

2023-2024

Family Application Guide

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

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.

The screenshot shows the Clarity login interface. At the top, there are two buttons: "Get in touch" and "Sign in". A callout 'A' points to the "Sign in" button. Below these buttons is a "Sign in with Google" button. Underneath is the text "or sign in with email". There are two input fields: "Email" (with a callout 'B' pointing to the "Email address" field) and "Password". Below the password field are checkboxes for "remember me" and a link for "forgot password?". At the bottom is a "Sign in" button with a right arrow. Below that is a link: "Not registered yet? Create an account" with a callout 'A' pointing to it.

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.



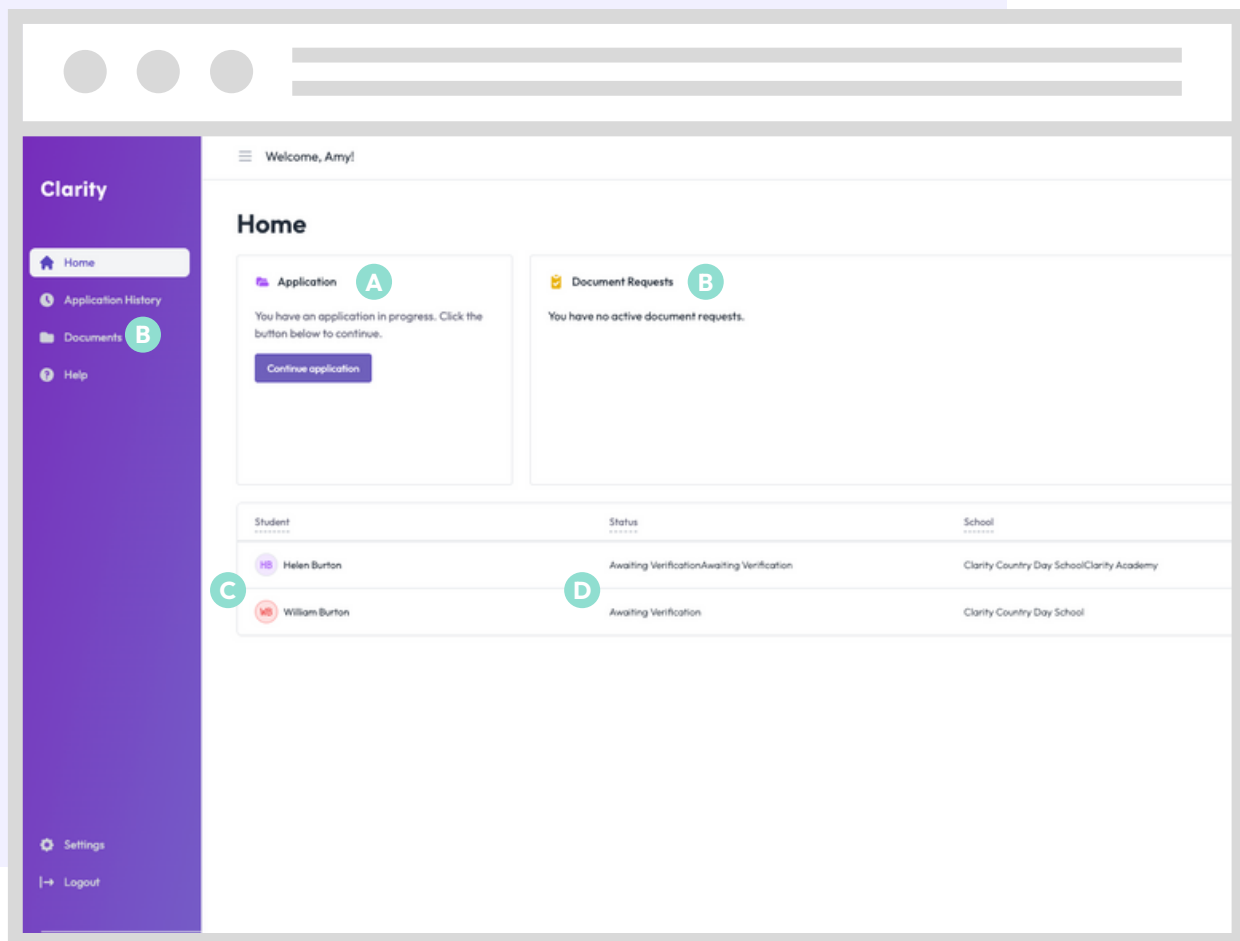
Upload any extra documents

- 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)



A Click to continue your application in progress

B View document requirements and upload

C View your applying students

D 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.

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'PARENTS AND GUARDIANS' and 'First Parent or Guardian'. It includes an 'Exit Application' link in the top right. A dropdown menu is set to 'Guardian 1'. Below this are several input fields: '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), and '2021 Tax Filing Status' (Select a tax filing status). There are two radio button questions: 'A' 'Did you receive a W2 in 2021?' with 'Yes' selected, and 'B' 'Is there another guardian in your household?' with 'Yes' selected. At the bottom are 'Previous' and 'Save and continue' buttons.

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 web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button and a message: '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!'. The main content area is titled 'PARENTS AND GUARDIANS' and 'Second Parent or Guardian'. It includes an introductory paragraph: '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.' Below this is a form for 'Guardian 2'. The form fields are: 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), and 2021 Tax Filing Status (Select a tax filing status). At the bottom of the form is a radio button question: 'Did you receive a W2 in 2021?' with 'Yes' and 'No' options. The 'No' option is selected. At the bottom of the page are two buttons: '← Previous' and 'Save and continue →'. An 'Exit Application' link is visible in the top right corner of the main content area.

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 a web form titled "Where do you live?" under the heading "ADDRESS". On the left is a navigation sidebar for "Clarity" with steps: 1 People (selected), 2 Background, 3 Verification, 4 Financials, and 5 Review & submit. The main content area includes an "Exit Application" link, a sub-heading "Where do you live?", and a paragraph explaining the purpose of the form. Below this are two sections: "Current Household Address" and "Previous Household Address". Each section has input fields for "Address" and "Address Line 2 (optional)", "Postal Code", "Country", "State", and "City". A question "A" asks if the primary residence has changed in the last two years, with "Yes" selected. A "Get Help" button is in the sidebar. At the bottom are "Previous" and "Save and continue" buttons.

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 is a navigation menu with steps: 1. People (selected), Guardians, Address, Student Applicants, Other Dependents, Household Summary; 2. Background; 3. Verification; 4. Financials; 5. Review & submit. The main content area shows 'Shoreline Academy' and '9th grade' selected. A form section asks to check if tuition is charged and shows a contribution amount of USD \$10,000. Below this is a section for 'School Applications' with two active schools: 'Clarity Country Day School (Day Only)' and 'Clarity Academy (Day Only)'. There is an 'Add a School' input field and a question 'What is the maximum amount you can pay for Helen for the 2022-23 school year?' with a USD \$10,000 input. At the bottom are buttons for 'Add Another Student', 'Remove Student', 'Previous', and 'Save and continue'.

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.

The 'School Selection' dialog box shows a search input with 'Cla' entered. A dropdown list shows 'Clarity Academy' (highlighted) and 'Clarity Country Day School'. Below the list is a question 'What grade is this student applying for?' with a dropdown menu. At the bottom, there is a question 'Is this student currently enrolled at this school?' with radio buttons for 'Yes' and 'No' (selected). Buttons for 'Cancel' and 'Add School to Application' are at the bottom right.

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 'Clarity' application interface. On the left is a navigation menu with steps: 1. People (selected), 2. Guardians, 3. Address, 4. Student Applicants, 5. Other Dependents, 6. Household Summary, 7. Background, 8. Verification, 9. Financials, 10. Review & submit. The main content area is titled 'STUDENT INFORMATION' and 'Please provide student details'. It includes a dropdown menu for the student's name (currently showing 'Helen'), a table for 'Legal First Name' (Helen) and 'Legal Last Name' (Burton), a 'Date of Birth' field (05/06/2007), and a 'Gender' dropdown (Female). Below these are 'Current School' (Shoreline Academy) and 'Current Grade' (9th grade) fields. A checkbox is checked for 'Please check if Shoreline Academy charges tuition', with a sub-field for 'Amount contributed towards educational expenses for 2022-23 school year' set to USD \$10,000. At the bottom are 'Previous' and 'Save and continue' buttons.

A 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.

B Be sure to add all dependents claimed on your most recent tax returns who are not already listed as a parent, guardian or student applicant. Scroll to the bottom of the page to find the "Add Another Dependent" button, if needed.

The screenshot shows the 'Clarity' application interface for adding another dependent. The navigation menu is the same as in the previous screenshot. The main content area is titled 'on your 2021 tax return that are not already listed as a parent, guardian or student applicant. Examples include a student applying to a school not supported by Clarity, a child of non-school age, or an adult legally under your care.' It includes a dropdown menu for 'Dependent 1', and fields for 'First Name' (e.g. Grandma), 'Last Name' (e.g. Banana), 'Date of Birth' (mm/dd/yyyy), and 'Current School' (e.g. Scranton elementary). There is a 'Current Grade' dropdown (e.g. Kindergarten) and a checkbox for 'Does the current school charge tuition?'. Below that is a question: 'In the 2023-24 school year, do you expect this dependent to enroll in a tuition charging school?' with 'Yes' and 'No' radio buttons. At the bottom are buttons for '+ Add Another Dependent', 'Remove Dependent', 'Previous', and 'Save and continue'.

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.

Clarity

Exit Application

OVERVIEW

Household Summary

Guardians

- CB Claire Burton
- AB Alex Burton

Student Applicants

- HB Helen Burton
 - Clarity Country Day School
 - Clarity Academy
- WB William Burton
 - Clarity Country Day School

Other Dependents

- HB Harris Burton

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 →

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 web application interface for 'Clarity'. On the left is a navigation sidebar with five steps: 1. People, 2. Background (highlighted), 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'BACKGROUND Background Questions'. It contains five questions, each with a lettered label (A-E) and a help icon. Question A asks about primary residence with radio buttons for 'RENT' and 'OWN'. Question B asks about real estate outside primary residence with radio buttons for 'Yes' and 'No'. Questions C, D, and E ask about business ownership, 529 plans, and non-taxable income, respectively, each with radio buttons for 'Yes' and 'No'. At the bottom are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is in the top right corner.

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.

The screenshot shows the Clarity web interface for the Form 4506-C (September 2020) 'IVES Request for Transcript of Tax Return'. The interface includes a navigation menu on the left with steps 1-5: People, Background, Verification, Financials, and Review & submit. The main content area displays the form with the following information:

- Form 4506-C (September 2020)** Department of the Treasury - Internal Revenue Service OMB Number 1545-1872
- Caution:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that it is completed before signing. (see instructions)
- Return requested:** Enter the tax form number (1041, 1040, 1042, etc.) and check the appropriate box below. Enter only one tax form number per request.
- 1. Name shown on tax return (if a joint return, enter the same name):** Claire Burton
- 2a. If a joint return, enter spouse's name shown on tax return:** Alex Burton
- 3. Current name, address (including apt., suite, or suite no., l. city, state, and ZIP code (see instructions)):** 123 Main St, Kirkland, WA 98033
- 4. Previous address shown on the last return filed (if different from line 3 (see instructions)):** 123 2nd Ave N, Seattle, Washington 98109
- 5a. IRS transcript name, address, and phone number:** NCS TRV Processing, P.O. BOX 1089, Hammonton, NJ 08037 800-582-7066
- 5b. Customer file number (if applicable) (see instructions):**
- Caution:** Do not sign this form unless all applicable lines have been completed.
- Signature of preparer (1):** Claire Burton, Date: 2022-06-13, Phone number of preparer on line for or by: 4255555555
- Spouse's signature:** Alex Burton, Date: 2022-06-13

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.

E 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 mobile application interface for 'Clarity'. On the left is a navigation menu with five main sections: 1. People, 2. Background, 3. Verification, 4. Financials (selected), and 5. Review & submit. Under 'Financials', there are sub-sections: Income, Expenses, Assets, Liabilities, and Businesses. A 'Get Help' button is at the bottom of the menu.

The main content area is titled 'INCOME' and 'What's the household's 2022 taxable income?'. Below the title is a note: 'If your 2022 taxable income is not finalized, list your best estimate. You may be required to submit additional documentation for verification.' The form is divided into two main sections: '2022 Estimated Household Taxable Income' and '2023 Projected Household Taxable Income'. Each section has input fields for 'Claire's Total Salaries and Wages', 'Alex's Total Salaries and Wages', 'Dividend and Interest Income', and 'Self Employment Income'. There is also a field for 'Capital Gains' and an 'Add Other Taxable Income' button. A question asks 'Do you expect your 2023 income to increase or decrease by more than 10%?' with 'Yes' and 'No' radio buttons. At the bottom of the form are 'Previous' and 'Save and continue' buttons.

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

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

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

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

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

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 Clarity application interface. On the left is a navigation sidebar with a 'Clarity' header and a list of steps: 1. People, 2. Background, 3. Verification, 4. Financials, 5. Income (selected), 6. Expenses, 7. Assets, 8. Liabilities, 9. Businesses, and 10. Review & submit. Below the sidebar is a 'Get Help' button and a note: '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!'. The main content area is titled 'INCOME' and 'What's the household's 2022 non-taxable income?'. It includes a sub-header '2022 Estimated Household Non-Taxable Income' and a note: 'If your 2022 income is not finalized, list your best estimate. You may be required to submit additional documentation for verification.' Below this are two input fields: 'Child Support' and 'Social Security', both with 'USD' currency indicators. A green circle 'A' is placed over the 'Social Security' field. Underneath is an 'Other Non-Taxable Income' section with a text input field and a '+' icon, marked with a green circle 'B'. Below that is the '2023 Projected Household Non-Taxable Income' section, which has identical 'Child Support' and 'Social Security' input fields. At the bottom of the main area is an 'Add a note to this section' option with a '+' icon, marked with a green circle 'C'. At the very bottom are 'Previous' and 'Save and continue' buttons.

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

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

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

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.

EXPENSES

What are the household's 2022 monthly expenses?

Utilities (primary residence only)

Food **A**

Health Insurance **B**

Rent / Mortgage (primary residence only)

Transportation **C**

Charitable Contributions **D**

Child Support **F**

Retirement Contributions **G**

Student Loan Payments **H**

Union Dues

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 →

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 a web application interface for 'Clarity'. On the left is a navigation sidebar with five main sections: 1. People, 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Under 'Financials', there are sub-sections: Income, Expenses (which is selected), Assets, Liabilities, and Businesses. Below the sidebar is a 'Get Help' button and a note: '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!'. The main content area is titled 'EXPENSES' and asks 'Did you have any Out of Pocket Expenses in 2022?'. It includes a sub-header 'Out of Pocket Expenses' and a form with a table for 'Legal Fees' showing 'USD' and '\$2,000'. Below this is a section 'Add Out of Pocket Expense +' with a sub-section 'Enter your own' containing three options: 'Legal Fees', 'Funeral Expenses', and 'Nursing Home Fees'. At the bottom of the main area are 'Previous' and 'Save and continue' buttons. A red circle with the letter 'A' is placed over the 'Add Out of Pocket Expense +' section.

- A** 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 application interface for 'Clarity'. On the left is a navigation sidebar with five steps: 1. People, 2. Background, 3. Verification, 4. Financials (highlighted), and 5. Review & submit. Under 'Financials', there are sub-sections for Income, Expenses, Assets (highlighted), Liabilities, and Businesses. Below the sidebar is a 'Get Help' button and a note: '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!'. The main content area is titled 'PRIMARY RESIDENCE Tell us about your home'. It contains several form fields: 'What is the address of your primary residence?' with a dropdown menu showing '123 Main' selected and other suggestions; 'What is the year?' with a dropdown for '2015'; 'What is the address?' with a dropdown for '123 Main Street Edison, NJ, USA'; 'USD' with a value of '250000'; 'What is the current balance of all mortgages for this property?' with a value of '150000'; 'What are the annual property taxes for this property?' with a slider set to '\$2000 - \$3000'; and 'What is your annual premium for homeowner's insurance for this property?' with a slider set to '\$3000 - \$4000'. At the bottom, there is an 'Add a note to this section' field, a 'Previous' button, and a 'Save and continue' button. An 'Exit Application' link is in the top right corner.

- 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.

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People, 2. Background, 3. Verification, 4. Financials (current step), and 5. Review & submit. Under 'Financials', there are sub-sections for Income, Expenses, Assets, Liabilities, and Businesses. A 'Get Help' button is at the bottom of the sidebar.

The main content area is titled 'OTHER REAL ESTATE' and 'Tell us about your other properties'. It features a form for 'Other Real Estate 1' with a dropdown menu at the top. Below the dropdown are several input fields: 'What is the address of this property?' (with a location pin icon and the text '111 1st Ave NE, Seattle, WA 98115, USA'), 'When did you purchase this property?' (with a date picker set to '2000'), 'What is the purpose of this property?' (with a dropdown menu set to 'Rental Property'), 'What is the current market value of this property?' (with a currency selector set to 'USD' and a value of '250000'), and 'What is the current balance of all mortgages for this property?' (with a currency selector set to 'USD' and a value of '150000').

At the bottom of the form, there are two buttons: '+ Add Another Property' and 'Remove Other Real Estate'. Below the form is a section for 'Add a note to this section' and navigation buttons for 'Previous' and 'Save and continue'.

A callout bubble labeled 'A' points to the dropdown menu at the top of the form, indicating that it is used to toggle between multiple property entries.

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.

The screenshot shows the 'Vehicles' section of the Clarity application. On the left, a sidebar lists navigation options: People, Background, Verification, Financials (selected), Income, Expenses, Assets, Liabilities, Businesses, and Review & submit. The main content area is titled 'VEHICLES Vehicles'. At the top, there is a dropdown menu currently set to 'Vehicle 2'. Below this, there are two vehicle entries: 'Vehicle 1' and 'Vehicle 2'. The 'Vehicle 2' entry is active and shows two radio button options: 'OWN' (which is selected) and 'LEASE'. Below these options are four input fields: 'Make of Vehicle' (Honda), 'Model of Vehicle' (Patriot), 'Year of Vehicle' (2018), and 'Monthly Financing Expense' (USD, est. \$300). At the bottom of the vehicle entry, there is a dashed box with 'Add Another Vehicle +' and a red button with a trash icon labeled 'Remove Vehicle'. At the very bottom of the form, there are 'Previous' and 'Save and continue' buttons. A green circle with the letter 'A' is positioned to the left of the dropdown menu at the top of the form.

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 a web application interface for 'Clarity'. On the left is a navigation sidebar with steps: 1 People, 2 Background, 3 Verification, 4 Financials (selected), 5 Review & submit. Under 'Financials', sub-steps are: Income, Expenses, Assets (selected), Liabilities, Businesses. The main content area is titled 'ASSETS Other Assets'. It contains four sections: 'Bank Accounts' with a text input field labeled 'A' and a 'USD' dropdown; 'Brokerage Accounts' with a text input field labeled 'B' and a 'USD' dropdown; 'Retirement Accounts' with a text input field labeled 'C' and a 'USD' dropdown; and 'Other Assets' with a button labeled 'Add Another Asset' and a label 'D'. At the bottom, there is a 'Get Help' button, a 'Previous' button, and a 'Save and continue' button. A note field 'Add a note to this section' is also present.

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 displays the 'Clarity' application interface. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People, 2. Background, 3. Verification, 4. Financials (current step), and 5. Review & submit. Under the 'Financials' step, there are sub-sections: Income, Expenses, Assets (highlighted), Liabilities, and Businesses. At the bottom of the sidebar is a 'Get Help' button and a note: '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!'.

The main content area is titled 'ASSETS' and '529 Plan Amounts'. It includes a sub-instruction: '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.' There are two input fields: one for 'Helen Burton' and one for 'William Burton', both showing 'USD 5,000'. At the top right of the main area is an 'Exit Application' link. At the bottom of the main area, there is a 'Previous' button, a note field 'Add a note to this section +', and a 'Save and continue' button.

Step 4: Financials

Liabilities

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

The screenshot shows a web form titled "LIABILITIES Liabilities" within a "Clarity" application. On the left is a sidebar with a navigation menu: 1 People, 2 Background, 3 Verification, 4 Financials (selected), 5 Income, 6 Expenses, 7 Assets, 8 Liabilities, 9 Businesses, and 10 Review & submit. The main content area has a header "LIABILITIES Liabilities" and an "Exit Application" link. Below the header are four sections: "Credit Cards" (with a circled 'A' and a text input field), "Student Loans" (with a circled 'B' and a text input field containing "USD \$125"), "Unpaid Medical Debt" (with a circled 'C' and a text input field), and "Other Debts" (with a circled 'D', a text input field containing "ex. Phone payment plans", a "USD" dropdown, another text input field containing "ex. Phone payment plans", and an "Add Another Debt +" button). At the bottom of the form are a "Get Help" button, a "Add a note to this section" field, a "Previous" button, and a "Save and continue" button.

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 a web form titled "BUSINESSES Businesses" with a sidebar on the left. The sidebar has five steps: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), and 5 Review & submit. The main form area contains several input fields: a dropdown menu for "Business 1", "Business name" (with "ex. Microsoft" as a placeholder), "What year was it started?" (with "1990" as a placeholder), "Type" (with "Select an option" as a placeholder), "What % do you own?", "2022 Gross Profit" (with "USD" as a placeholder), "2022 Net Income" (with "USD" as a placeholder), "Value of business assets" (with "USD" as a placeholder), "Total liabilities" (with "USD" as a placeholder), "Is this business still operating?" (with "Yes" selected), and a "Description" text area. At the bottom, there are buttons for "Add Another Business +", "Remove Business", "Add a note to this section +", "Previous", and "Save and continue +".

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 displays the 'Clarity' application interface. On the left, a vertical navigation menu lists the following steps: 1. People, 2. Background, 3. Verification, 4. Financials, 5. Review & submit (highlighted with a blue circle), Other considerations (checked with a blue dot), School questions, Payments, and Submit. The main content area is titled 'OTHER Other considerations' and contains two text input fields. The first field is prompted with 'Are there any other sources that you expect to contribute towards your educational expenses in 2022?' and includes a sub-prompt: '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.' The second field is prompted with 'Is there any additional information that you would like to have considered?' and includes a sub-prompt: 'Additional information'. At the bottom of the page, there are three buttons: 'Get Help' (on the left), '← Previous' (in the center), and 'Save and continue →' (on the right, highlighted in blue). A small 'Exit Application X' link is visible in the top right corner of the main content area.

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 displays the Clarity application interface. On the left, a sidebar lists navigation options: 1 People, 2 Background, 3 Verification, 4 Financials, 5 Review & submit (highlighted), Other considerations, School questions, Payments, and Submit. Below the sidebar is a 'Get Help' button with the text: '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!'. The main content area is titled 'OTHER School questions'. It features two school-specific question sections, each marked with a green 'A' label. The first section is for 'Clarity Academy' and contains two text input fields: 'Berwick First Question' and 'Another question for Berwick'. The second section is for 'Clarity Country Day School' and contains two text input fields: 'How are you doing today?' and 'What's your favorite day of the week?'. At the bottom of the main content area are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is visible in the top right corner.

A 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.

The screenshot shows the 'Clarity' application interface. On the left is a navigation sidebar with steps: 1 People, 2 Background, 3 Verification, 4 Financials, 5 Review & submit (highlighted), Other considerations, School questions, Payments, and Submit. The main content area is titled 'PAYMENT Payment'. It contains several form fields: 'Fee Waiver Code' (with a green 'A' callout and an 'X' clear button), 'Cardholder's Name' (with an example 'Eg. John Doe'), 'Card Number' (with an example 'Eg. 43215678 9012 1234' and a card icon), 'Expiry Date' (MM/YY), 'CVC' (CVC), 'Country' (dropdown menu with 'Select a country'), and 'Zip Code' (90210). At the bottom, there are 'Back' and 'Pay \$55' buttons. A 'Get Help' button is located in the bottom left corner of the sidebar area. A 'Have a question?' section with a 'Get Help' button is also present. An 'Exit Application X' link is in the top right corner.

A 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.

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.

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.