

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. 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.

Sign in with Google

or sign in with email

Email

B Email address

Password

Password

☐ remember me forgot password?

Sign in →

Not registered yet? Create an account 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 \$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.



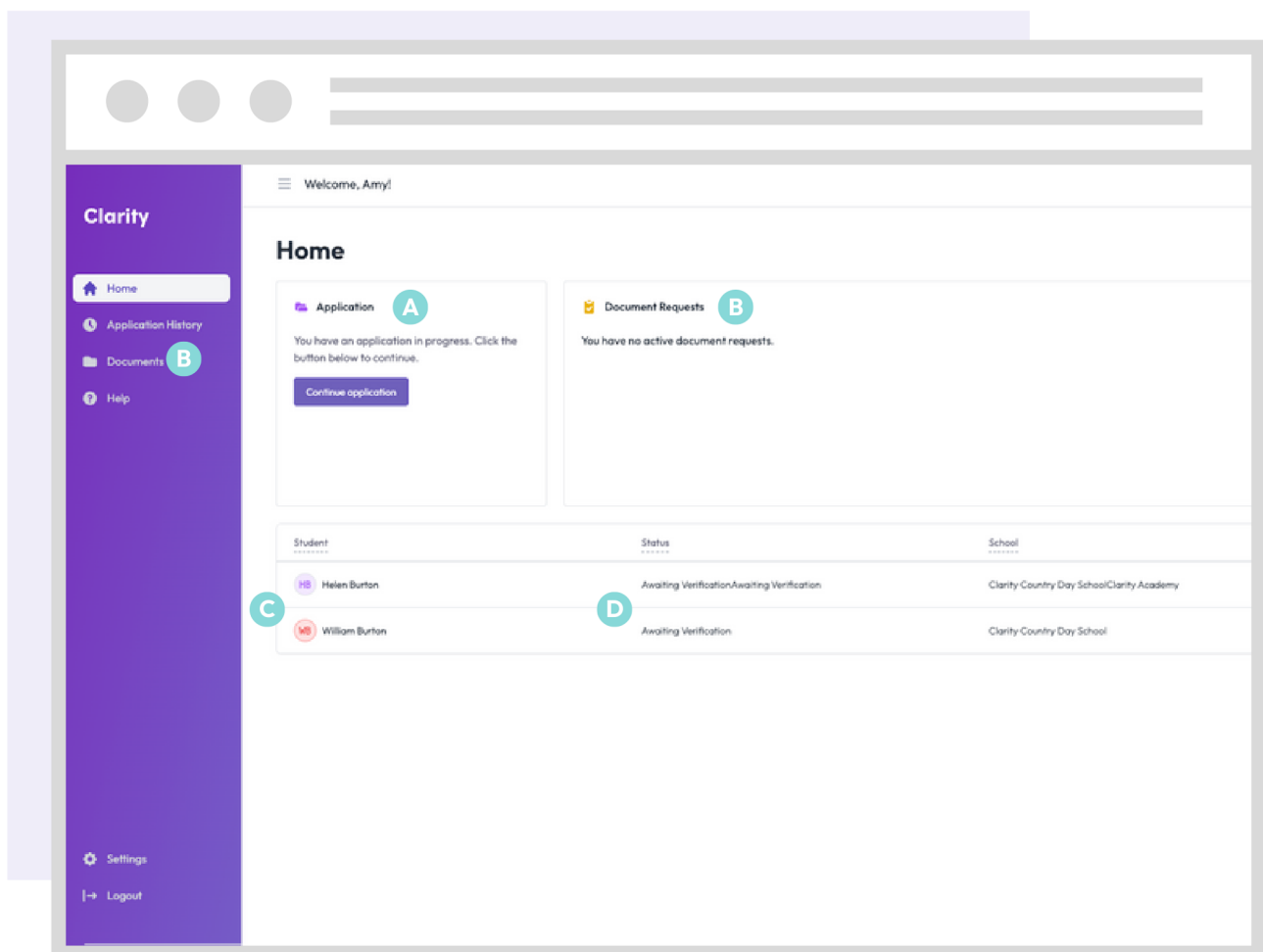
Upload any extra documents

- 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.

The screenshot shows a web application interface for 'Clarity'. On the left is a 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 a dropdown for 'Guardian 1' and 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' (a dropdown menu). There are two questions with radio button options: 'A Did you receive a W2 in 2021?' (Yes/No) and 'B Is there another guardian in your household?' (Yes/No). At the bottom are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is in the top right corner.

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 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 'Second Parent or Guardian'. It includes an introductory paragraph and 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). There is also a question 'Did you receive a W2 in 2021?' with radio buttons for 'Yes' and 'No' (selected). At the bottom are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is in the top right corner.

Exit Application ✕

Clarity

- 1 People
- Guardians
- Address
- Student Applicants
- Other Dependents
- Household Summary
- 2 Background
- 3 Verification
- 4 Financials
- 5 Review & submit

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

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 Last Name

e.g. Anna e.g. Banana

Email Date of Birth

e.g. annab@gmail.com mm/dd/yyyy

Primary Phone Number 2021 Tax Filing Status

e.g. 123-456-7890 Select a tax filing status

Did you receive a W2 in 2021?

☐ Yes ☒ No

← 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 a web application interface for 'Clarity'. On the left is a sidebar with a navigation menu: 1 People (selected), 2 Background, 3 Verification, 4 Financials, and 5 Review & submit. Below the menu is a 'Get Help' button. The main content area is titled 'ADDRESS' and 'Where do you live?'. It includes a sub-header 'Current Household Address' and a section 'A' with a question: 'Have you changed your primary residence in the last two years?'. Below this are two radio buttons: 'Yes' (selected) and 'No'. Section 'B' is titled 'Previous Household Address' and contains input fields for 'Address' and 'Address Line 2 (optional)'. At the bottom are buttons for 'Previous', a download icon, and 'Save and continue'.

Clarity

1 People
2 Background
3 Verification
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5 Review & submit

Have a question?
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Get Help

ADDRESS

Where do you live?

In Step 3 you will complete a form that allows us to verify your 2021 Form 1040 filed with the IRS. The address information in this section must match the address listed on your 2021 Form 1040. If your current address does not match the one listed on your 2021 Form 1040, please indicate that your address has changed in the last two years below.

Current Household Address

Address: e.g. 123 Clarity Ave
Address Line 2 (optional): e.g. Apt #2
Postal Code: 01234
Country: Select a country
State: Select a state
City: e.g. Boston

A Have you changed your primary residence in the last two years?
☒ Yes ☐ No

B Previous Household Address

Address: e.g. 123 Clarity Ave
Address Line 2 (optional): e.g. Apt #2

Previous 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 is a sidebar with a navigation menu: 1 People (selected), Guardians, Address, Student Applicants, Other Dependents, Household Summary, 2 Background, 3 Verification, 4 Financials, and 5 Review & submit. Below the menu is a 'Get Help' button. The main content area has a header with 'Shoreline Academy' and '9th grade'. Below this are two sections: one for checking if the school charges tuition (with a checkbox and a text input for 'Amount contributed towards educational expenses for 2022-23 school year' set to USD \$10,000) and another for checking if there is an additional household (with a checkbox). The 'School Applications' section shows two schools: 'Clarity Country Day School (Day Only)' and 'Clarity Academy (Day Only)', each with a close button. Below them is an 'Add a School' button. A section labeled 'C' asks 'What is the maximum amount you can pay for Helen for the 2022-23 school year?' with a text input set to USD \$10,000. 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. Below the input is a list of schools: 'Clarity Academy' and 'Clarity Country Day School'. Below the list is a dropdown for 'What grade is this student applying for?'. At the bottom, there are radio buttons for 'Is this student currently enrolled at this school?' with 'No' selected. There are 'Cancel' and 'Add School to Application' buttons 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 sidebar with a list of steps: 1. People, 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. The 'People' step is selected. The main content area is titled 'STUDENT INFORMATION' and 'Please provide student details'. It includes a dropdown menu for selecting a student (currently showing 'Helen'), followed by input fields for 'Legal First Name' (Helen) and 'Legal Last Name' (Burton). Below these are fields for 'Date of Birth' (05/06/2007) and 'Gender' (Female). Further down are 'Current School' (Shoreline Academy) and 'Current Grade' (9th grade). At the bottom, there is a checkbox for 'Please check if Shoreline Academy charges tuition' which is checked, and a field for 'Amount contributed towards educational expenses for 2022-23 school year' with a value of USD \$10,000. Navigation buttons at the bottom include 'Previous', a plus icon, and 'Save and continue'.

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.

This screenshot shows the 'Add Another Dependent' section of the Clarity application. It features a dropdown menu labeled 'Dependent 1'. Below this are input fields for 'First Name' (e.g. Grandma) and 'Last Name' (e.g. Banana). There are also fields for 'Date of Birth' (mm/dd/yyyy) and 'Current School' (e.g. Scranton elementary). A 'Current Grade' dropdown is set to 'e.g. Kindergarten'. A checkbox 'Does the current school charge tuition?' is present. Below that, a question asks 'In the 2023-24 school year, do you expect this dependent to enroll in a tuition charging school?' with 'Yes' and 'No' radio button options. At the bottom, there is a button labeled 'Add Another Dependent', a red button labeled 'Remove Dependent', and navigation buttons for '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

1 People **A**

✓ Guardians

✓ Address

✓ Student Applicants

✓ Other Dependents

✓ Household Summary

2 Background

3 Verification

4 Financials

5 Review & submit

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

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

← Previous

B Save and continue →

Exit Application

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 sidebar with a progress indicator showing 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' and 'Background Questions'. It contains five questions, each with a lettered label (A-E) and an information icon. Question A asks about primary residence ownership, with 'RENT' and 'OWN' radio buttons. Question B asks about real estate outside the primary residence. Question C asks about business ownership. Question D asks about 529 plans. Question E asks about non-taxable income. Each of questions B through E has 'Yes' and 'No' radio buttons. At the bottom are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is in the top right corner.

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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

Exit Application X

BACKGROUND

Background Questions

Do you own or rent your primary residence? ⓘ

A ☐ RENT ☒ OWN

B Do you own any real estate outside of your primary residence? ⓘ
☐ Yes ☒ No

C Do you own a business? ⓘ
☐ Yes ☒ No

D Do you have any 529 plans? ⓘ
☐ Yes ☒ No

E Do you have any non-taxable income? ⓘ
☐ Yes ☒ No

← Previous Save and continue →

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** **OMB Number 1545-1072**

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
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 on the return)
Claire Burton

1b. 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

2b. Second social security number or individual taxpayer identification number (if joint tax return)
Social Security Number

3. Current name, address (including apt., room, or suite no.), 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. IVES recipient name, address, and ZIP code (see instructions)
NCS TRV Processing, P.O. BOX 1089, Hammonton, NJ 08037 800-582-7066

5b. Customer file number (if applicable) (see instructions)

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

6. Transcript requested. Enter the tax form number (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. 1040

a. Return Transcript, which includes most of the line items of a tax return 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-A, Form 1120-E, Form 1120-L, and Form 1120-SS. 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. Recent of Account, which provides the most detailed information as to a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. ☐

7. Form 702, 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 is not included with the Form 702 information. 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 after it is filed with the IRS. For example, 702 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need 702 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. ☒

Caution: If you need a copy of Form 702 or Form 1099, you should: 1) select the box, "I want a copy of the Form 702 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/dd/yyyy format (see instructions). 12 / 31 / 2020

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, all named spouses must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, or other member, guardian, trustee, partner, executor, receiver, administrator, or any other person, I certify that I have the authority to sign Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

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

First/Type name: Claire Burton

Sign Here **Title (if line 1a above is a corporation, partnership, estate, or trust):**

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

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

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.

Clarity

1 People
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4 **Financials**
Income
Expenses
Assets
Liabilities
Businesses
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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](#)

INCOME

What's the household's 2022 taxable income?

If your 2022 taxable income is not finalized, list your best estimate. You may be required to submit additional documentation for verification.

2022 Estimated Household Taxable Income

A Claire's Total Salaries and Wages **A** Alex's Total Salaries and Wages

USD **B** Dividend and Interest Income **C** Self Employment Income

USD **D** Capital Gains

USD **E** Add Other Taxable Income +

Do you expect your 2023 income to increase or decrease by more than 10%?

F ☒ Yes ☐ No

2023 Projected Household Taxable Income

Claire's Total Salaries and Wages Alex's Total Salaries and Wages

USD **D** Dividend and Interest Income **C** Self Employment Income

[< Previous](#) [Save and continue >](#)

[Exit Application](#)

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 displays the 'Clarity' application interface. On the left is a sidebar with a navigation menu containing links for 'People', 'Background', 'Verification', 'Financials', 'Income', 'Expenses', 'Assets', 'Liabilities', 'Businesses', and 'Review & submit'. The 'Income' section is currently active. The main content area is titled 'What's the household's 2022 non-taxable income?' and includes a sub-header '2022 Estimated Household Non-Taxable Income'. Below this, there are input fields for 'Child Support' and 'Social Security', both with a 'USD' dropdown and a 'D' icon. A green circle 'A' is placed over the 'Social Security' input field. Below these is a section for 'Other Non-Taxable Income' with a green circle 'B' and a text input field labeled 'Add Non-Taxable Income +'. Further down is a section for '2023 Projected Household Non-Taxable Income' with similar input fields. A green circle 'C' is placed over a text input field labeled 'Add a note to this section +'. At the bottom, there are 'Previous' and 'Save and continue' buttons. A 'Get Help' button is located in the sidebar under the 'Have a question?' section.

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.

Clarity

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Have a question?
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Get Help

EXPENSES

What are the household's 2022 monthly expenses?

Utilities (primary residence only)

A Food

B Health Insurance

Rent / Mortgage (primary residence only)

C Transportation

D Charitable Contributions

E Child Support

F Retirement Contributions

G Student Loan Payments

H Union Dues

← Previous Save and continue → Exit Application X

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 sidebar with a navigation menu containing: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses (highlighted), Assets, Liabilities, Businesses, and 5 Review & submit. Below the menu is a 'Get Help' button. The main content area is titled 'EXPENSES' and 'Did you have any Out of Pocket Expenses in 2022?'. It includes a sub-header '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.' Below this is a form for 'Out of Pocket Expenses' with a table showing 'Legal Fees' in 'USD' for '\$2,000'. A red circle 'A' points to a dropdown menu labeled 'Add Out of Pocket Expense +'. The dropdown menu has the option 'Enter your own.' and a list of predefined categories: 'Legal Fees', 'Funeral Expenses', and 'Nursing Home Fees'. At the bottom of the main area is a 'Get Help' button and a 'Save and continue' button. A 'Previous' button is also visible.

- 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.

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Get Help

PRIMARY RESIDENCE

Tell us about your home

What is the address of your primary residence?

A 123 Main

123 Main Street Chicago, IL, USA

What is the year you bought this property?

2015

123 South Main Street Seattle, WA, USA

123 Main Avenue South Portland, ME, USA

123 Main Street Vancouver, BC, Canada

123 Main Street Edison, NJ, USA

powered by Google

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

USD 150000

What are the annual property taxes for this property?

\$2000 - \$3000

What is your annual premium for homeowner's insurance for this property?

\$3000 - \$4000

Add a note to this section

Previous Save and continue

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 titled 'Clarity' with a sidebar navigation menu. The menu includes: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses, Assets (highlighted), Liabilities, Businesses, and 5 Review & submit. The main content area is titled 'OTHER REAL ESTATE' and 'Tell us about your other properties'. It features a dropdown menu for 'Other Real Estate 1' with a toggle icon. Below this are several form fields: 'What is the address of this property?' (with a location pin icon and the text '111 1st Ave NE, Seattle, WA 98105, USA'), 'When did you purchase this property?' (with a date input '2000' and a calendar icon), 'What is the purpose of this property?' (with a dropdown menu showing 'Rental Property'), 'What is the current market value of this property?' (with a currency dropdown 'USD' and a value input '250000'), and 'What is the current balance of all mortgages for this property?' (with a currency dropdown 'USD' and a value input '150000'). At the bottom of the form area, there are two buttons: '+ Add Another Property' and 'Remove Other Real Estate'. A note field at the bottom says 'Add a note to this section'. Navigation buttons at the bottom are 'Previous' and 'Save and continue'. A 'Get Help' button is in the sidebar. A small 'Exit Application' link is in the top right corner.

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 'Clarity' application interface. On the left is a sidebar with a navigation menu. The main content area is titled 'VEHICLES' and 'Vehicles'. It features a dropdown menu at the top with 'Vehicle 2' selected. Below this is a list of vehicles, with 'Vehicle 2' highlighted. A callout box 'A' points to the 'OWN' button. The form includes fields for 'Make of Vehicle' (Honda), 'Model of Vehicle' (Pathfinder), 'Year of Vehicle' (2018), and 'Monthly Financing Expense' (USD ex. \$300). There are buttons for 'Add Another Vehicle +', 'Remove Vehicle', 'Previous', and 'Save and continue ->'. A footer section contains a 'Get Help' button and a note about getting help.

Clarity

- 1 People
- 2 Background
- 3 Verification
- 4 **Financials**
 - Income
 - Expenses
 - Assets**
 - Liabilities
 - Businesses
- 5 Review & submit?

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

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

Previous Save and continue ->

Add a note to this section +

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 titled 'Clarity' with a sidebar navigation menu. The main content area is titled 'ASSETS Other Assets'. It contains four sections with input fields:

- Bank Accounts** (Callout A): A text input field with 'USD' as a placeholder.
- Brokerage Accounts** (Callout B): A text input field with 'USD' as a placeholder.
- Retirement Accounts** (Callout C): A text input field with 'USD' as a placeholder.
- Other Assets** (Callout D): A button labeled 'Add Another Asset +'.

At the bottom of the form, there is a 'Previous' button and a 'Save and continue' button. A 'Get Help' button is located in the sidebar. A note at the bottom of the main content area says 'Add a note to this section +'.

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 sidebar with a navigation menu containing the following items: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses, Assets, Liabilities, Businesses, and 5 Review & submit. Below the menu 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 sections: 'Helen Burton' with a field showing 'USD 5,000' and a dropdown for currency, and 'William Burton' with a similar field showing 'USD 5,000'. At the bottom of the main area is a dashed line with the text 'Add a note to this section'. The bottom navigation bar contains a 'Previous' button and a 'Save and continue' button.

Exit Application >

Clarity

1 People
2 Background
3 Verification
4 **Financials**
Income
Expenses
Assets
Liabilities
Businesses
5 Review & submit

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

ASSETS

529 Plan Amounts

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.

Helen Burton

USD 5,000

William Burton

USD 5,000

Add a note to this section +

Previous Save and continue ->

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 application window titled "Clarity" with a sidebar menu on the left. The menu includes: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses, Assets, Liabilities, Businesses, and 5 Review & submit. The main content area is titled "LIABILITIES Liabilities". It contains four sections: A Credit Cards (with a USD input field), B Student Loans (with a USD \$125 input field), C Unpaid Medical Debt (with a USD input field), and D Other Debts (with a text input field containing "ex. iPhone payment plans" and a "USD" dropdown). Below the "Other Debts" section is a button labeled "Add Another Debt +". At the bottom of the form are two buttons: "Previous" and "Save and continue ->". A small "Exit Application X" link is in the top right corner. A help section at the bottom left of the sidebar asks "Have a question?" and provides instructions on how to get help.

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.

Clarity

BUSINESSES

Businesses

Exit Application X

A Business 1

Business name: ex. Microsoft

What year was it started?: 1990

Type: Select an option

What % do you own?:

B 2022 Gross Profit: USD

2022 Net Income: **C** USD

Value of business assets: USD

Total liabilities: USD

Is this business still operating?
☒ Yes ☐ No

Description
Please describe the nature and type of this business.

Add Another Business +

Remove Business

Add a note to this section +

Previous Save and continue ->

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

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 web application interface for 'Clarity'. On the left is a sidebar with a list of steps: 1 People, 2 Background, 3 Verification, 4 Financials, 5 Review & submit (highlighted), Other considerations (checked), School questions, Payments, and 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 'OTHER Other considerations'. It contains two text input fields. The first field is preceded by the question: 'Are there any other sources that you expect to contribute towards your educational expenses in 2022?'. The second field is preceded by the question: 'Is there any additional information that you would like to have considered?'. At the bottom of the form are two buttons: '← Previous' and 'Save and continue →'. An 'Exit Application' link with an 'X' icon is in the top right corner.

Clarity

1 People
2 Background
3 Verification
4 Financials
5 Review & submit
✓ Other considerations
○ School questions
○ Payments
○ Submit

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

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

Exit Application X

← 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 a web application interface for Clarity. On the left is a sidebar with a list of steps: 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. The main content area is titled 'OTHER School questions'. It features two sections, each with a school name in a dropdown menu and a text input field. The first section is for 'Clarity Academy' with questions 'Berwick First Question' and 'Another question for Berwick'. The second section is for 'Clarity Country Day School' with questions 'How are you doing today?' and 'What's your favorite day of the week?'. At the bottom are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is 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 sidebar with a list of steps: 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 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 'PAYMENT' and 'Payment'. It features a 'Fee Waiver Code' field with a placeholder '123321102356' and a clear button. Below this are fields for 'Cardholder's Name' (placeholder 'Eg. John Doe'), 'Card Number' (placeholder 'Eg. 43215678 9012 1234' with a Visa logo), 'Expiry Date' (placeholder 'MM/YY'), 'CVC' (placeholder 'CVC'), 'Country' (placeholder 'Select a country' with a dropdown arrow), and 'Zip Code' (placeholder '90210'). At the bottom of the form are two buttons: '← Back' and 'Pay \$55 →'. An 'Exit Application' link is visible in the top right corner of the main content area.

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.