Clarity

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

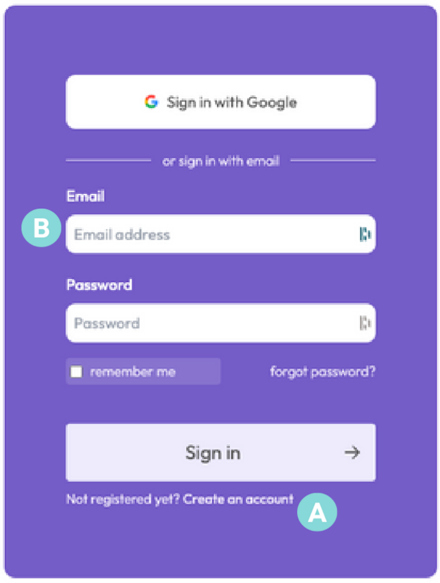
The entire process will be completed at clarityschools.com

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. The direct link for first-time users to sign up is https://auth.clarityapp.com/en/signup/ Your account will not be carried over from other financial aid systems you may have used in previous years.



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

Table of Contents

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.

+ Gathering documents and information like your most recent tax documents can help you complete the application.

+ 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.

+ Throughout the application you will see this symbol: *i*. Hover your mouse or tap your finger on this symbol to see helpful tips and explanations.

+ 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.

+ 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 $60 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 to your tax filing status, indication of if you do or do not receive a United States W2, and information entered on the IRS 4506C. Make sure you have indicated accurate social security number(s) and exact address used for filing of your 2022 taxes to avoid errors and delays.

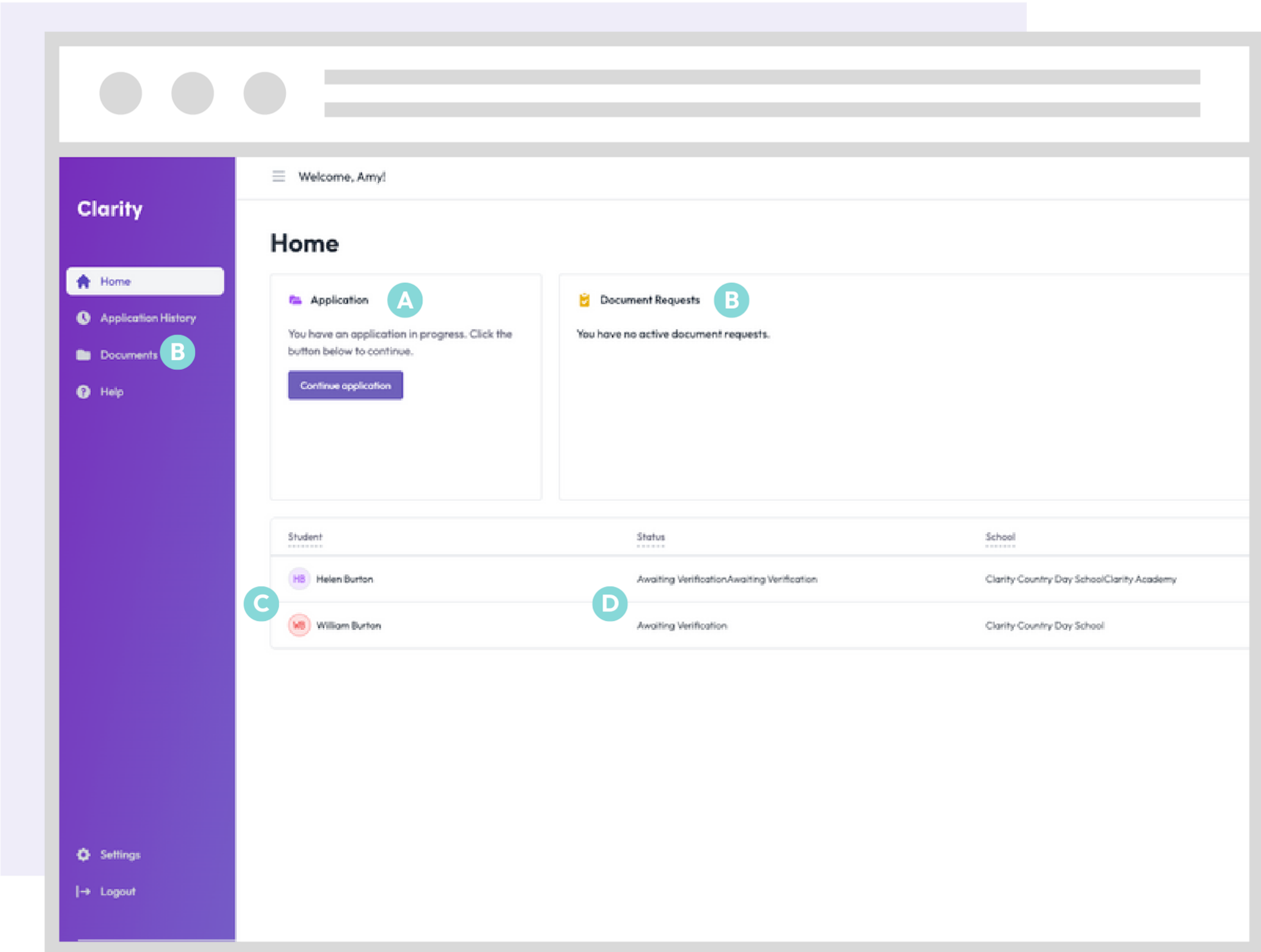
Upload any extra documents

- 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

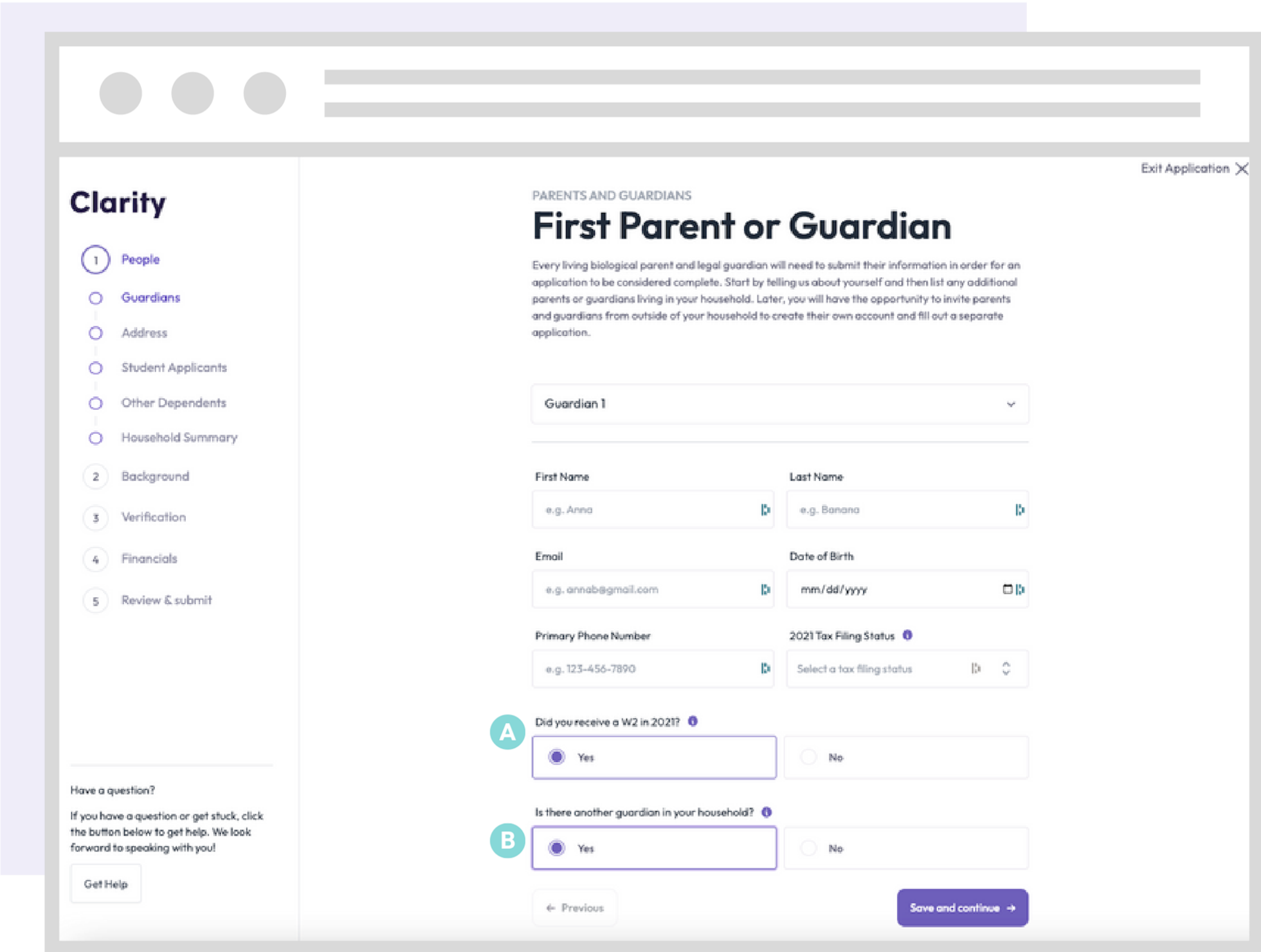
B View document requirements and upload

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.

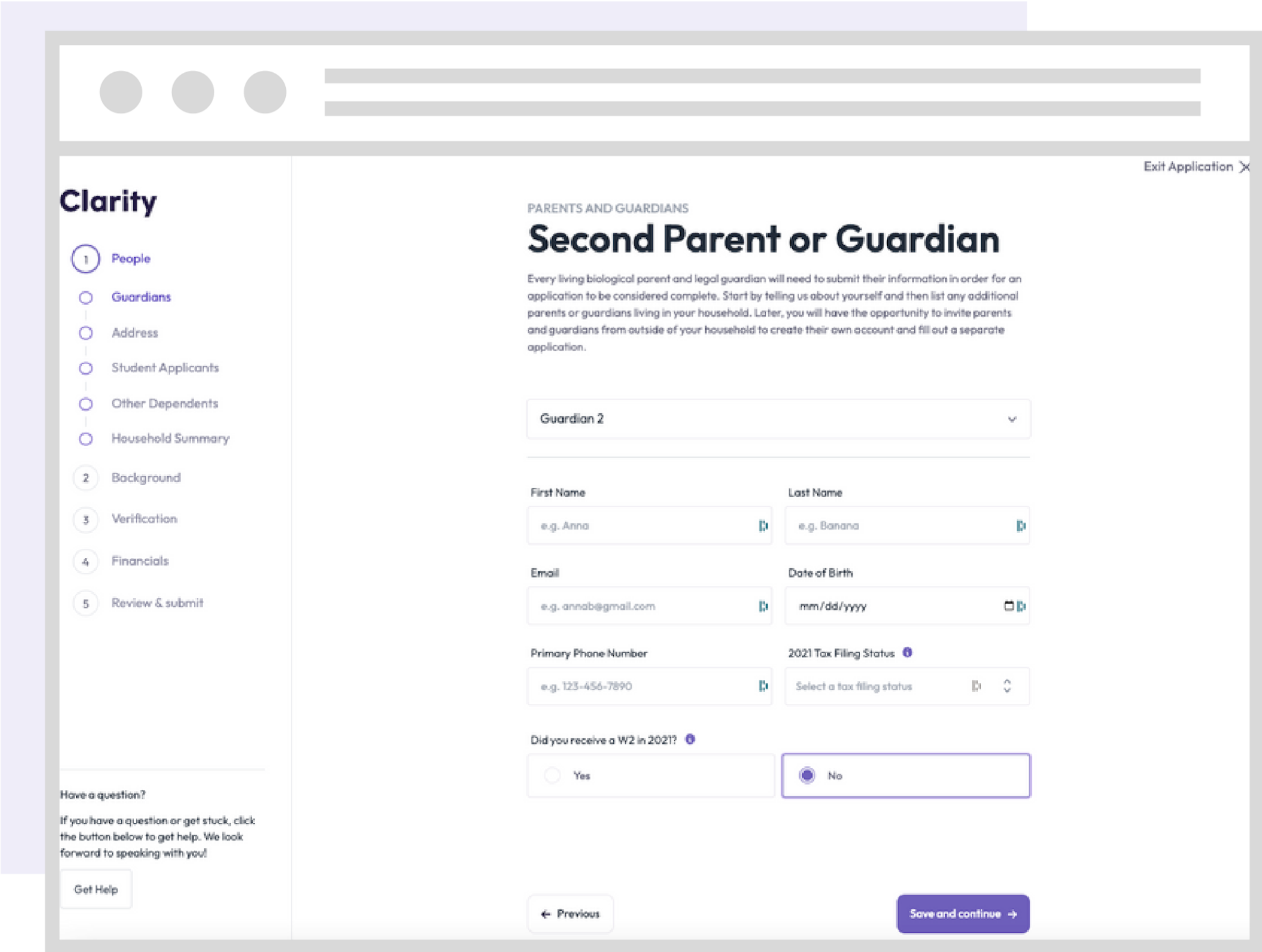


A If you received only a 1099 in your most recent tax year, answer "No" to this question.

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.

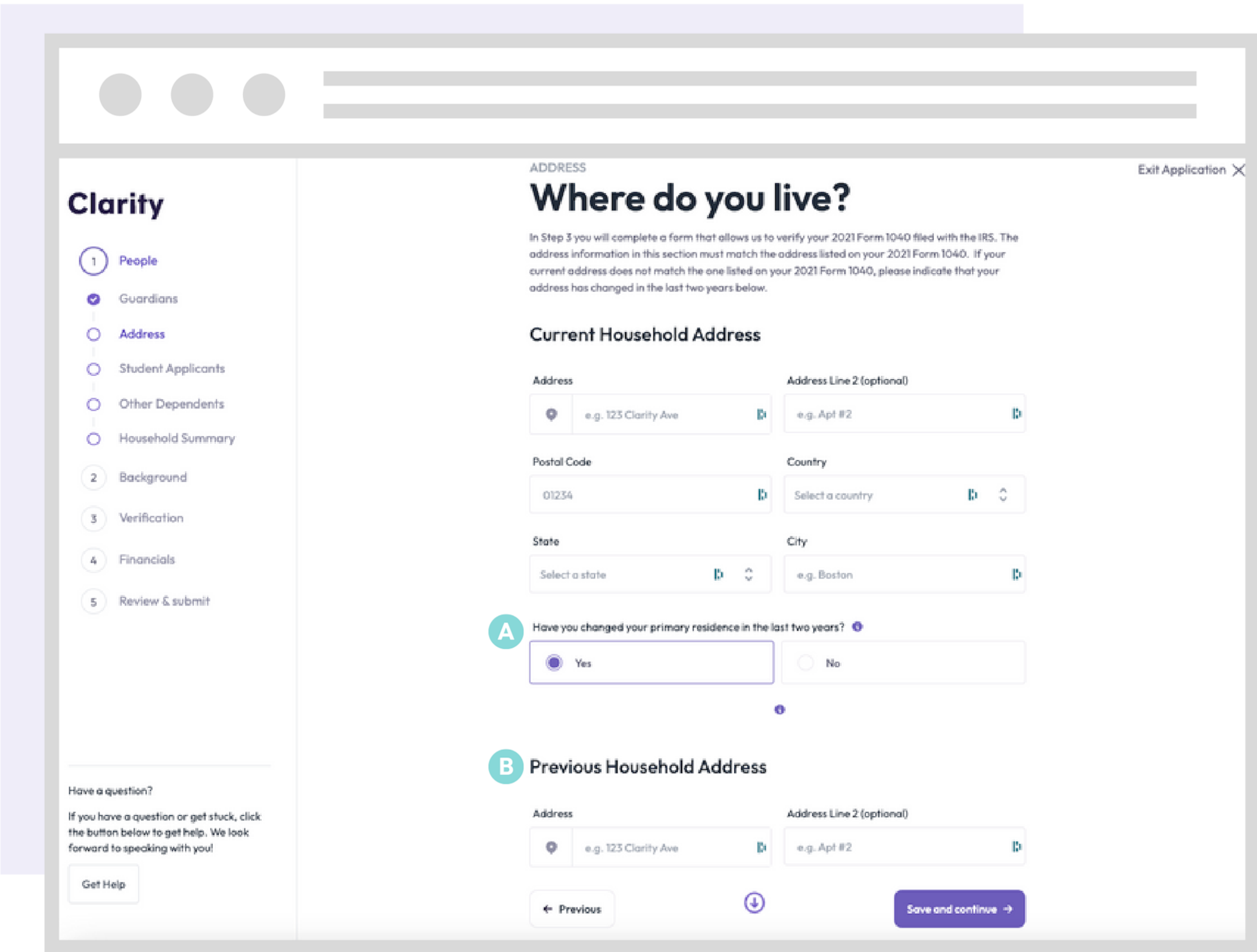
Step 1: People
Second Parent or Guardian

- 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.



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.

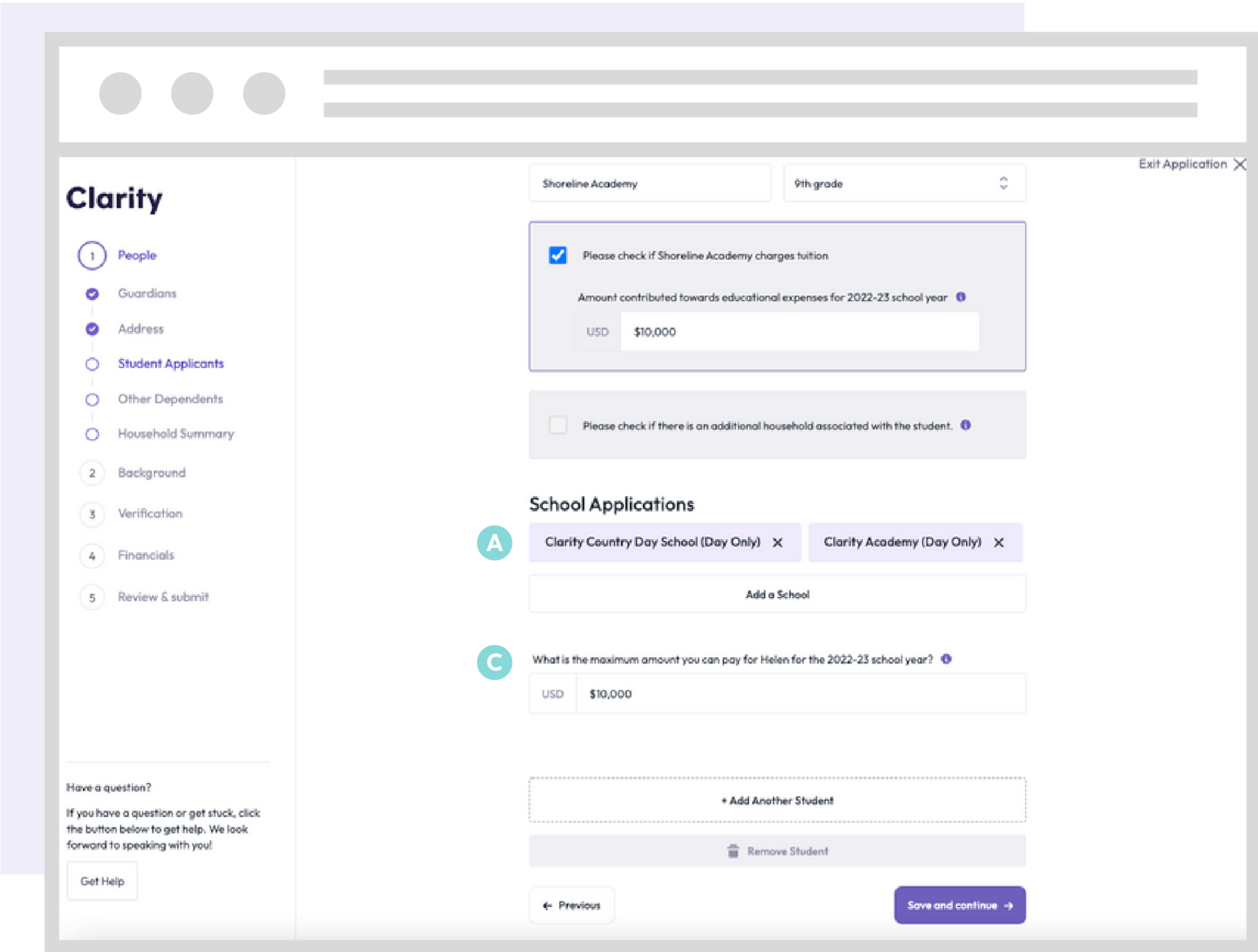


A Indicate here if your address has changed in the last two years.

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

Step 1: People
Student Applicants

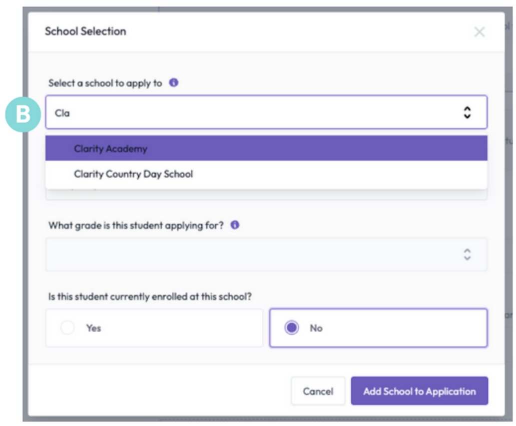
- **Only list students here who are applying to or re-enrolling at schools who accept Clarity applications.**
- You will be able to add additional dependents later in the next section.



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

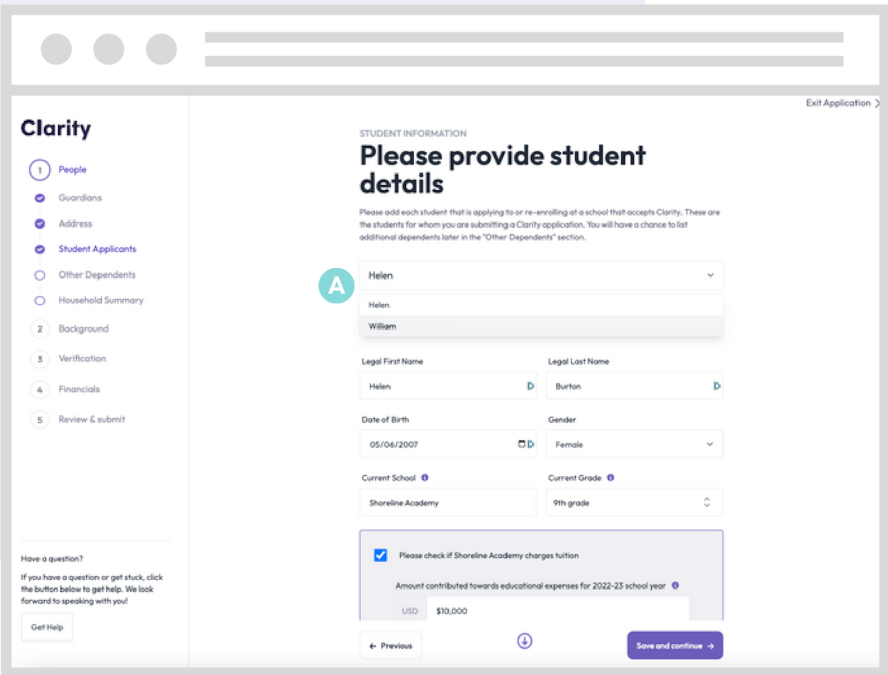
B In the "Add a School" window, start typing the name of the school you wish to add. Or, click the ⇕ symbol to scroll through a full list of schools that accept Clarity applications.

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



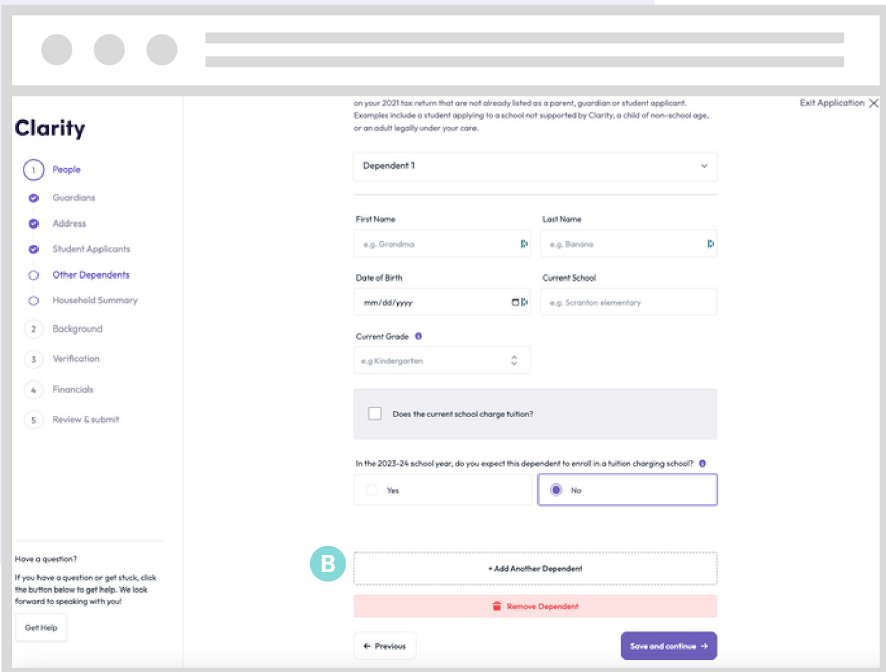
Step 1: People
Editing Student Applicants and Other Dependents

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



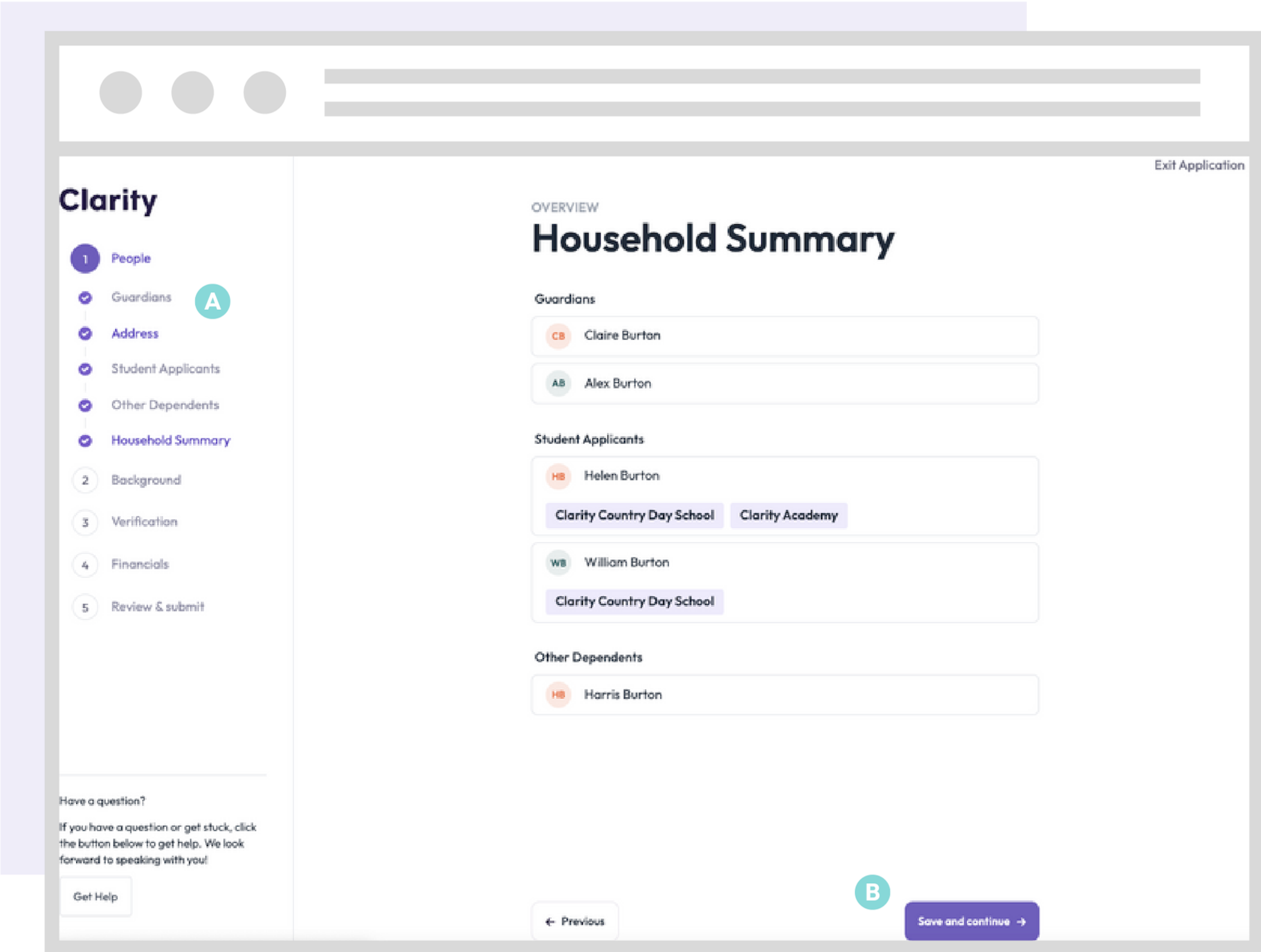
A Once you've added one or more students, use the dropdown menu at the top of this section to toggle between your students and make any necessary edits or additions.

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.



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.

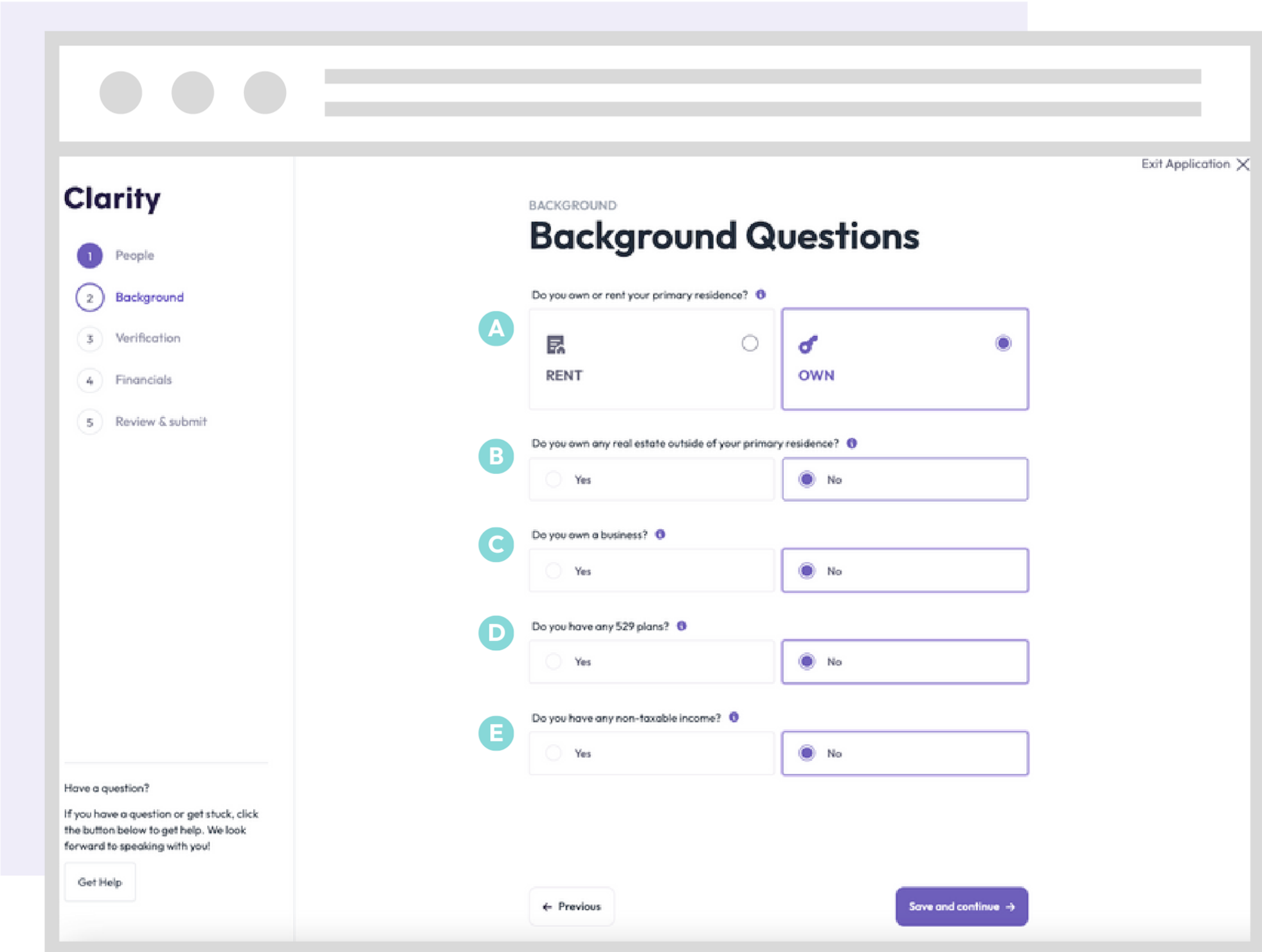


A Click on the name of any section in the left navigation to jump directly to that section and make changes.

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.



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.

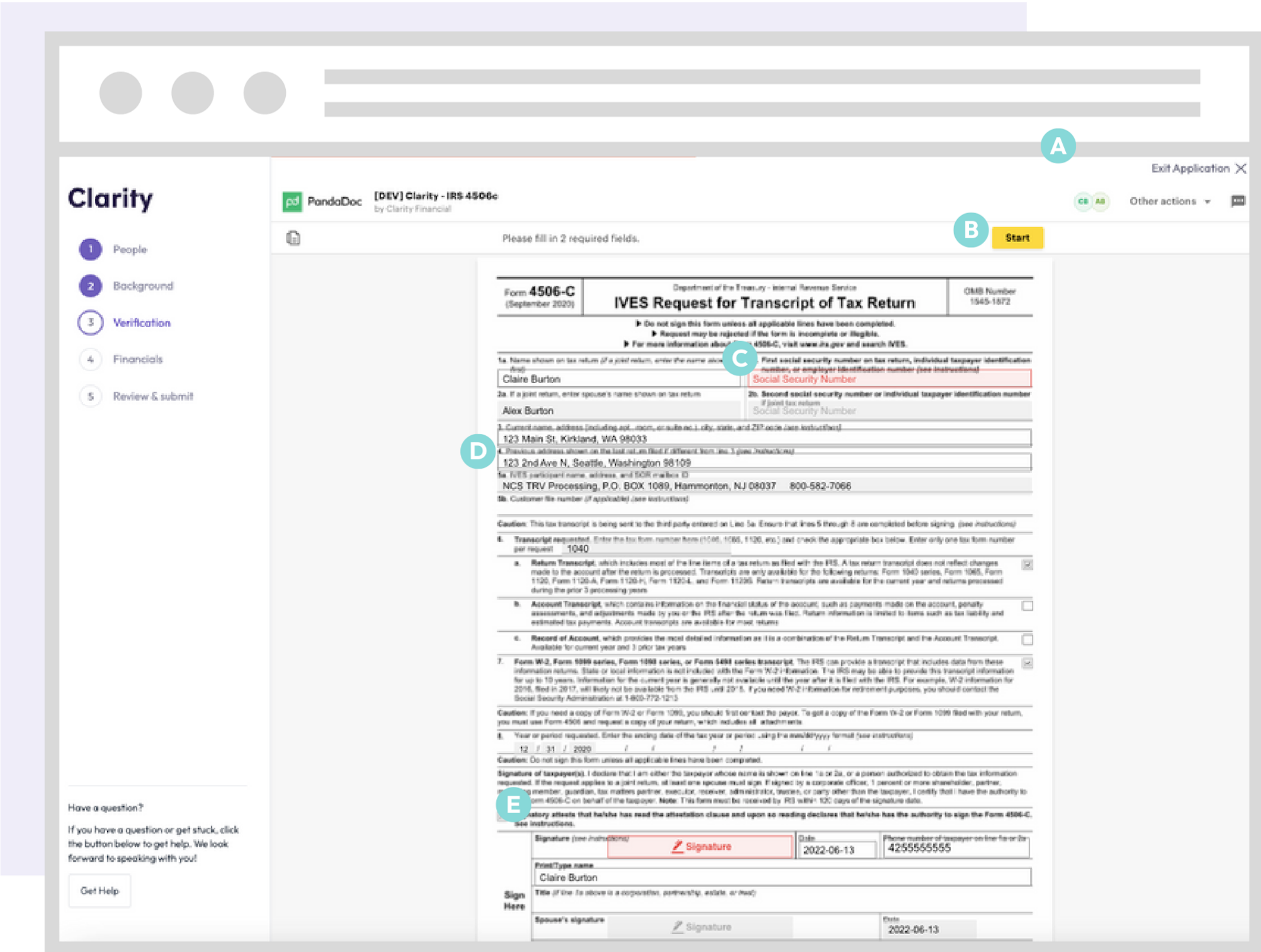
C Answer "yes" if you own 1% or more of any corporation, partnership, LLC or sole proprietorship.

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 be 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.



A See who needs to complete and sign the form.

B Click to start.

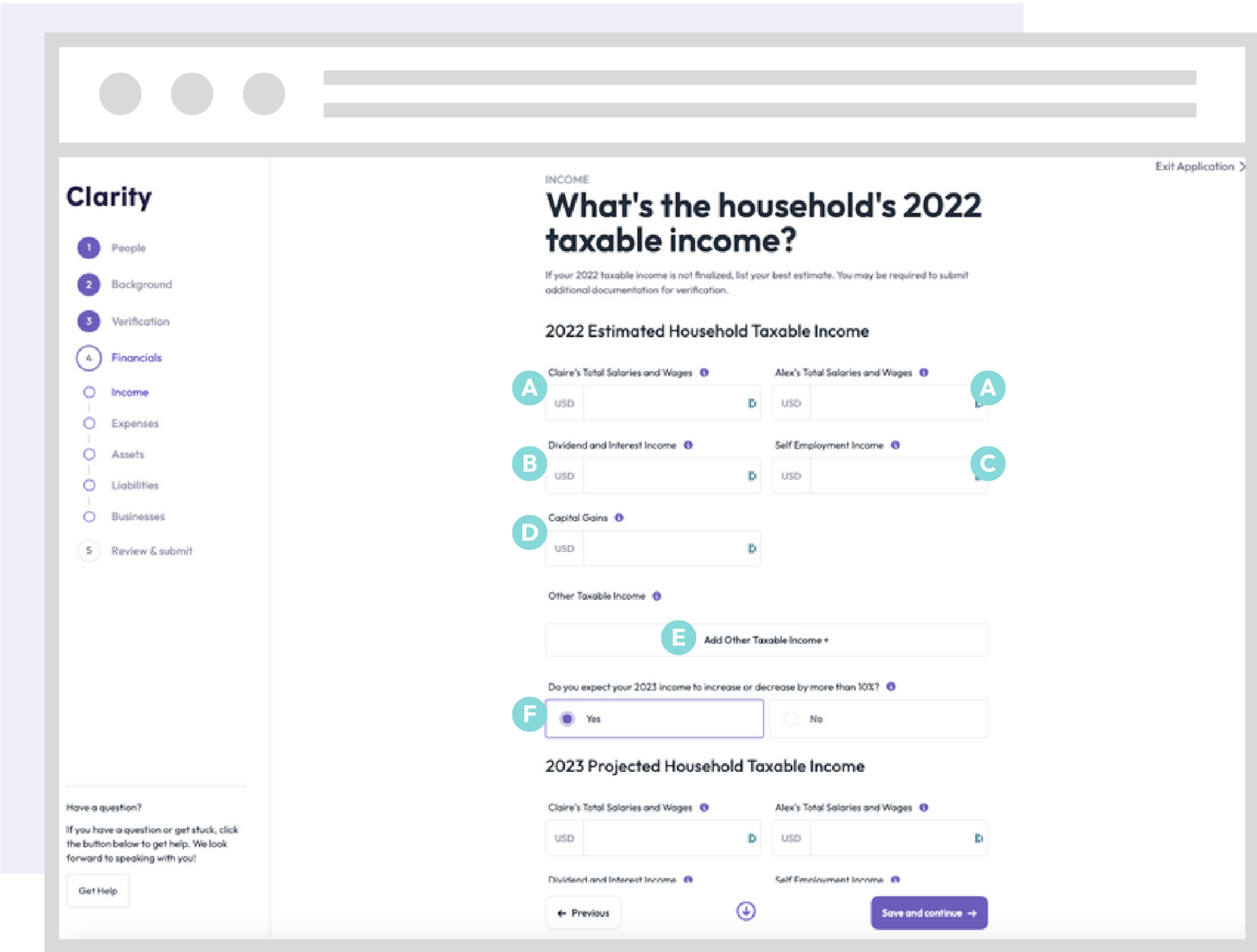
C Add the social security number of the person on the corresponding line.

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.



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.

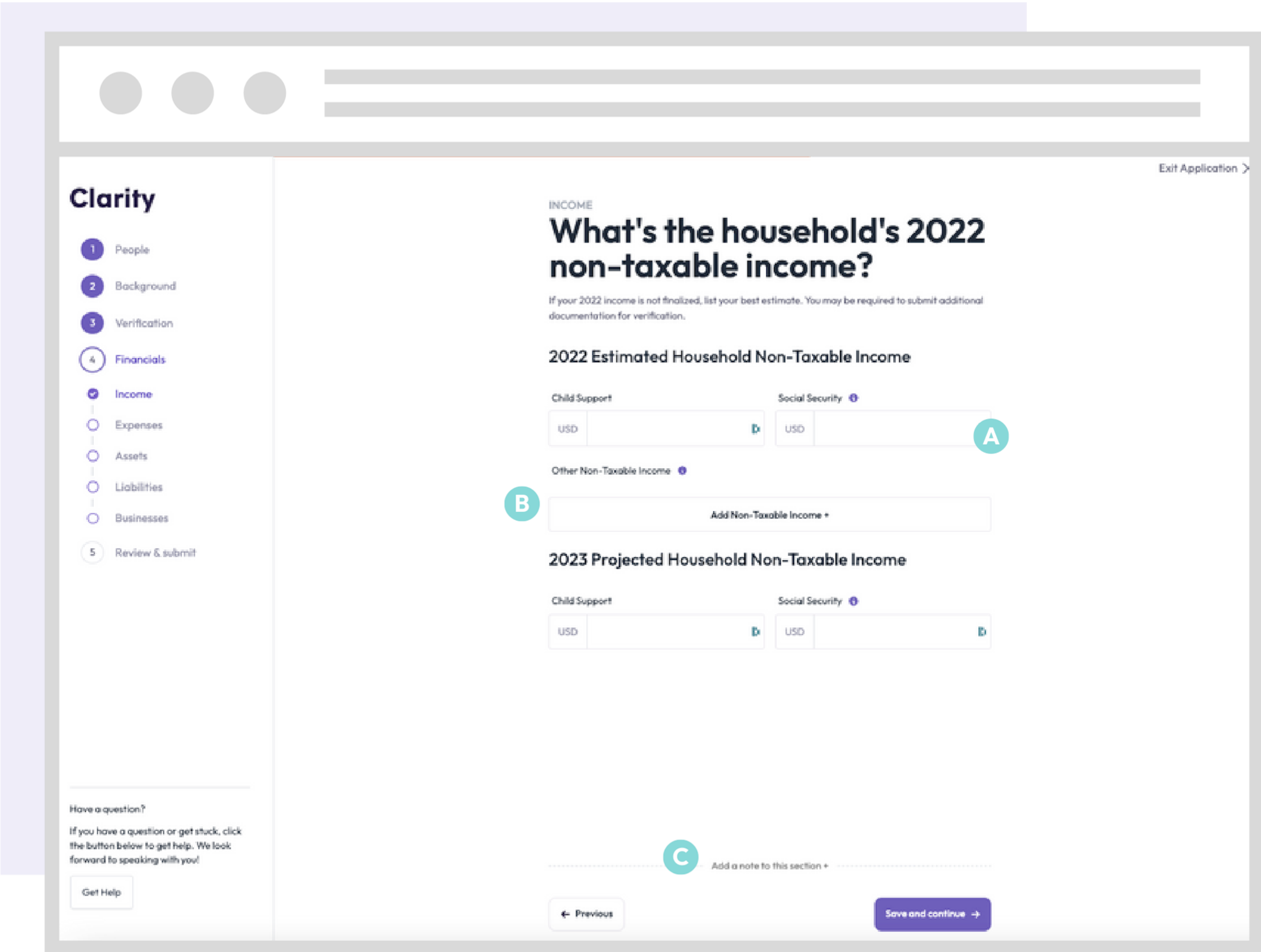
D This includes any realized capital gains received by the end of the current year.

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



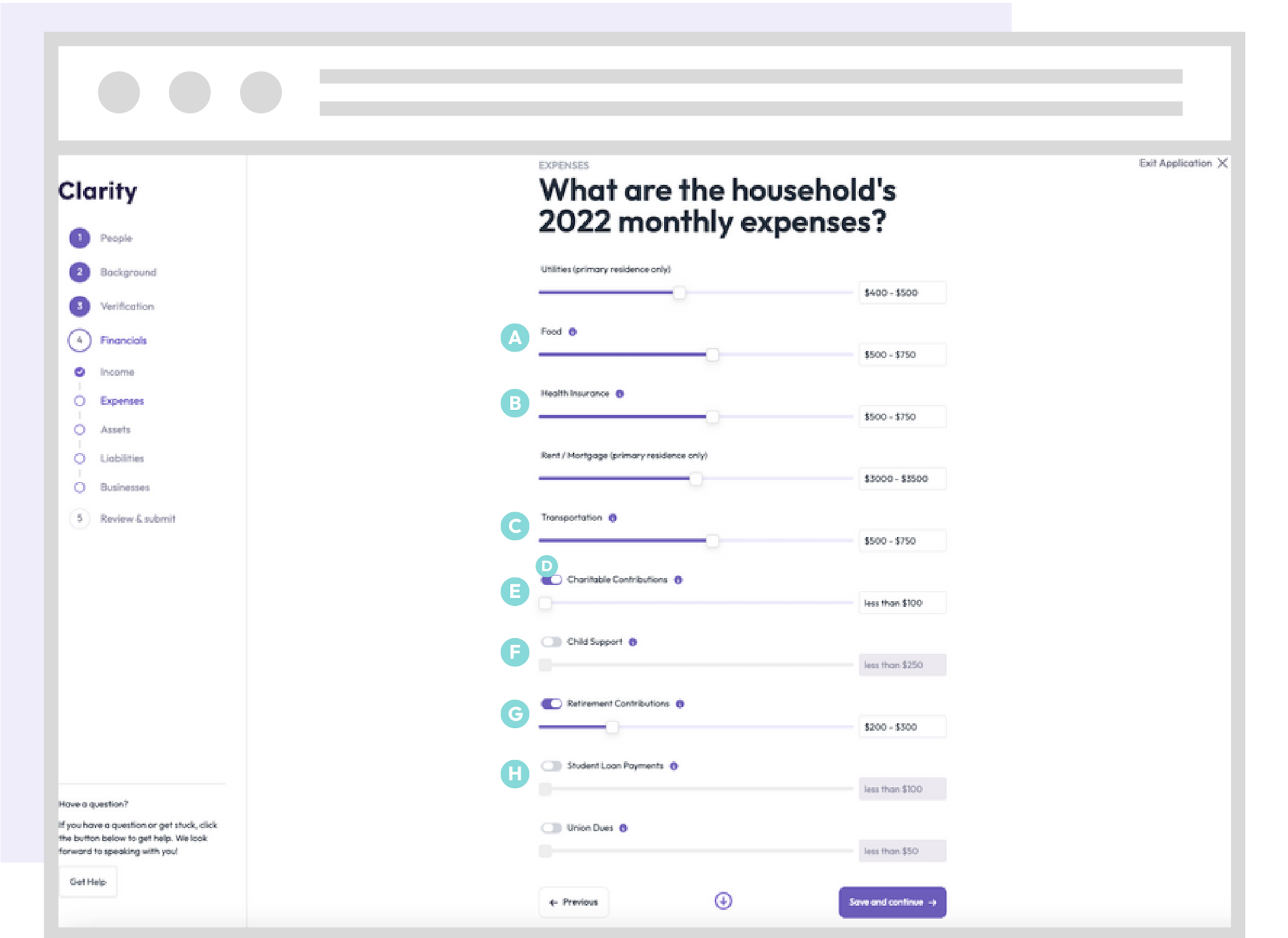
A Only include the non-taxable component of Social Security income.

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.



A Includes all monthly and grocery expenses.

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

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

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

E Includes monthly contributions to any 501(c)3.

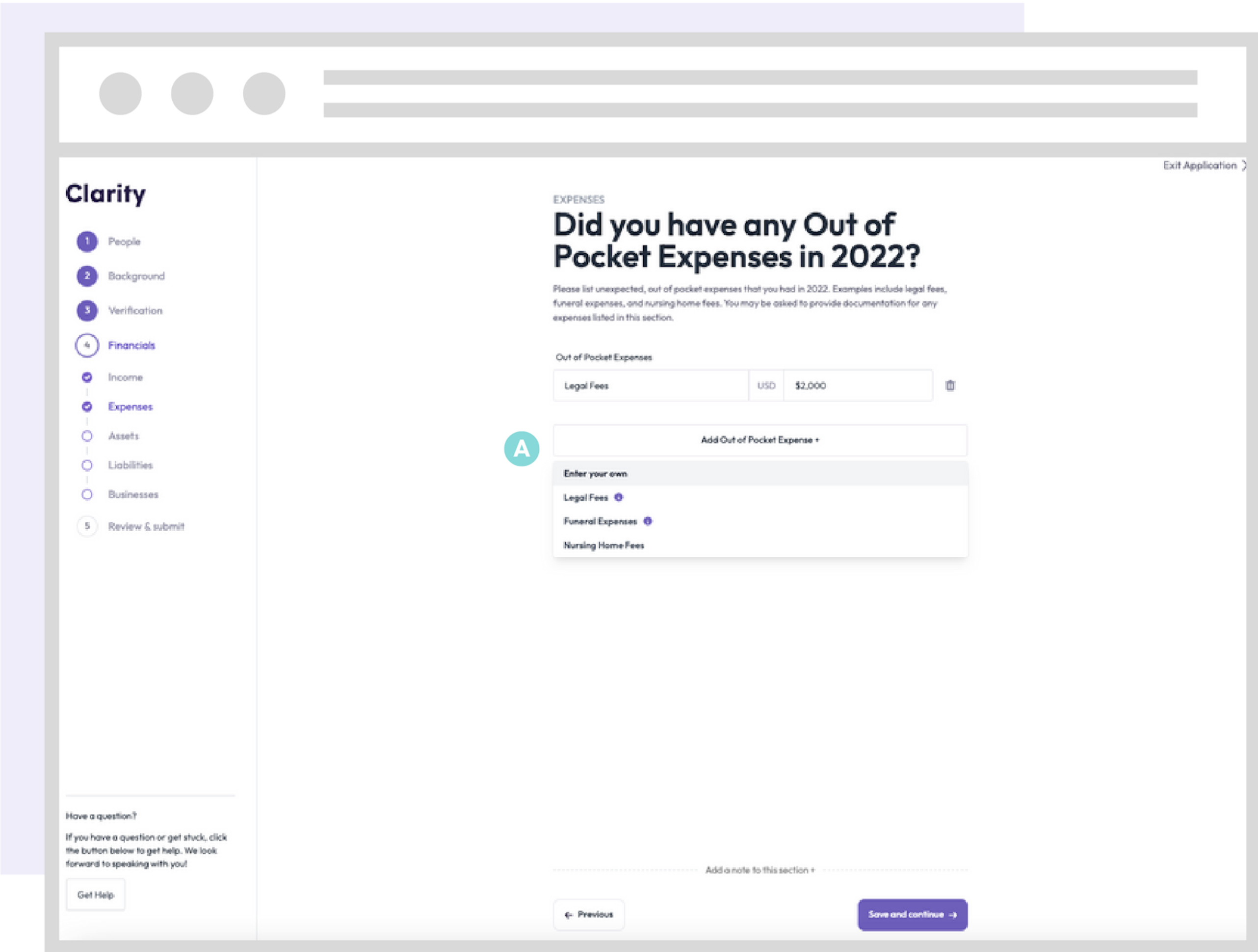
F Only include paid child support payments.

G Includes contributions to an IRA or 401k.

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

Step 4: Financials
Out of Pocket Expenses

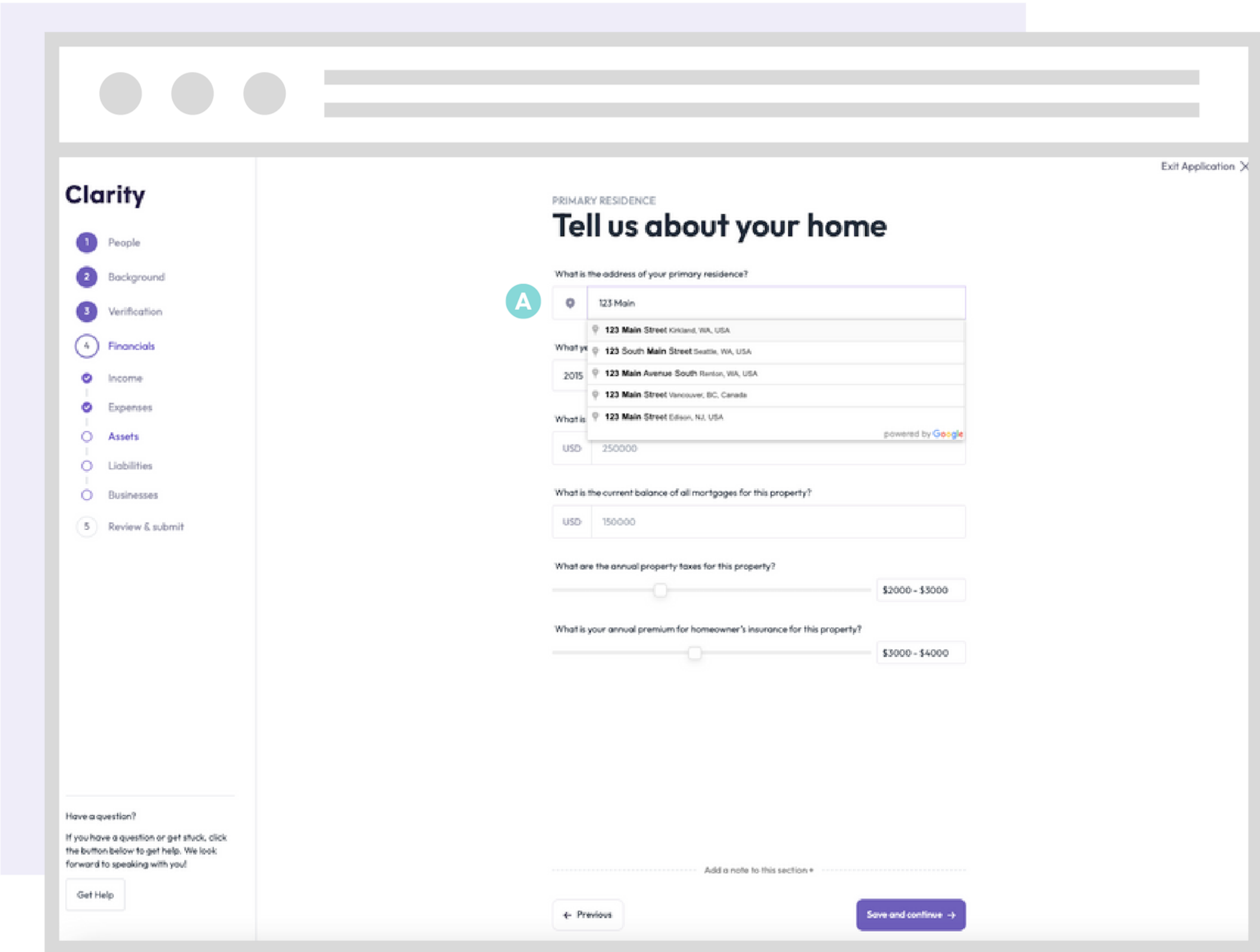
- List unexpected, out of pocket expenses that you had in the current year.
- Examples include legal fees, funeral expenses, and nursing home fees.
- You may be asked to provide documentation for any expenses listed in this section.



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

Step 4: Financials
Assets - Primary Residence

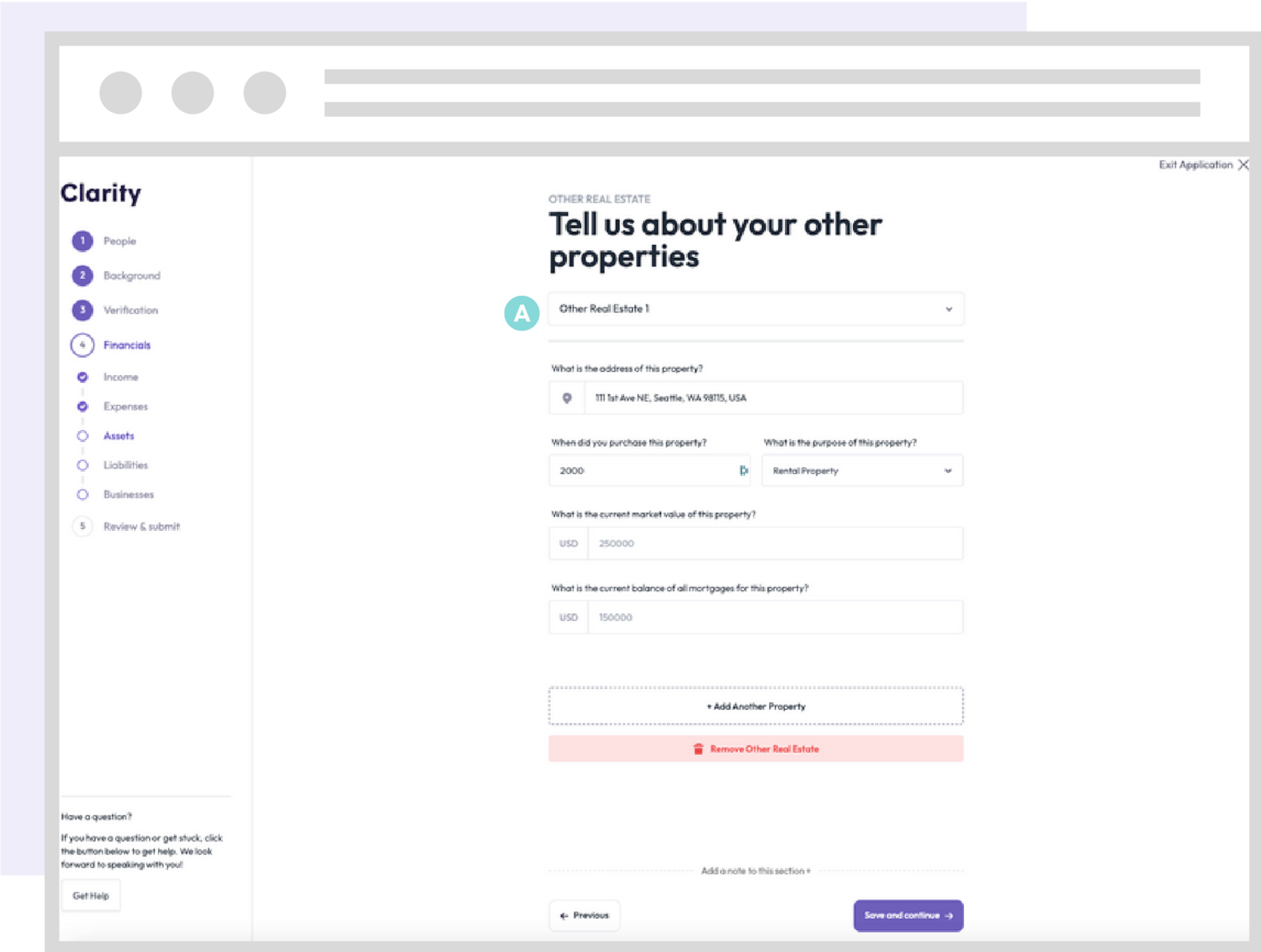
- Your "primary" residence is where your family lives for more than 50% of the year.



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

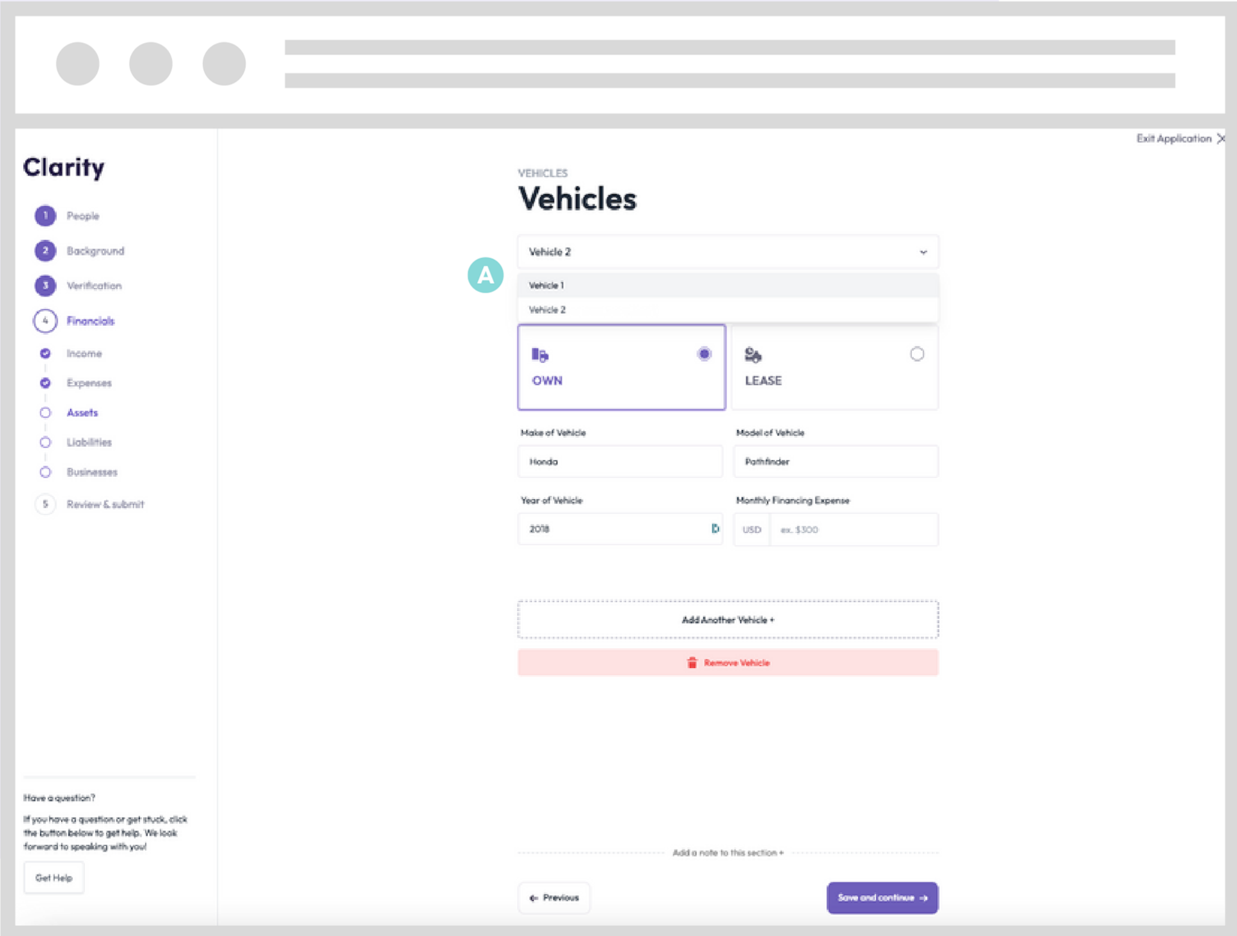
- In this section, please include the information pertaining to any additional real estate which you own in full or in part. Examples include: rental properties, vacation homes, etc.



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

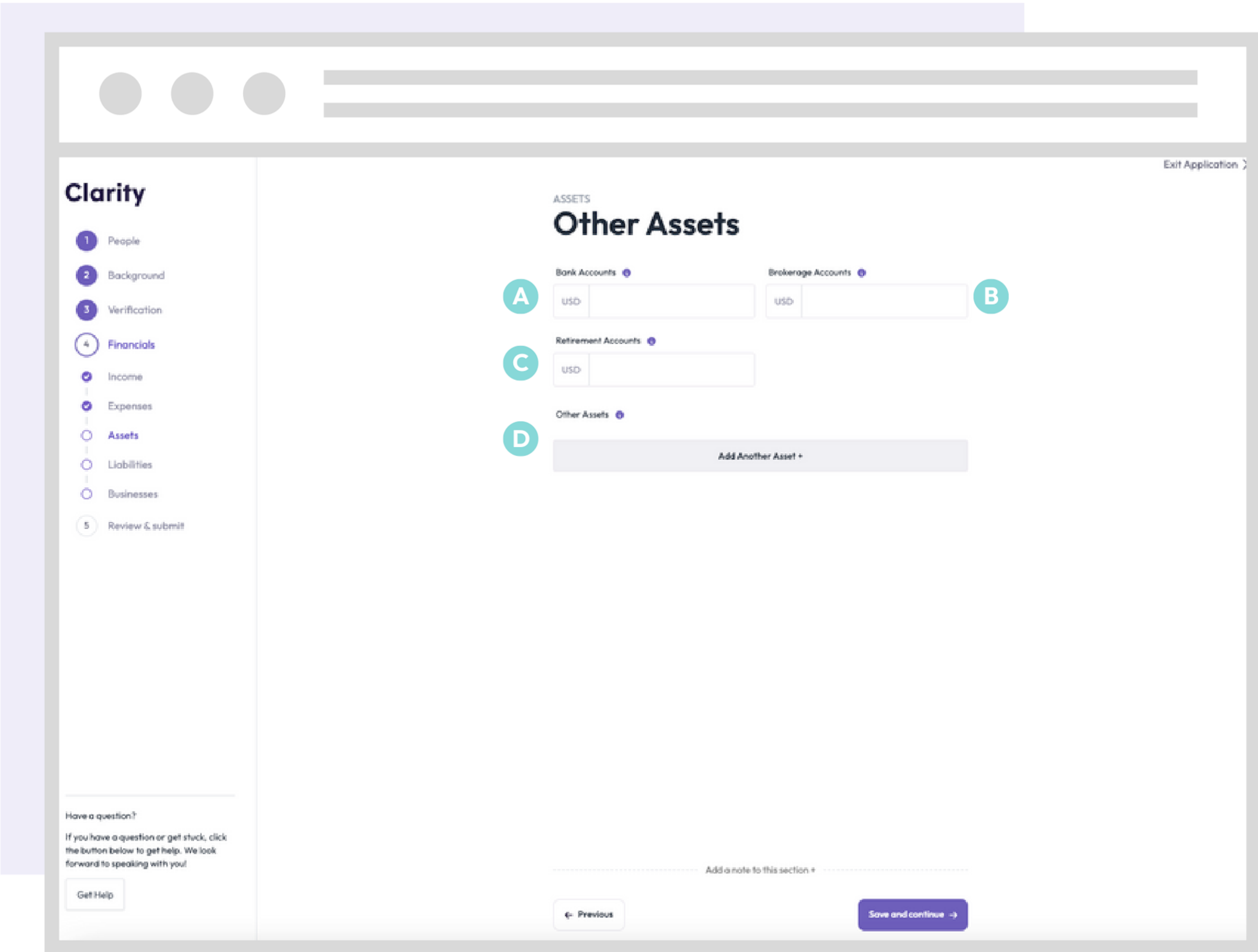
- In this section, please indicate the information regarding monthly expenses for all vehicles you own or lease and include the value/payment information for those vehicles.



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.



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

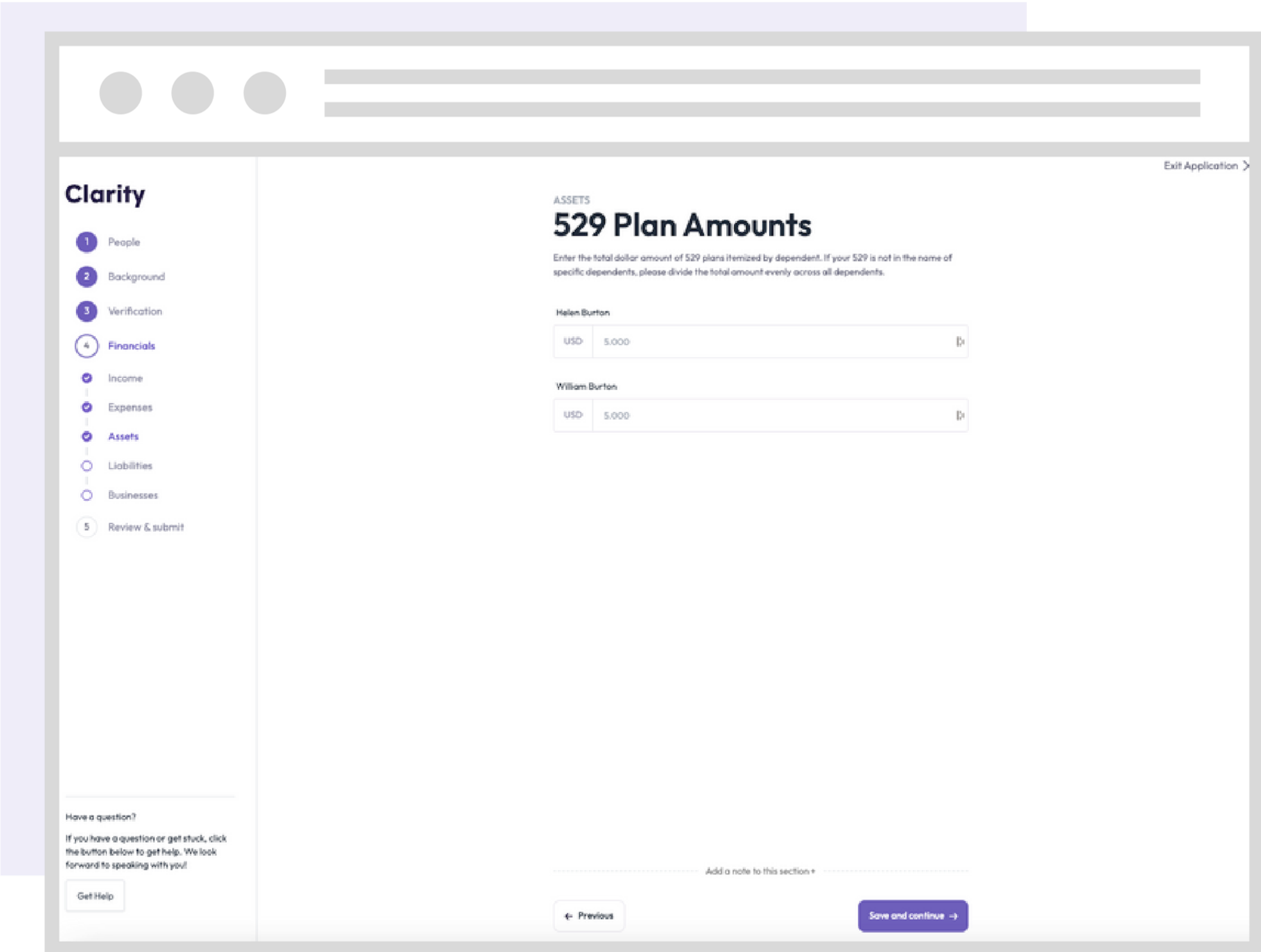
B Includes all money invested, excluding retirement accounts.

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.

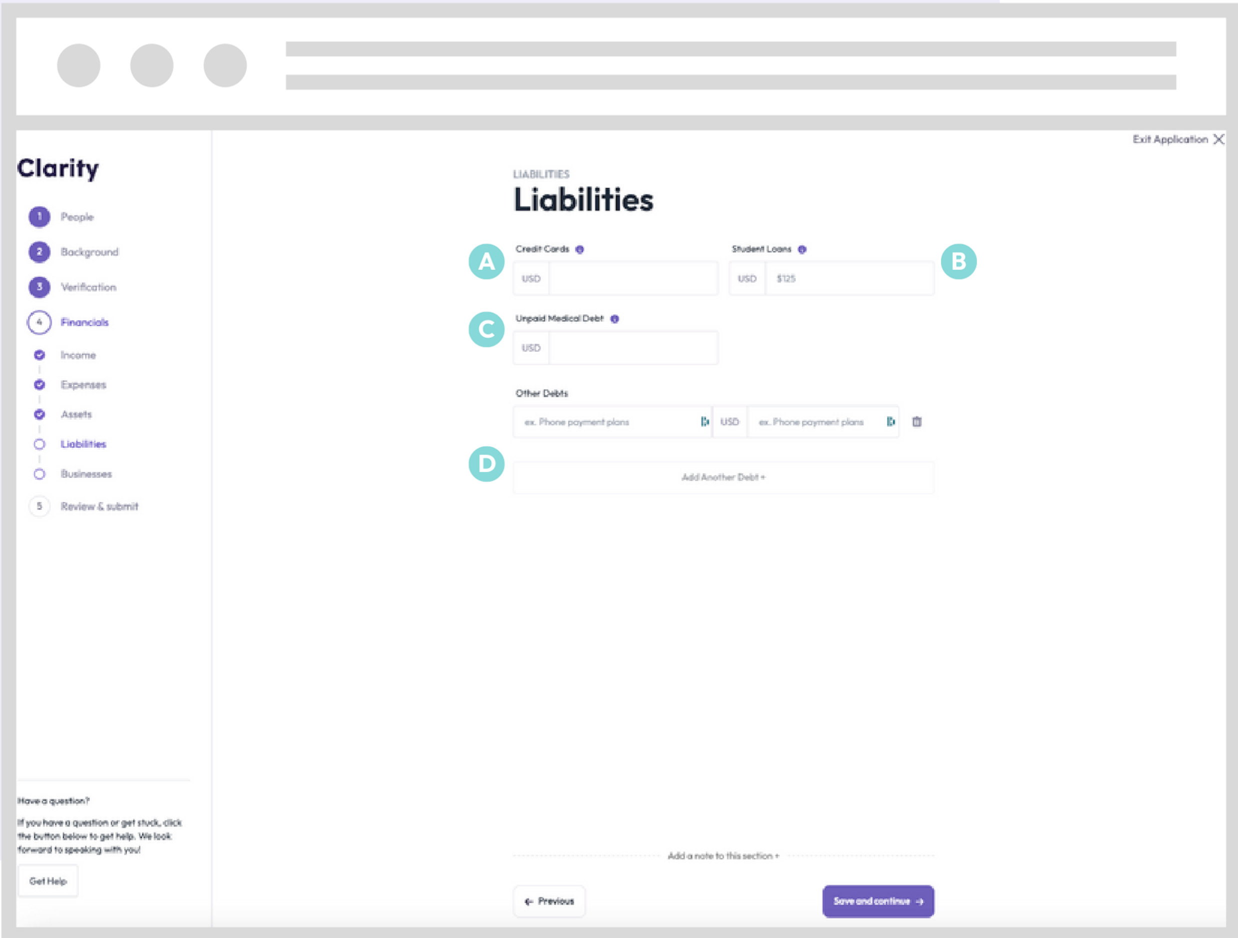
Step 4: Financials
Assets - 529 Plans

- 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.



Step 4: Financials
Liabilities

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



A Enter your total outstanding credit card debt.

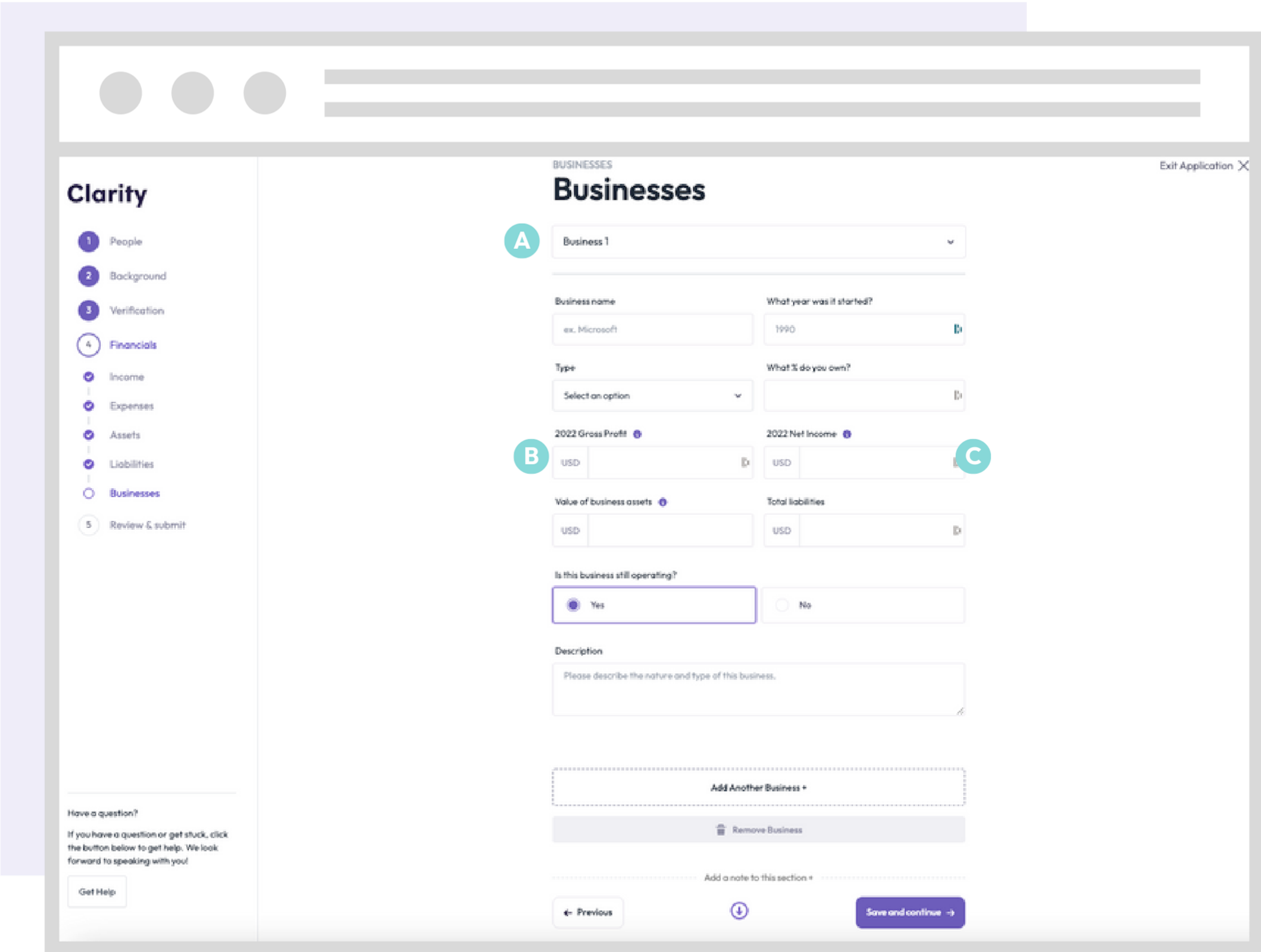
B List the total amount of outstanding loans in your or your spouse's name(s). Additionally, please list the total amount of outstanding loans in your dependents' names if you made or intend to make payments on their behalf in the current year.

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.



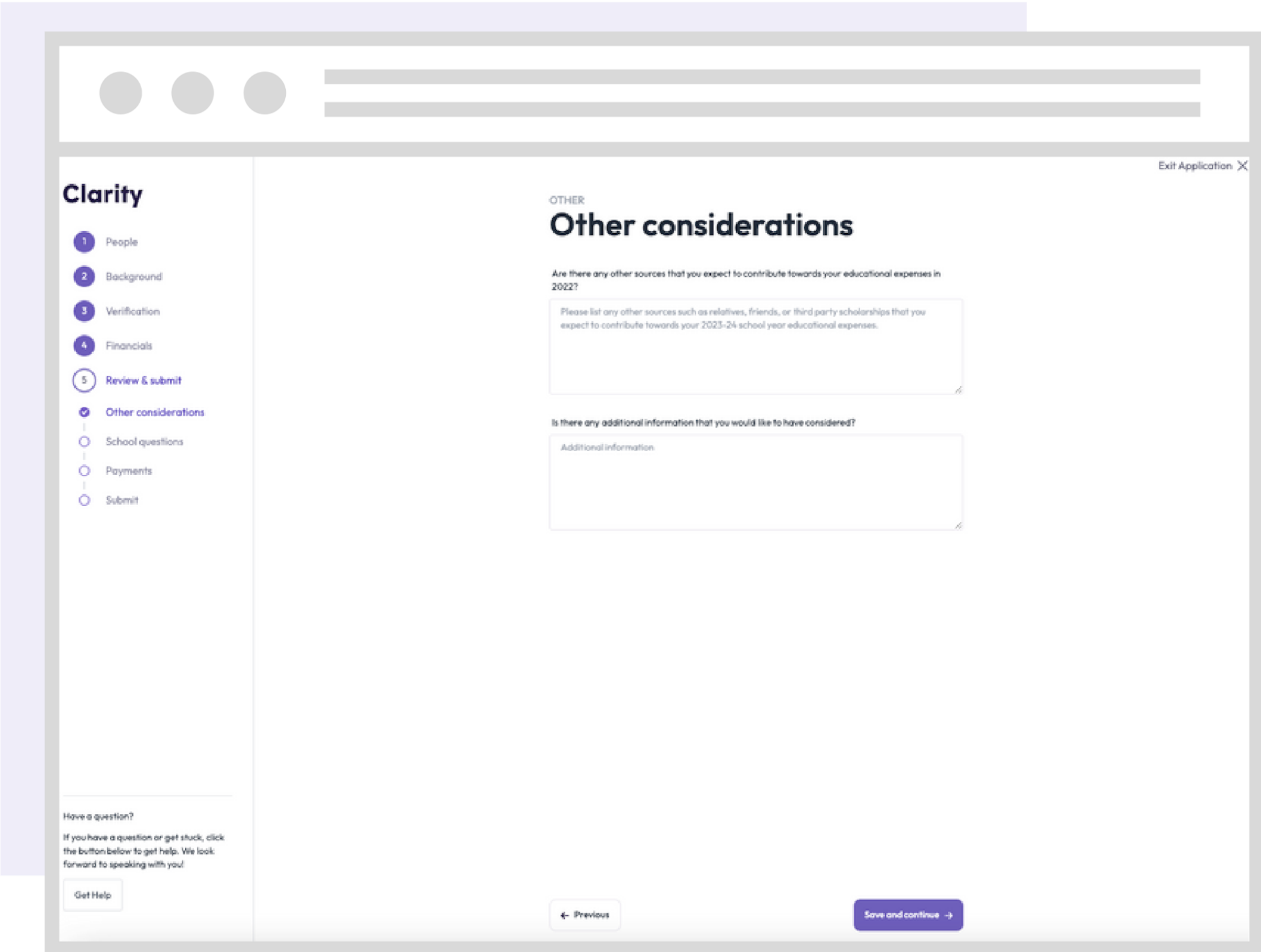
A If you add two or more businesses in this section, use the dropdown list at the top of the page to toggle between entries.

B Make sure this is consistent with your corresponding tax returns.

C Make sure this is consistent with your corresponding tax returns.

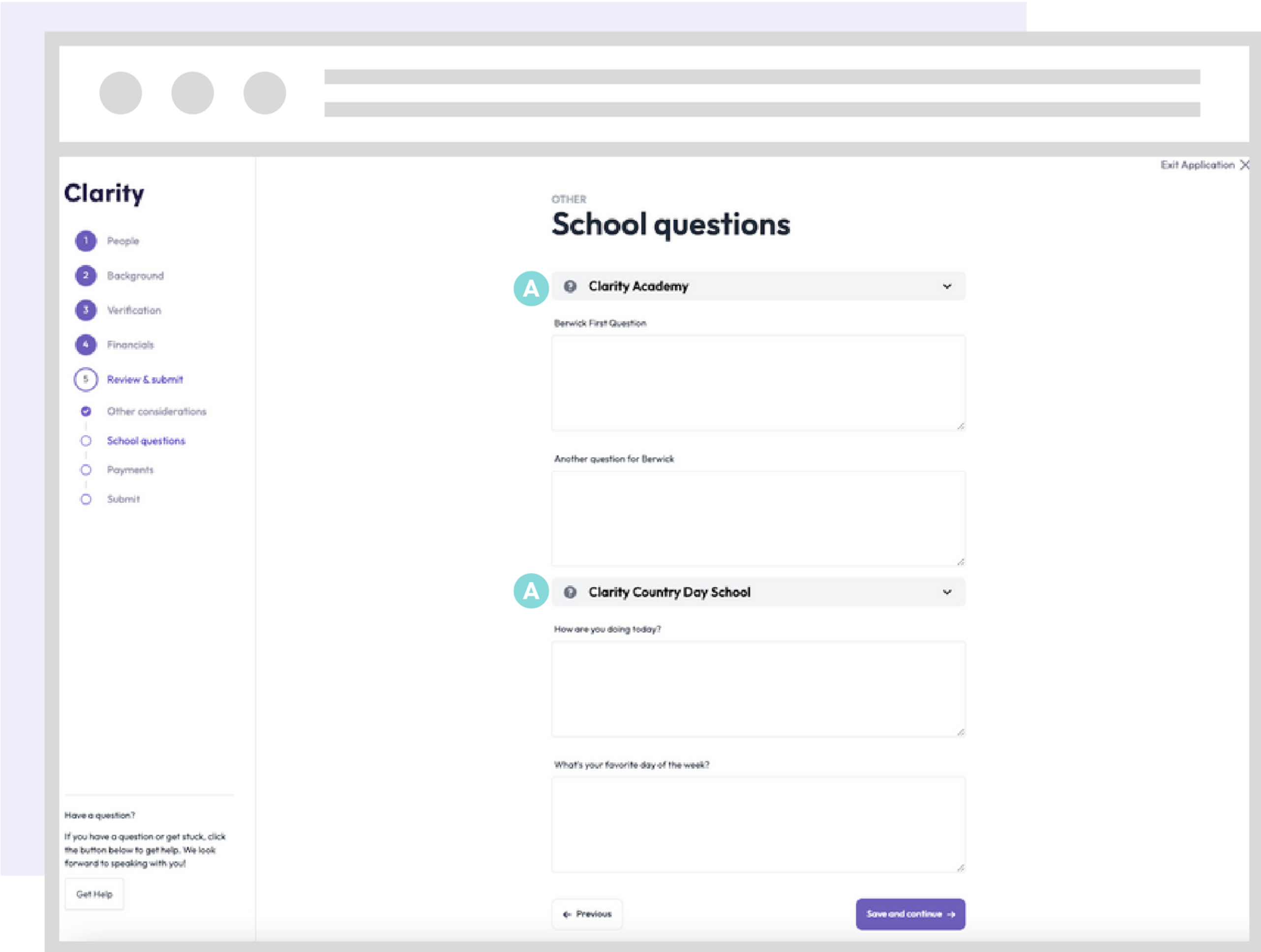
Step 5: Review & Submit
Other Considerations

- 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



Step 5: Review & Submit
School Questions

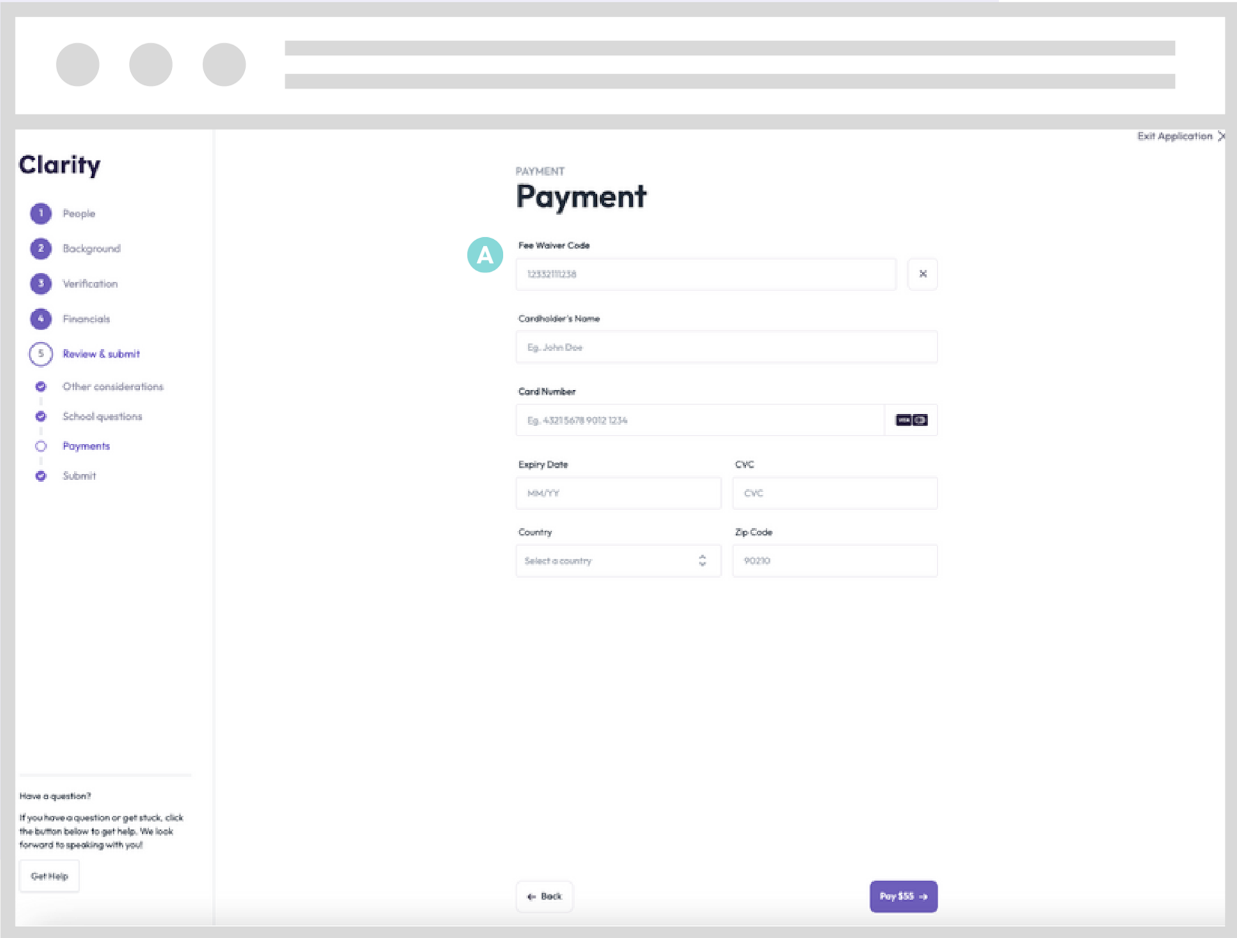
- Sometimes, individual schools have additional questions for their applying families.
- If you see questions on this page, that means a school you're applying to would like you to answer their additional question(s).
- The school name labels indicate which school is asking the additional question.



A Label indicates which questions come from which schools.

Step 5: Review & Submit
Payment

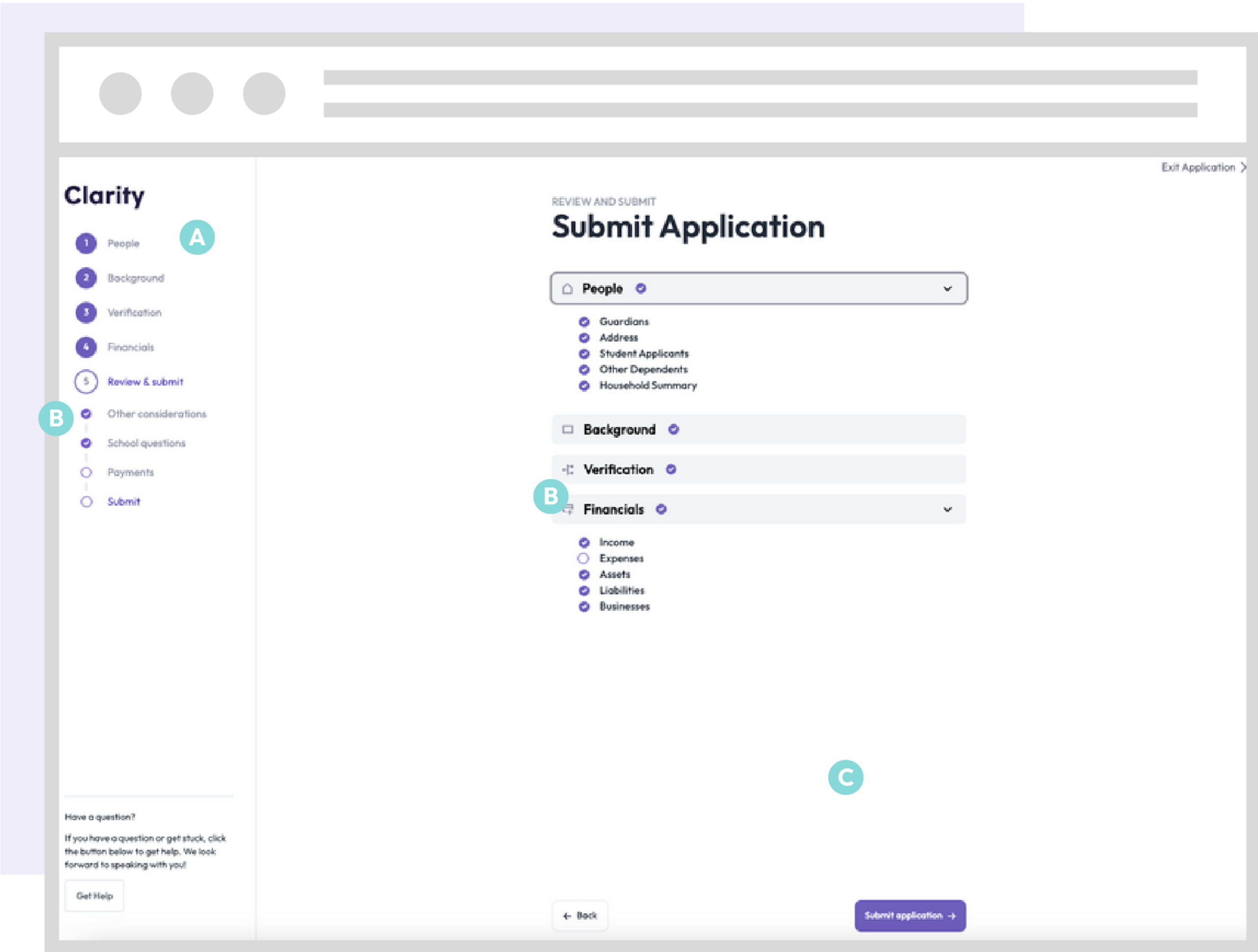
- The fee to submit your Clarity application is $55.
- The fee is a flat fee, meaning that it does not change whether you apply for one or multiple children, and to one or multiple schools.



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. You will not be able to make changes to your tax filing status, indication of if you do or do not receive a United States W2 and information entered on the IRS 4506C. Make sure you have accurate social security number(s) and exact address used for filing of your 2022 taxes to avoid errors and delays.



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.