the bottom right is a 'Save and continue →' button.

A

Your "primary" residence is where your family lives for more than 50% of the year.

B

Include all real estate, including land, vacation homes, investment properties, etc.

C

Answer "yes" if you own 1% or more of any corporation, partnership, LLC or sole proprietorship.

D

A 529 plan is a tax-advantaged account that can be used to pay for qualified education costs, including college, K-12, and apprenticeship programs. Answer "yes" if there are any plan(s) your name, your spouse's name, or in any of your dependents' names.

E

This includes all income reported as non-taxable on your most recent tax return. Examples include child support and social security.

Step 3: Verification

4506c

- Clarity will fill in most of the information on the Form 4506c for you.
 - Be sure that the information that has been filled in for you is correct. Make changes as necessary.
 - Each member of your household will need to enter their own social security number and sign this form.

Clarity

PandaDoc [DEV] Clarity - IRS 4506c
by Clarity Financial

Please fill in 2 required fields.

Form 4506-C
(September 2020) Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

On or sign this document when all signatures have been completed.
For more information about filing this form online, go to [www.irs.gov](#).
For more information about Form 4506-C, visit [www.irs.gov](#) and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown above)
Claire Burton
First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
Social Security Number

2a. If a joint return, enter spouse's name shown on tax return
Alex Burton
Second social security number or individual taxpayer identification number
Social Security Number

3. Current name, address (including apt., aptn., c/o, suite no.), city, state, and zip code (see instructions)
123 Main St, Kirkland, WA 98033
123 2nd Ave N, Seattle, Washington 98109
IRS contractor name, address, and SOC index ID
NCS TRV PROCESSING, P.O. BOX 1089, Hammonton, NJ 08037 800-582-7066
Customer file number (if applicable) (see instructions)

Caution: This tax transcript is being sent to the third party entered on Line 5. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested: Enter the tax form number from 1040, 1040-X, etc., and check the appropriate box below. Enter only one tax form number per request. **1040**

x. Return Transcript: which includes most of the tax items of a taxpayer as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-C, Form 1120-L, Form 1120-S, and Form 1120-F. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

b. Account Transcript: which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

c. Record of Account: which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript.

7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript: The IRS can provide a transcript that includes data from these information returns. State or local information not included with the Form W-2 transcript. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year it is filed with the IRS. For example, W-2 information for 2010 would be available starting January 1, 2011, and Form 1099 information for 2010 would be available starting January 1, 2011. Note: If you need W-2 information for enforcement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Caution: If you need a copy of Form W-2 or Form 1099, you should first enter that page. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. Year or period requested: Enter the ending date of the tax year or period, using the mm/yyyy format (see instructions)
12 / 31 / 2020

Caution: Do not sign this form unless all applicable lines have been completed.

Signature: I declare under penalty of perjury that the information contained in this document is true and correct to the best of my knowledge and belief. It is or will be signed by a responsible officer, a director or more shareholder, partner, member, guardian, tax matters partner, tax advisor, receiver, administrator, trustee, or carry other than the taxpayer. I certify that I have the authority to sign 4506-C on behalf of the taxpayer. Note: This form must be signed by IRS within 120 days of the signature date.

E I hereby attest that he/she has read the attention clause and upon so reading declare, that he/she has the authority to sign the Form 4506-C.

Sign Here

Signature (see instructions) **Signature** Date: 2022-06-13 Phone number of taxpayer on line 1a or 2a
4255555555

Spouse's signature **Signature** Date: 2022-06-13

A Exit Application X

Get Help

Have a question?

If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

A

See who needs to complete and sign the form.

B

Click to start

C

Add the social security number of the person on the corresponding line.

D

Double check current address (and previous address, if applicable) for accuracy.

F

Click to accept and sign.

Step 4: Financials

Taxable Income

- If your current year taxable income is not finalized, list your best estimate(s).
- You may be required to submit additional documentation for verification.

The screenshot shows a user interface for estimating household taxable income. On the left, a sidebar titled 'Clarity' lists steps 1 through 5: People, Background, Verification, Financials, and Review & submit. Step 4 is highlighted. A 'Get Help' button is also present. The main area is titled 'INCOME' and 'What's the household's 2022 taxable income?'. It includes a note about finalizing estimates and submitting documentation. The '2022 Estimated Household Taxable Income' section shows fields for Claire's and Alex's salaries (labeled A), dividends and interest (B), self-employment income (C), capital gains (D), and other taxable income (E). A question (F) asks if income will increase or decrease by more than 10%. Below this is the '2023 Projected Household Taxable Income' section, which mirrors the 2022 fields. Navigation buttons for 'Previous' and 'Save and continue' are at the bottom.

A

List each parent or guardian's combined gross total of salaries and wages.

C

Exclude any amount indicated in the "Total Salaries and Wages" section above.

E

Add any taxable social security, pension and annuities, IRA distributions and anything else listed on schedule 1 of your 1040 here.

B

List the combined gross total of any dividends or interest payments received by the end of the current year.

D

This includes any realized capital gains received by the end of the current year.

F

If you answer "Yes" here, you will be asked to forecast the coming year.

Step 4: Financials

Non-taxable Income

- If your current year income is not finalized, list your best estimate(s)
- You may be required to submit additional documentation for verification

The screenshot shows the 'Non-taxable Income' section of the application. At the top, there's a navigation bar with three dots and a progress bar. On the right, there's an 'Exit Application >' link. The main area has a title 'INCOME' and a bold heading 'What's the household's 2022 non-taxable income?'. Below it, a note says: 'If your 2022 income is not finalized, list your best estimate. You may be required to submit additional documentation for verification.' There are two input fields for 'Child Support' and 'Social Security' (labeled 'A'). Below them is a field for 'Other Non-Taxable Income' with a plus sign and a 'B' icon. Further down is a section for '2023 Projected Household Non-Taxable Income' with similar input fields. On the left, a sidebar titled 'Clarity' lists steps 1 through 5: People, Background, Verification, Financials (which is selected), Income, Expenses, Assets, Liabilities, Businesses, and Review & submit. At the bottom, there's a 'Get Help' button, a note about forward speaking, a 'C' icon for adding notes, and 'Previous' and 'Save and continue' buttons.

A

Only include the non-taxable component of Social Security income.

C

If you like, you can add a note to your application anywhere you see this option.

B

Include any other non-taxable income sources. Examples include gifts, inheritances, and certain other types of non-taxable benefits.

Step 4: Financials

Monthly Expenses

- Use the sliders on this page to select an appropriate range for your household.
- If items like retirement contributions or union dues are paid on an annual basis, please divide your gross total by 12.

The screenshot shows a user interface for estimating monthly expenses. On the left, a sidebar titled 'Clarity' lists steps 1 through 5: People, Background, Verification, Financials, and Income. Step 4, 'Financials', is highlighted. Below this is a section for 'Expenses' with a question: 'What are the household's 2022 monthly expenses?'. The main area contains sliders for various categories:

- A Food:** \$500 - \$750
- B Health Insurance:** \$500 - \$750
- C Rent / Mortgage (primary residence only):** \$3000 - \$3500
- D Transportation:** \$500 - \$750
- E Charitable Contributions:** less than \$100
- F Child Support:** less than \$250
- G Retirement Contributions:** \$200 - \$300
- H Student Loan Payments:** less than \$100
- I Union Dues:** less than \$50

At the bottom, there are buttons for 'Get Help', 'Previous', 'Save and continue', and 'Next'.

A

Includes all monthly and grocery expenses.

C

Includes all monthly transportation expenses including car payments, gas, public transportation, rideshares, etc.

E

Includes monthly contributions to any 501(c)3.

G

Includes contributions to an IRA or 401k.

B

Includes monthly actual paid premiums for health, dental and vision insurance policies. Do **not** include actual out-of-pocket healthcare expenses.

D

For all categories below Transportation, use the on/off switch to first turn a category on. Then you can move the slider.

F

Only include paid child support payments.

H

Includes student loan payments made on behalf of yourself and any dependents.

Step 4: Financials

Out of Pocket Expenses

- List unexpected, out of pocket expenses that you had in the current year.
- Examples include legal fees, funeral expenses, and nursing home fees.
- You may be asked to provide documentation for any expenses listed in this section.

The screenshot shows the Clarity application interface. On the left, there is a sidebar titled "Clarity" with a numbered navigation list:

- 1 People
- 2 Background
- 3 Verification
- 4 **Financials** (highlighted)
- 5 Income
- 6 Expenses
- 7 Assets
- 8 Liabilities
- 9 Businesses
- 10 Review & submit

The main content area is titled "EXPENSES" and contains the question "Did you have any Out of Pocket Expenses in 2022?". Below the question, there is a note: "Please list unexpected, out of pocket expenses that you had in 2022. Examples include legal fees, funeral expenses, and nursing home fees. You may be asked to provide documentation for any expenses listed in this section." A table shows an entry for "Legal Fees" in USD at \$2,000. A callout bubble labeled "A" points to a dropdown menu titled "Add Out of Pocket Expense" which includes options: "Enter your own", "Legal Fees", "Funeral Expenses", and "Nursing Home Fees". At the bottom of the page, there are links for "Get Help", "Add a note to this section", "Previous", "Save and continue", and "Review & submit".



Choose one of the provided options, or choose "Enter your own".

Step 4: Financials

Assets - Primary Residence

- Your "primary" residence is where your family lives for more than 50% of the year.

The screenshot shows a web-based application for filling out financial information. On the left, a sidebar titled 'Clarity' lists steps 1 through 5: People, Background, Verification, Financials (which is selected), Income, Expenses, Assets (selected), Liabilities, Businesses, and Review & submit. Step 4 has a green circular icon with a white letter 'A'. The main content area is titled 'PRIMARY RESIDENCE Tell us about your home'. It asks for the address of the primary residence, with a text input containing '123 Main' and a dropdown menu showing suggestions like '123 Main Street Kirkland, WA, USA'. It also asks for the current mortgage balance ('USD 150000') and annual property taxes ('\$2000 - \$5000'). Below these fields is a note about homeowner's insurance premiums ('\$3000 - \$4000'). At the bottom, there are buttons for 'Get Help', 'Previous', 'Save and continue', and 'Add a note to this section'.

A

Begin typing your address. Then select your complete address from the dropdown list that appears. If your address does not appear in the dropdown, type your complete address in the box and then click on the next box on the page to continue filling out the application.

Step 4: Financials

Assets - Other Real Estate

- In this section, please include the information pertaining to any additional real estate which you own in full or in part. Examples include: rental properties, vacation homes, etc.

OTHER REAL ESTATE

Tell us about your other properties

A Other Real Estate 1

What is the address of this property?
111 1st Ave NE, Seattle, WA 98115, USA

When did you purchase this property? 2000

What is the purpose of this property? Rental Property

What is the current market value of this property?
USD 250000

What is the current balance of all mortgages for this property?
USD 150000

+ Add Another Property

Remove Other Real Estate

Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

Get Help

Add a note to this section +

← Previous Save and continue →

A

If you add two or more properties in this section, use the dropdown list at the top of the page to toggle between entries.

Step 4: Financials

Assets - Vehicles

- In this section, please indicate the information regarding monthly expenses for all vehicles you own or lease and include the value/payment information for those vehicles.

Vehicles

Vehicle 2

Vehicle 1

Vehicle 2

OWN **LEASE**

Make of Vehicle: Honda

Model of Vehicle: Pathfinder

Year of Vehicle: 2018

Monthly Financing Expense: USD ex. \$300

Add Another Vehicle +

Remove Vehicle

Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

Get Help

Add a note to this section +

← Previous

Save and continue →

A

If you add two or more vehicles in this section, use the dropdown list at the top of the page to toggle between entries.

Step 4: Financials

Other Assets

- In this section, please include information for the total monetary value of all additional assets not previously accounted for in the application.

The screenshot shows the 'Other Assets' section of the Clarity application. The main heading is 'ASSETS Other Assets'. Below it are four categories: 'Bank Accounts' (labeled A), 'Brokerage Accounts' (labeled B), 'Retirement Accounts' (labeled C), and 'Other Assets' (labeled D). Each category has a 'USD' placeholder field. To the left of the main content is a sidebar titled 'Clarity' with a numbered list from 1 to 5. Step 4 is currently selected. The sidebar also contains sections for 'People', 'Background', 'Verification', 'Financials' (which is expanded to show 'Income', 'Expenses', 'Assets', 'Liabilities', and 'Businesses'), and a 'Review & submit' button. At the bottom of the sidebar is a 'Get Help' button. The bottom right of the main area has 'Save and continue →' and 'Add a note to this section +' buttons.

A

Enter the total average monthly balance for all accounts over the past 12 months.

B

Includes all money invested, excluding retirement accounts.

C

Enter the total value of all retirement accounts.

D

Itemize all remaining assets not listed elsewhere on this application. Examples include trusts and annuities.

Step 4: Financials

Assets - 529 Plans

- A 529 plan is a tax-advantaged account that can be used to pay for qualified education costs, including college, K-12, and apprenticeship programs.
- If your 529 is not in the name of specific dependents, please divide the total amount evenly across all dependents.

The screenshot shows the 'Clarity' application interface. On the left, a sidebar lists steps 1 through 5: People, Background, Verification, **Financials** (which is selected), Income, Expenses, Assets, Liabilities, Businesses, and Review & submit. Step 4 is highlighted with a blue circle. The main content area is titled 'ASSETS 529 Plan Amounts'. It contains two input fields: one for 'Helen Burton' with a value of 'USD 5.000' and another for 'William Burton' with the same value. Below the input fields, there's a note: 'Enter the total dollar amount of 529 plans itemized by dependent. If your 529 is not in the name of specific dependents, please divide the total amount evenly across all dependents.' At the bottom, there are buttons for 'Get Help', 'Previous', 'Save and continue', and 'Add a note to this section +'.

Step 4: Financials

Liabilities

- In this section, please include the monthly payment amounts for all current outstanding debts for your household.

The screenshot shows the 'Clarity' application interface. On the left, there's a sidebar with a navigation menu:

- 1 People
- 2 Background
- 3 Verification
- 4 Financials** (selected)

 - Income
 - Expenses
 - Assets
 - Liabilities** (selected)
 - Businesses

- 5 Review & submit

Below the sidebar, there's a 'Have a question?' section with a 'Get Help' button. At the bottom, there are 'Previous' and 'Save and continue' buttons.

The main content area is titled 'LIABILITIES' and 'Liabilities'. It contains four input fields labeled A, B, C, and D:

- A**: Credit Cards. Shows 'USD' in the first field and '\$125' in the second field.
- B**: Student Loans. Shows 'USD' in the first field and '\$125' in the second field.
- C**: Unpaid Medical Debt. Shows 'USD' in the field.
- D**: Other Debts. Shows 'ex. Phone payment plans' in the first field, 'USD' in the second field, and 'ex. Phone payment plans' in the third field. Below it is a button labeled 'Add Another Debt +'.

A

Enter your total outstanding credit card debt.

B

List the total amount of outstanding loans in your or your spouse's name(s). Additionally, please list the total amount of outstanding loans in your dependents' names if you made or intend to make payments on their behalf in the current year.

C

List the total outstanding amount owed for any healthcare related expenses.

D

List all other outstanding debts using the "Add Another Debt" button.

Step 4: Financials

Businesses

- List all businesses where you own 1% or more of any corporation, partnership, LLC or sole proprietorship.

The screenshot shows the 'Clarity' application interface. On the left, there's a sidebar titled 'Clarity' with a navigation menu:

- 1 People
- 2 Background
- 3 Verification
- 4 Financials (selected)
- 5 Review & submit

Under 'Financials', there are sub-options: Income, Expenses, Assets, Liabilities, and Businesses. The 'Businesses' option is highlighted with a purple circle. The main content area is titled 'BUSINESSES Businesses'. It contains fields for:

- Business name: Business 1
- Type: Select an option
- 2022 Gross Profit: USD
- 2022 Net Income: USD
- Value of business assets: USD
- Total liabilities: USD
- Is this business still operating? (radio button selected: Yes)
- Description: Please describe the nature and type of this business.

At the bottom, there are buttons for 'Add Another Business', 'Remove Business', 'Get Help', '← Previous', 'Save and continue →', and a note input field.

A

If you add two or more businesses in this section, use the dropdown list at the top of the page to toggle between entries.

B

Make sure this is consistent with your corresponding tax returns.

C

Make sure this is consistent with your corresponding tax returns.

Step 5: Review & Submit

Other Considerations

- Please list outside sources such as friends, family, or grants that will be contributing to your tuition payments.
- Please include any additional information that may be important to share with the schools to which you are applying

The screenshot shows a user interface for a college application. At the top, there are three circular progress indicators followed by a horizontal bar. On the right side of the header is a link to "Exit Application".

Clarity

A vertical list of steps:

- 1 People
- 2 Background
- 3 Verification
- 4 Financials
- 5 Review & submit

The fifth step, "Review & submit", is expanded, showing the following options:

- Other considerations
- School questions
- Payments
- Submit

OTHER

Other considerations

Are there any other sources that you expect to contribute towards your educational expenses in 2022?

Please list any other sources such as relatives, friends, or third party scholarships that you expect to contribute towards your 2023-24 school year educational expenses.

Is there any additional information that you would like to have considered?

Additional information

Have a question?
If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

Get Help

← Previous **Save and continue →**

Step 5: Review & Submit School Questions

- Sometimes, individual schools have additional questions for their applying families.
- If you see questions on this page, that means a school you're applying to would like you to answer their additional question(s).
- The school name labels indicate which school is asking the additional question.

The screenshot shows the 'Clarity' application interface. On the left, there's a sidebar with a navigation menu:

- 1 People
- 2 Background
- 3 Verification
- 4 Financials
- 5 Review & submit

Under 'Review & submit', there are several options:

- Other considerations
- School questions
- Payments
- Submit

The main area is titled 'OTHER School questions'. It displays two sets of questions from different schools:

Clarity Academy
Berwick First Question
[Empty text area]

Another question for Berwick
[Empty text area]

Clarity Country Day School
How are you doing today?
[Empty text area]
What's your favorite day of the week?
[Empty text area]

At the bottom left, there's a 'Have a question?' section with a 'Get Help' button. At the bottom right, there are 'Previous' and 'Save and continue' buttons.



Label indicates which questions come from which schools.

Step 5: Review & Submit Payment

- The fee to submit your Clarity application is \$55.
- The fee is a flat fee, meaning that it does not change whether you apply for one or multiple children, and to one or multiple schools.

Clarity

PAYMENT

Payment

A Fee Waiver Code
12332111238

Cardholder's Name
Eg. John Doe

Card Number
Eg. 4321567890121234

Expiry Date CVC
MM/YY CVC

Country Zip Code
Select a country 90210

Have a question?
If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!

Get Help

← Back Pay \$55 →

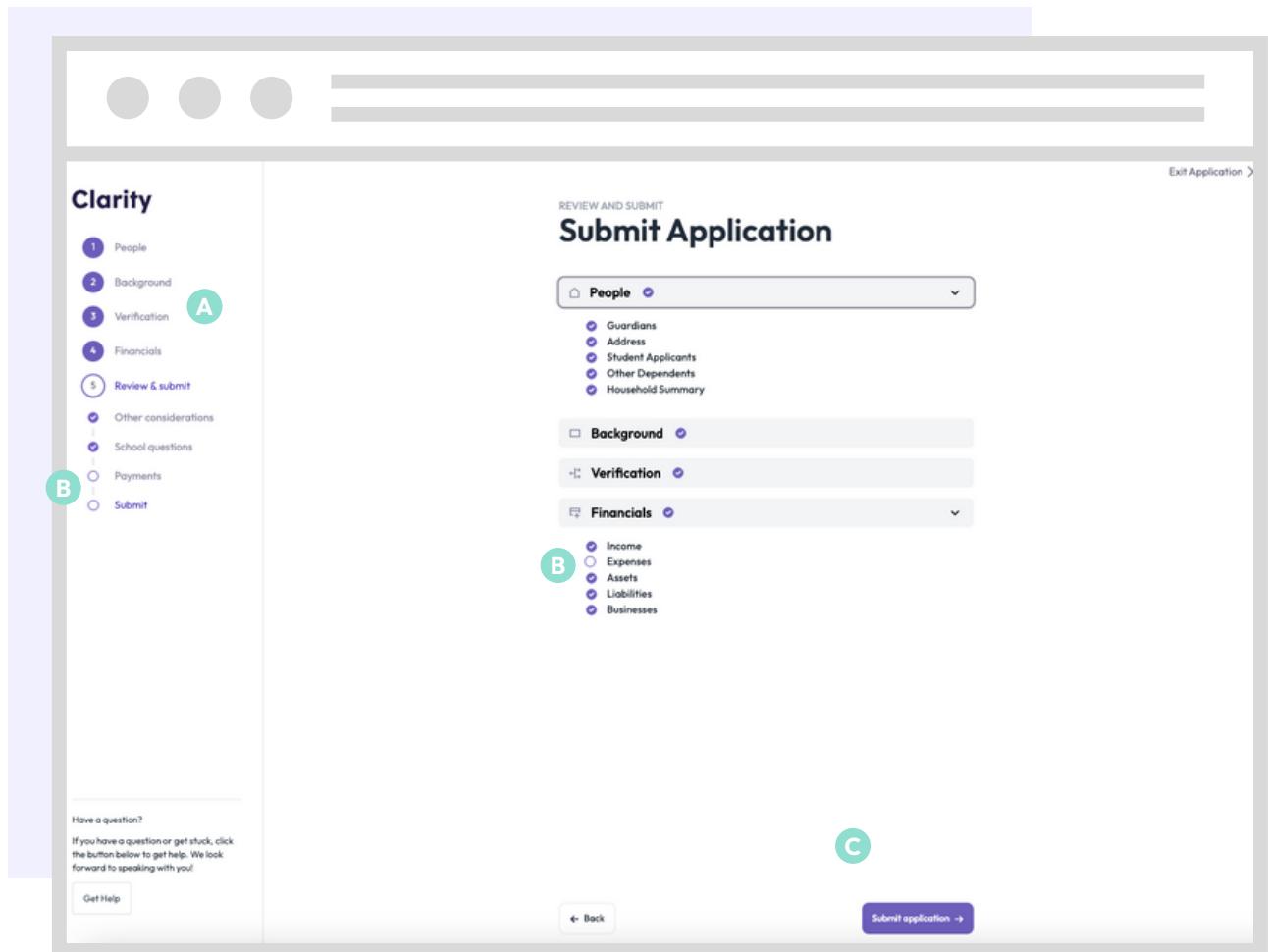


Contact the school(s) you are applying to if you need a code to waive the application fee.

Step 5: Review & Submit

Submit Application

- Use this page to review your entire application.
- Use the left navigation to jump to any part of the application that you would like to review or make changes to before submitting.
- Once you submit your application, copies will be sent to the schools to which you are applying and **you will not be able to make any changes.**



A

Click on the name of any section in the left navigation to jump directly to that section and make changes.

C

Be sure to always click "Save and continue" at the bottom of any page after making changes. If you click to jump to a different section without clicking "Save and continue" first, your changes will not be saved.

B

A filled-in purple bubble containing a checkmark means that the corresponding section is complete. An empty bubble indicates that a section is incomplete. You will need to navigate to any incomplete sections and fill in missing information before you can submit your application.