Clarity

2024 - 2025

# Family Application Guide

This guide will walk you step-by-step through the Clarity application for the 2024-2025 academic year.

## Logging in

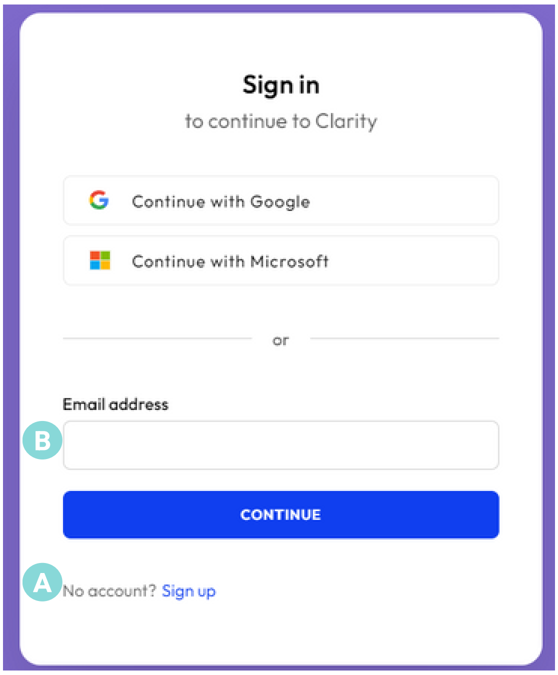
**The entire process will be completed at https://app.clarityapp.com/**

**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@clarityapp.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.
- 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

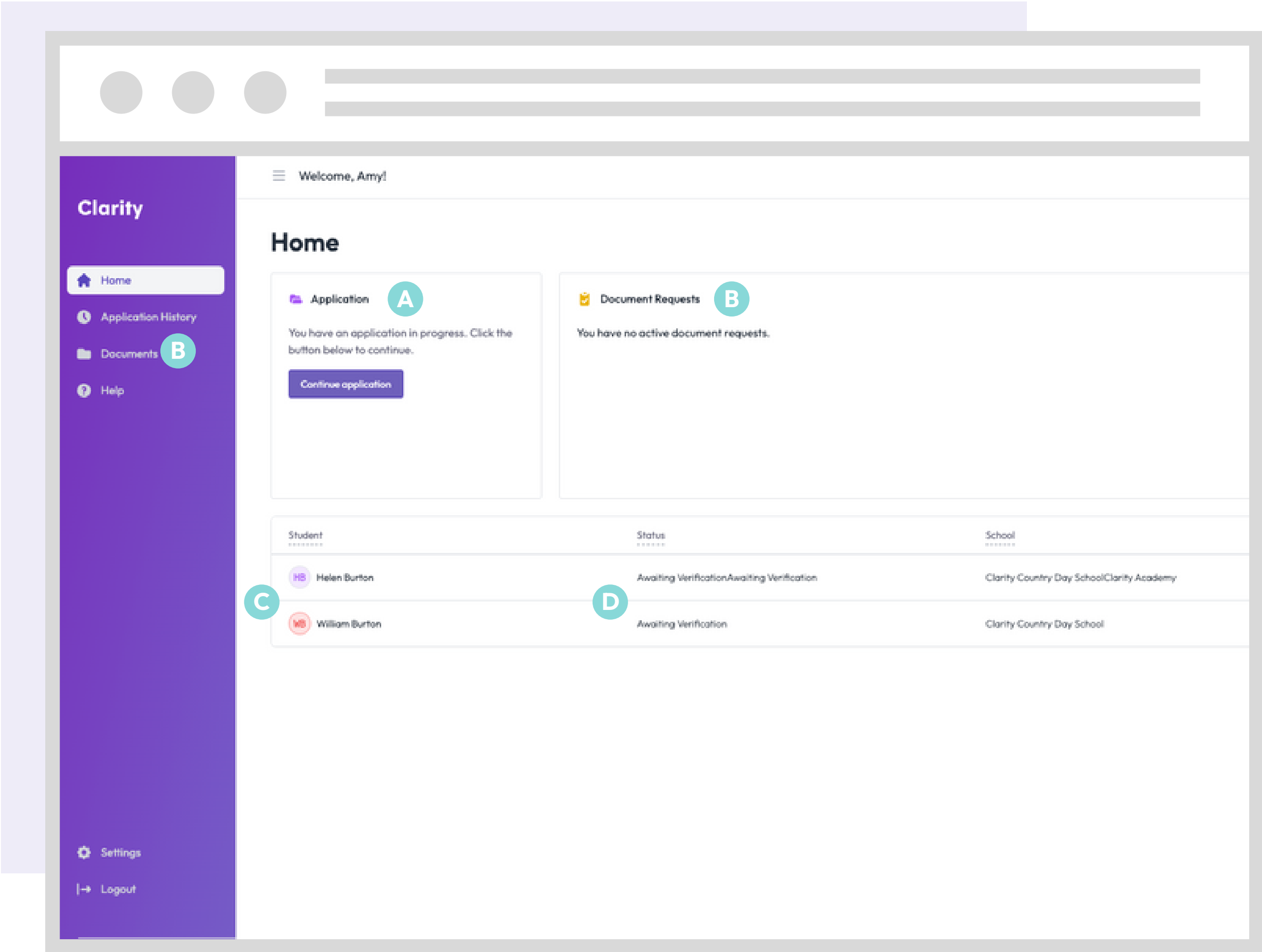
- The Clarity application fee is $60 and covers all the Clarity schools you're applying to and any number of children in your household.
- Once you submit your application, you will not be able to make changes to your tax filing status, indication of if you do or do not receive a United States W2, and 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 homepage, 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

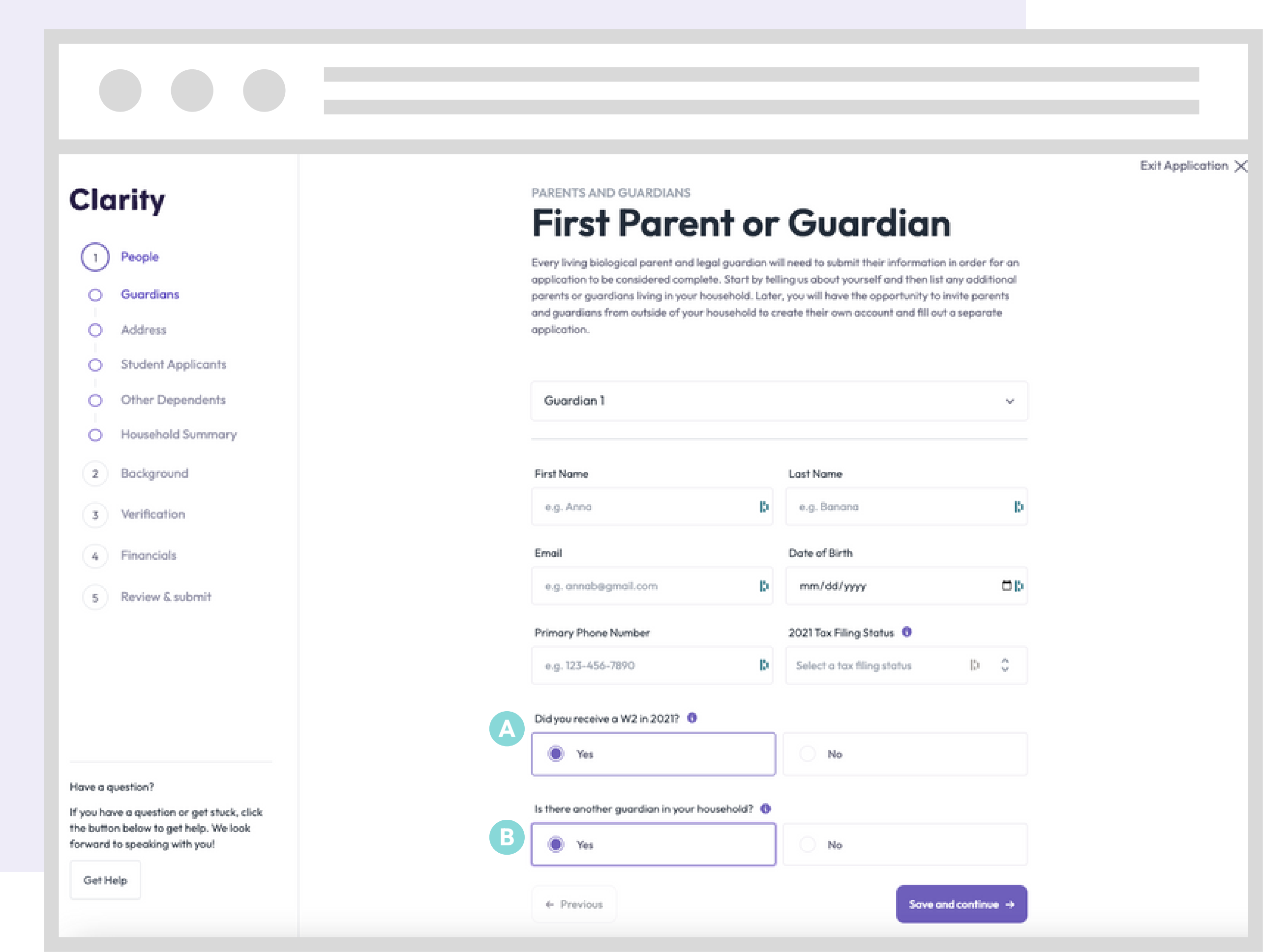
**B** View document requirements and upload

**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.

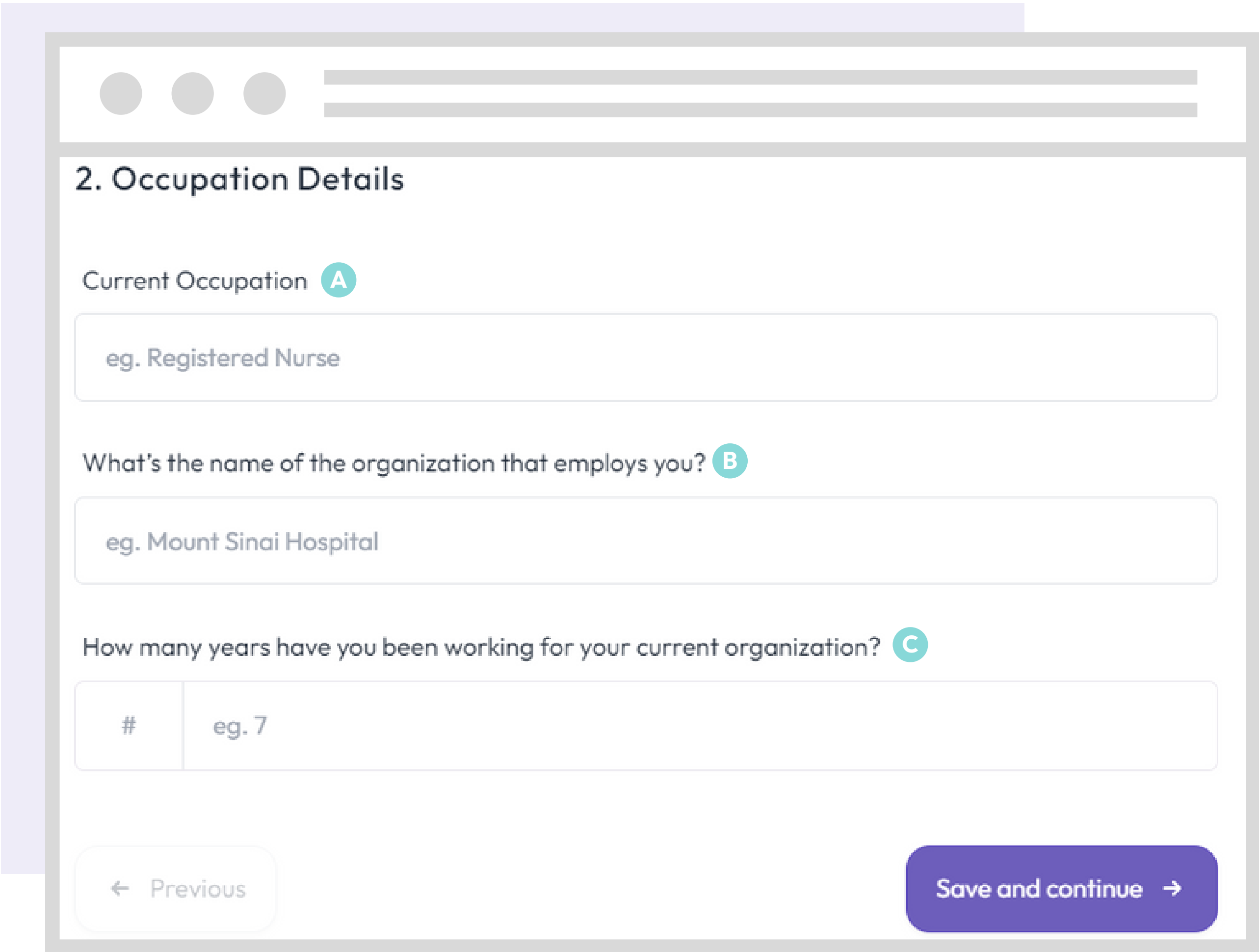



**A** If you received only a 1099 in your most recent tax year, answer "No" to this question.

**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
## Parents or Guardians Cont.

- Complete Occupation Details for each parent or guardian.



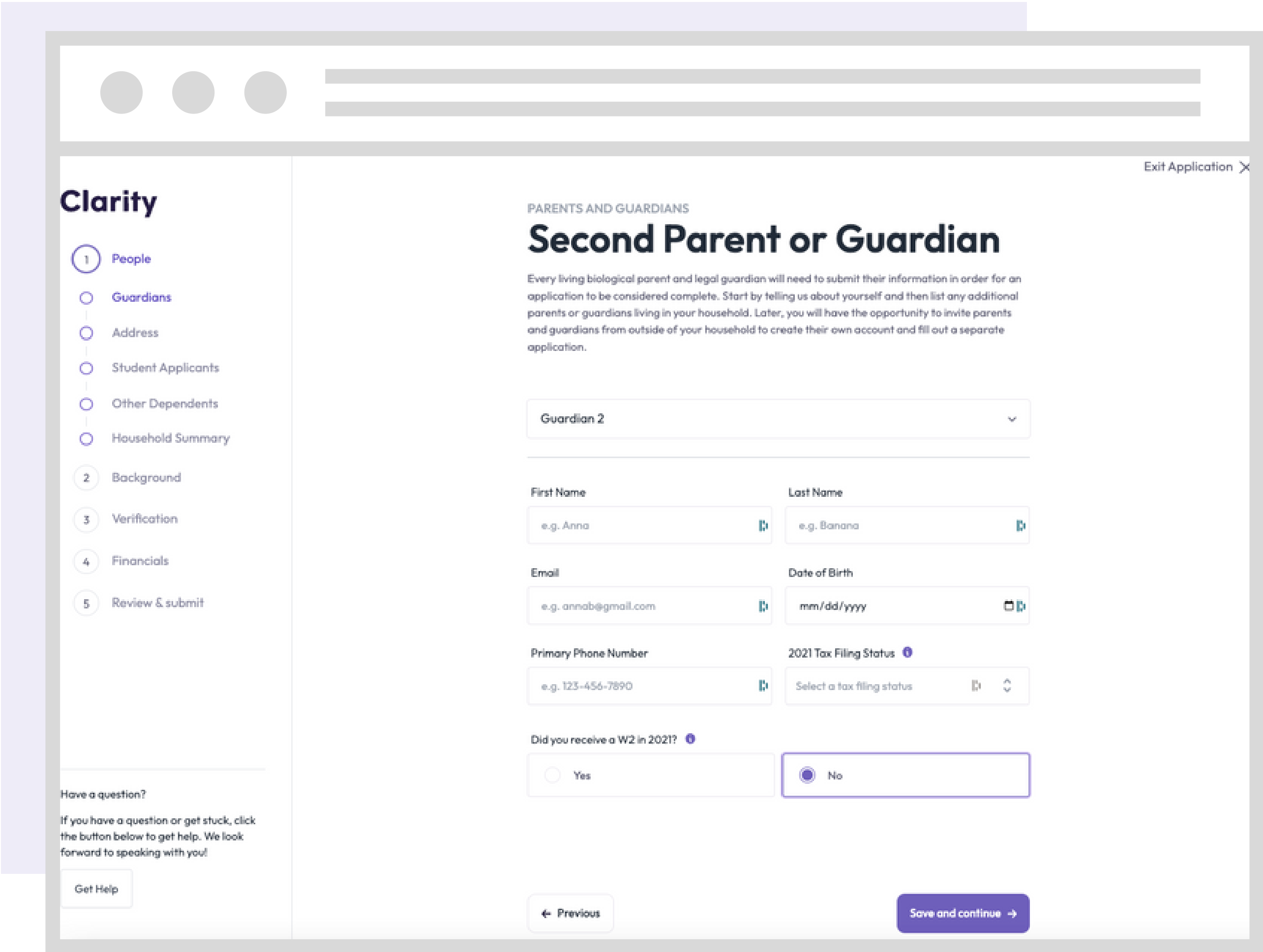

**A** What is your current occupation? Enter "N/A" if not applicable.

**B** What is the name of your current employer? Enter "N/A" if not applicable.

**C** How many years have you been working for your current employer? Enter 0 if not applicable.

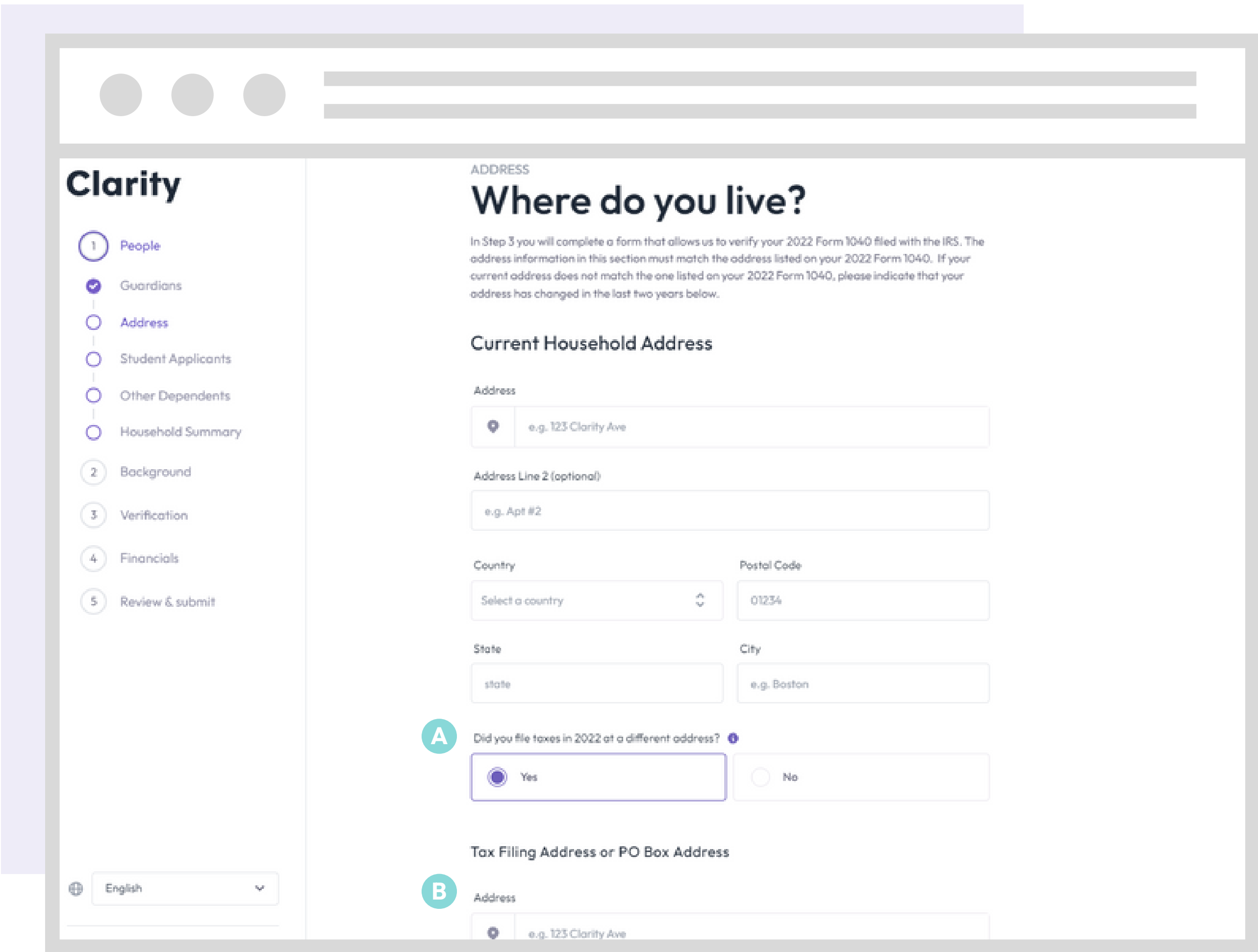
# Step 1: People
## Second Parent or Guardian

- 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.

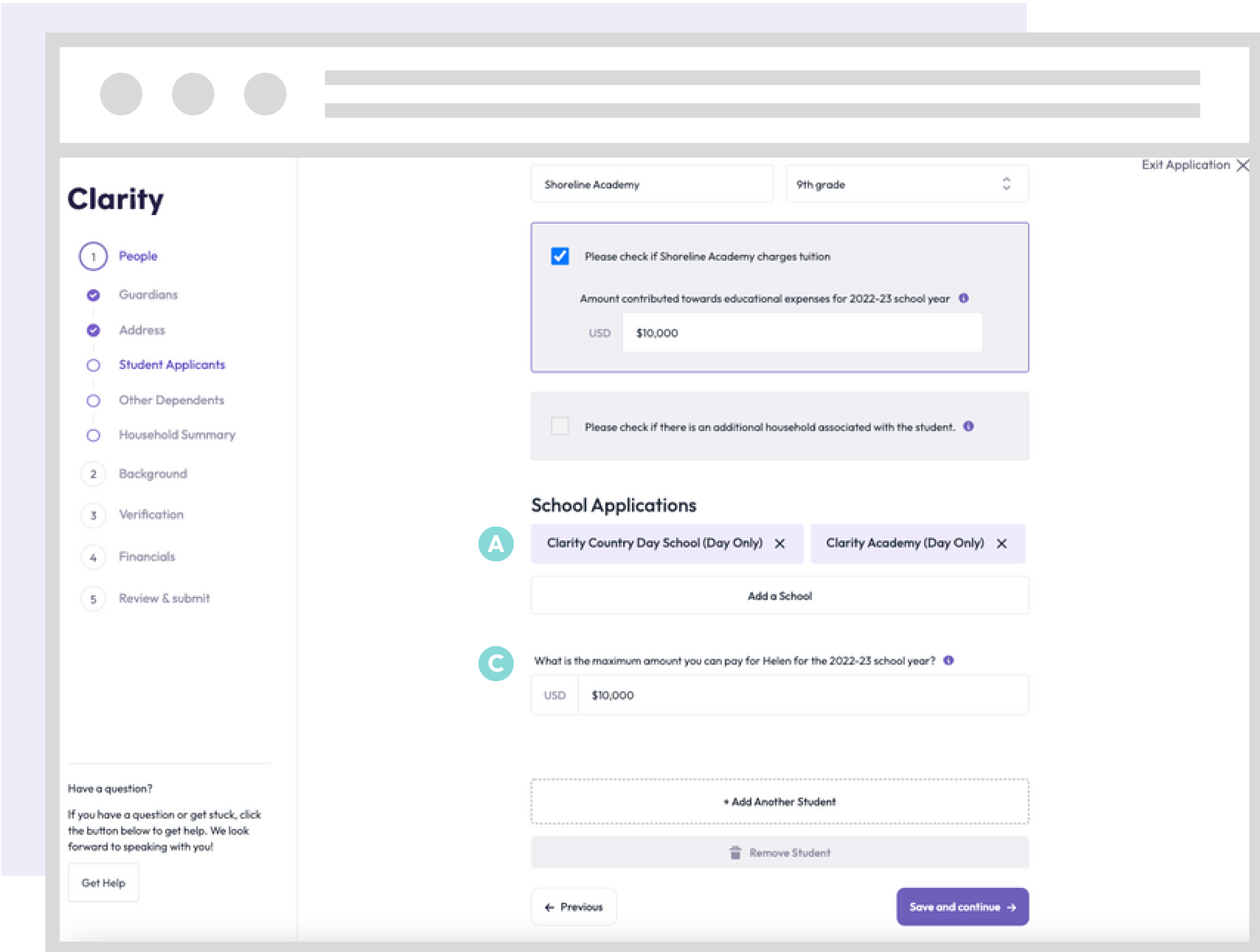



**A** Indicate here if your address has changed in the last two years.

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

# **Step 1: People**
# Student Applicants

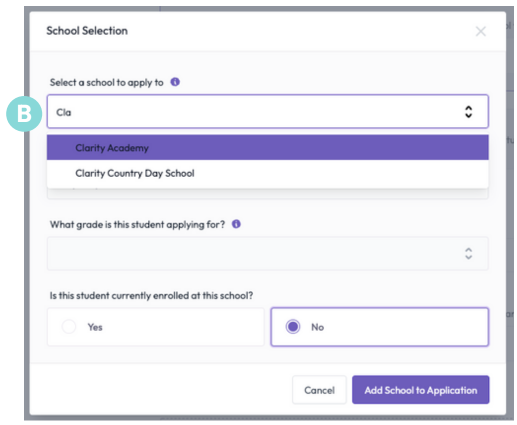
- **Only list students here who are applying to or re-enrolling at schools who accept Clarity applications.**
- You will be able to add additional dependents later in the next section.




**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.

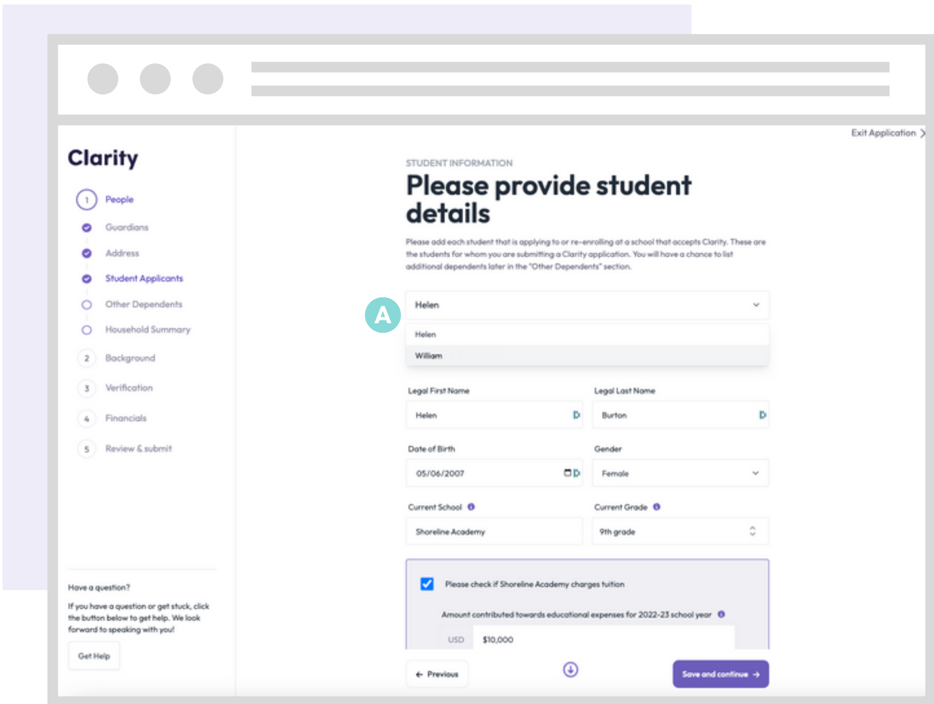
**C** Estimate the amount you can pay for Student 1 next school year.



# Step 1: People

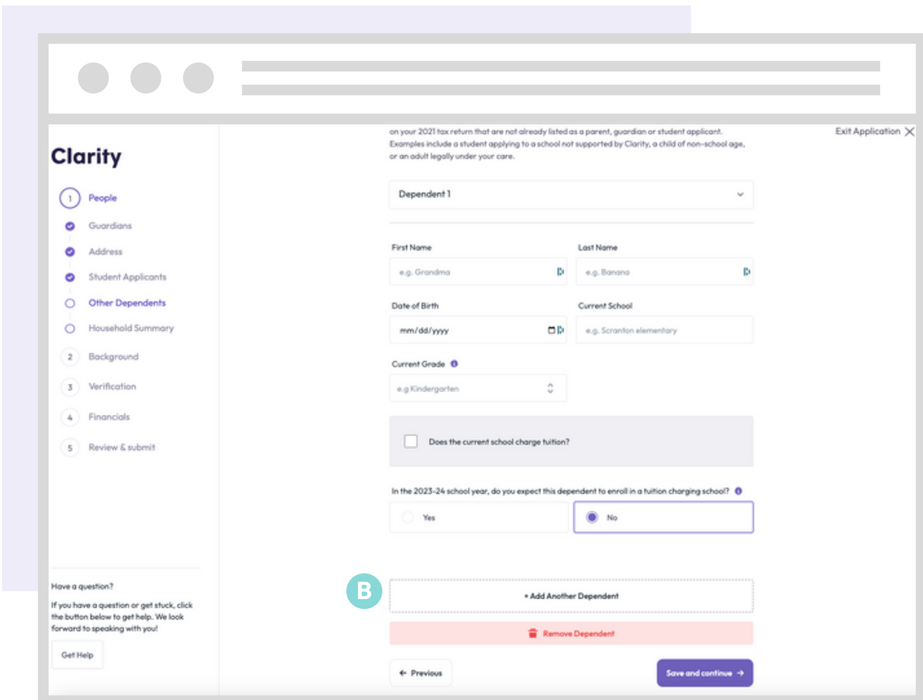
## Editing Student Applicants and Other Dependents

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



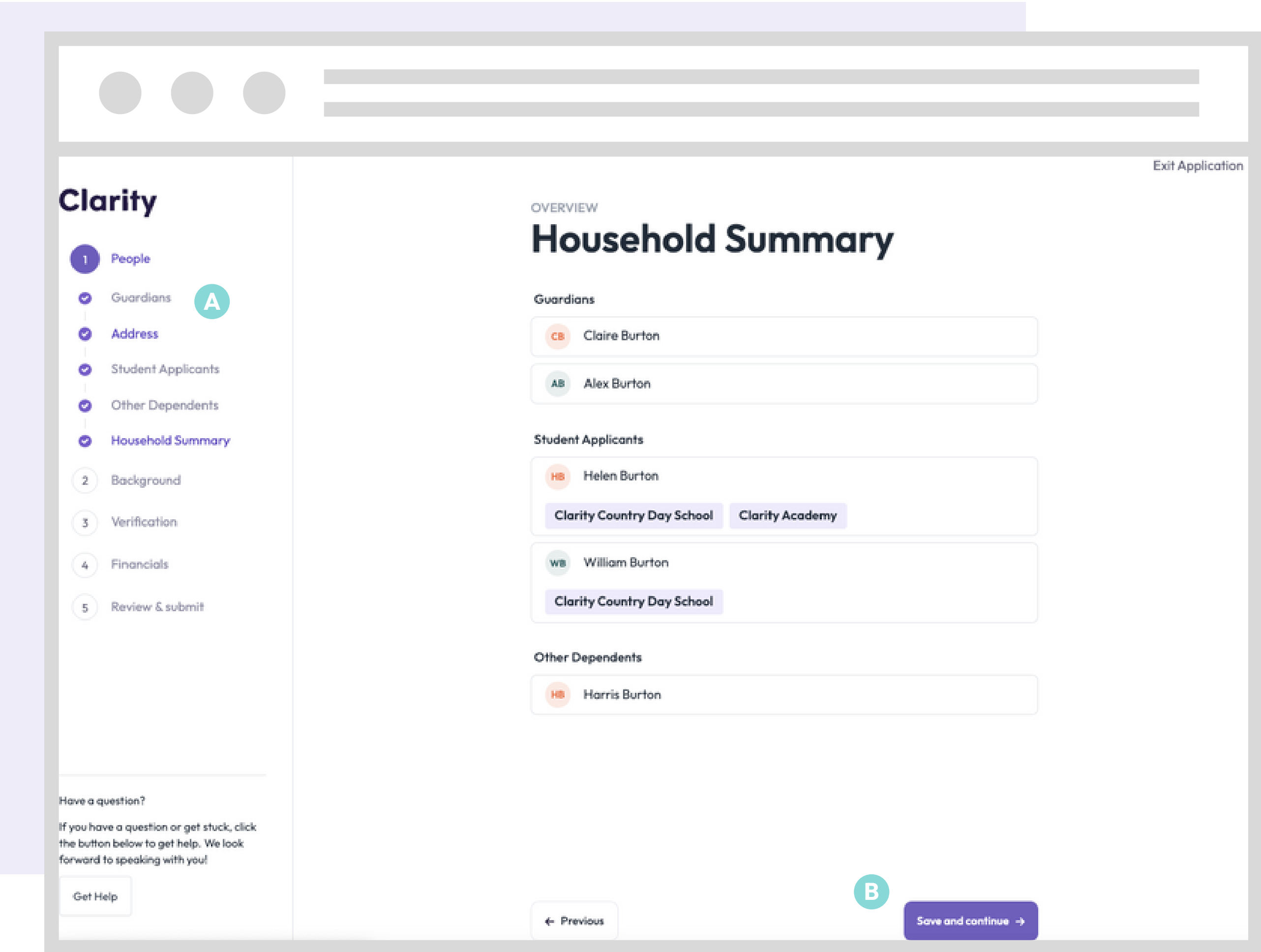

**A** Once you've added one or more students, use the dropdown menu at the top of this section to toggle between your students and make any necessary edits or additions.

**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.



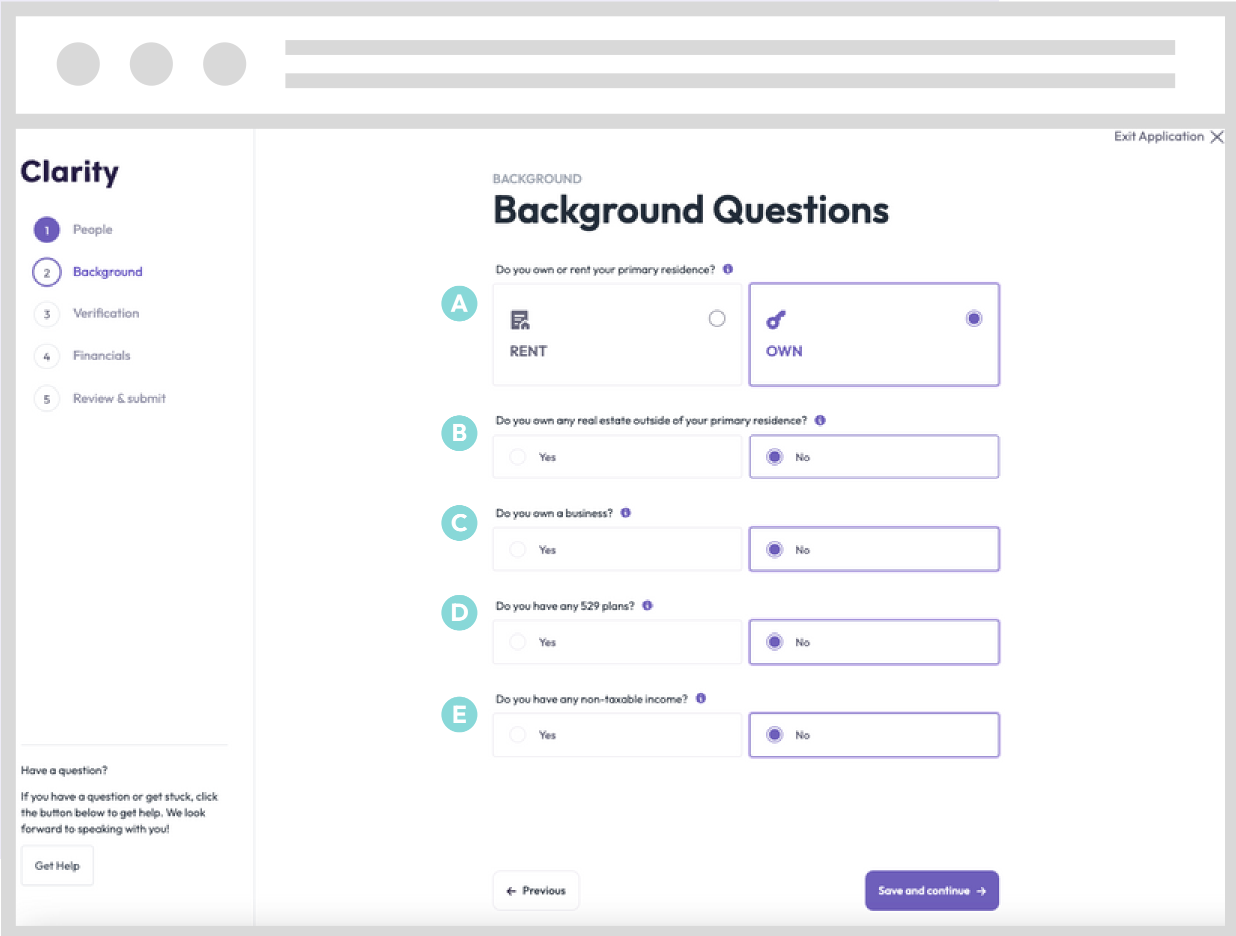

**A** Click on the name of any section in the left navigation to jump directly to that section and make changes.

**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.

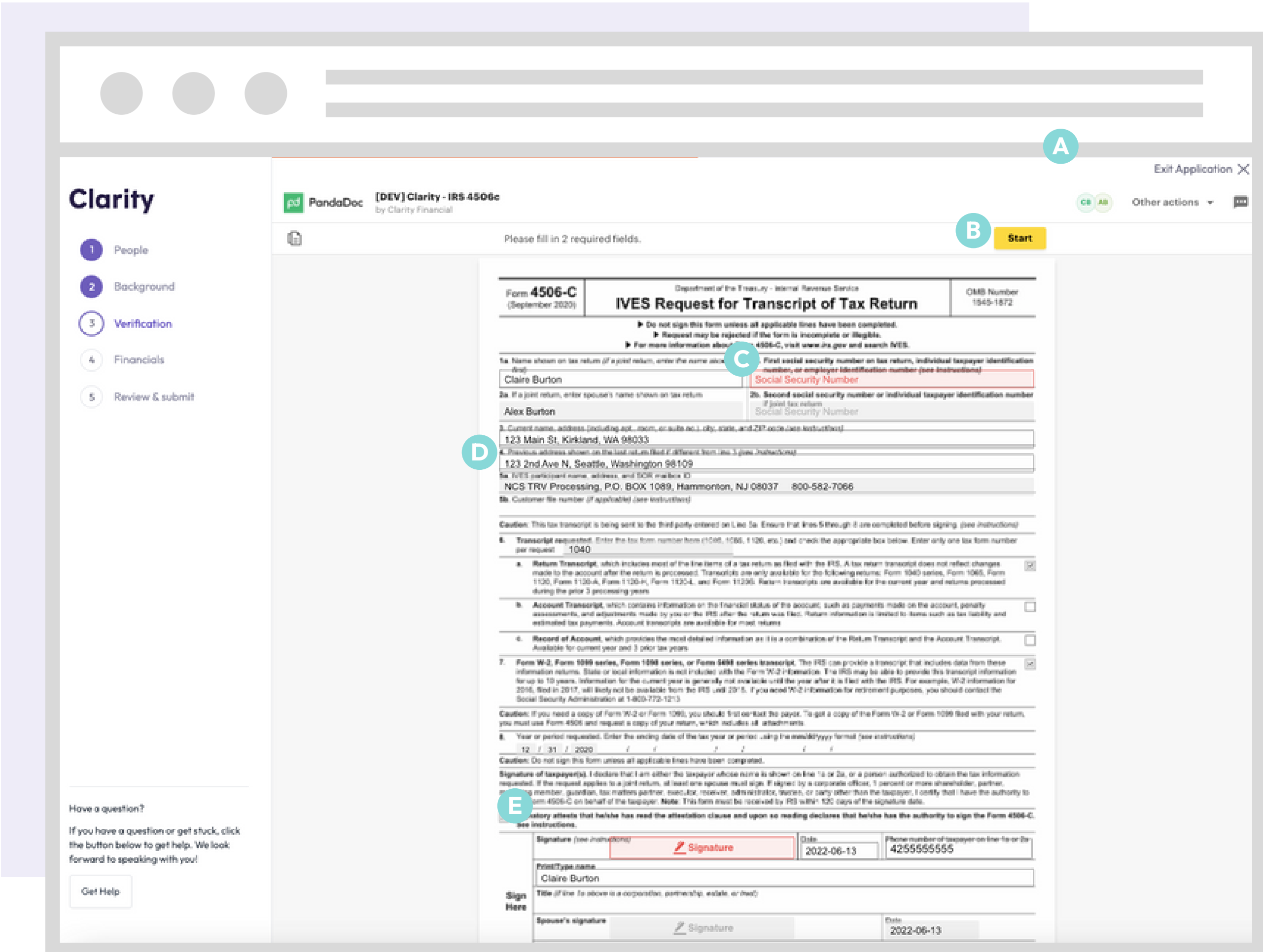
**D** A 529 plan is a tax-advantaged account that can be used to pay for qualified education costs, including college, K-12, and apprenticeship programs. Answer "yes" if there are any plan(s) your name, your spouse's name, or in any of your dependents' names.

**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 as you won't be able to edit once signed.
- 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.

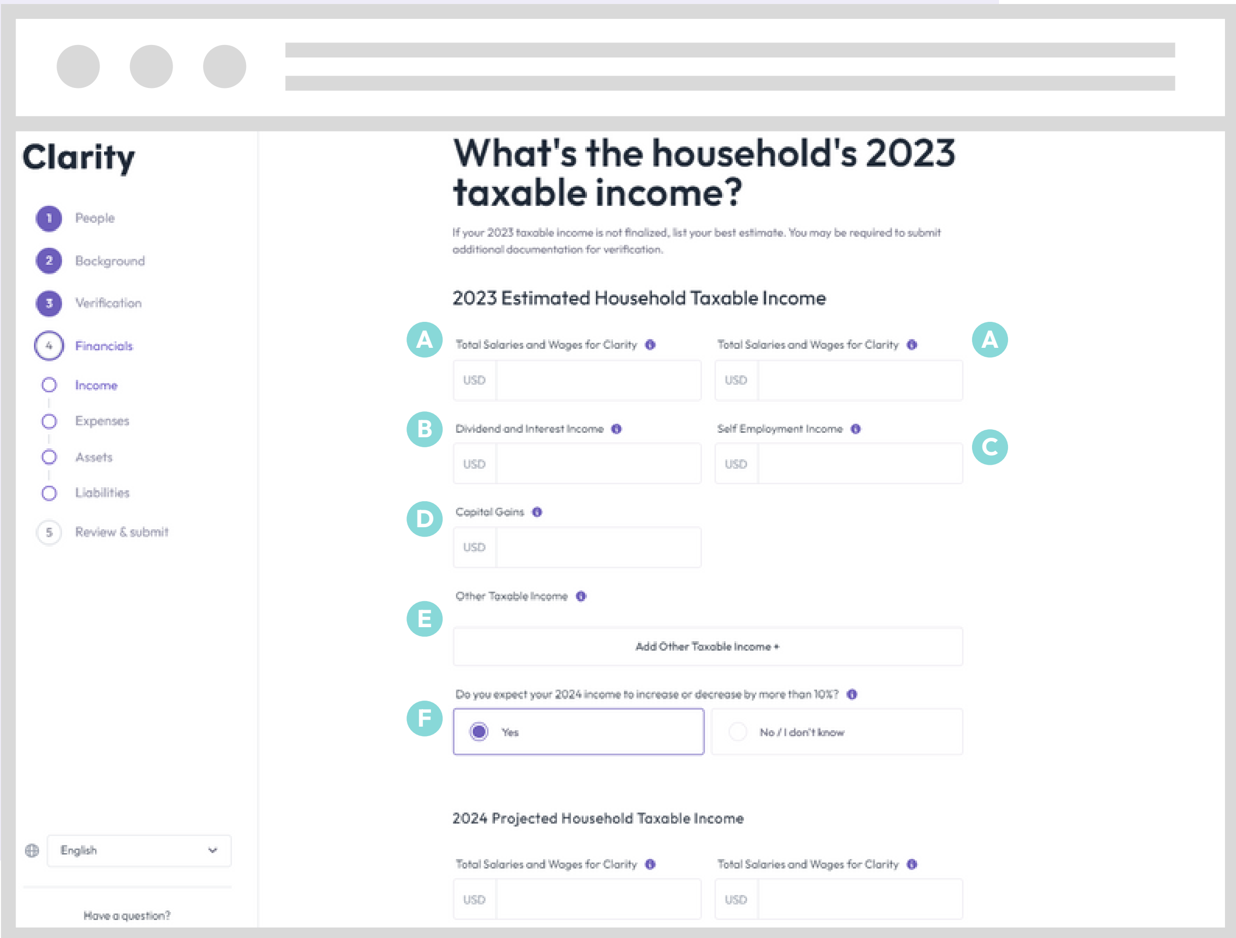
**D** Double check current address (and previous address, if applicable) for accuracy.

**E** Click to accept & sign. Click finish at the top once complete.

* NOTE: The 4506c will be signed one parent/guardian at a time.

# 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. Found in box 1 of your W2.

**B** List the combined gross total of any dividends or interest payments received by the end of the current year. Dividend totals are line 2b and Interest totals are line 3b of your 1040.

**C** Exclude any amount indicated in the "Total Salaries and Wages" section above. This is line 3 from Schedule 1 of your 1040.

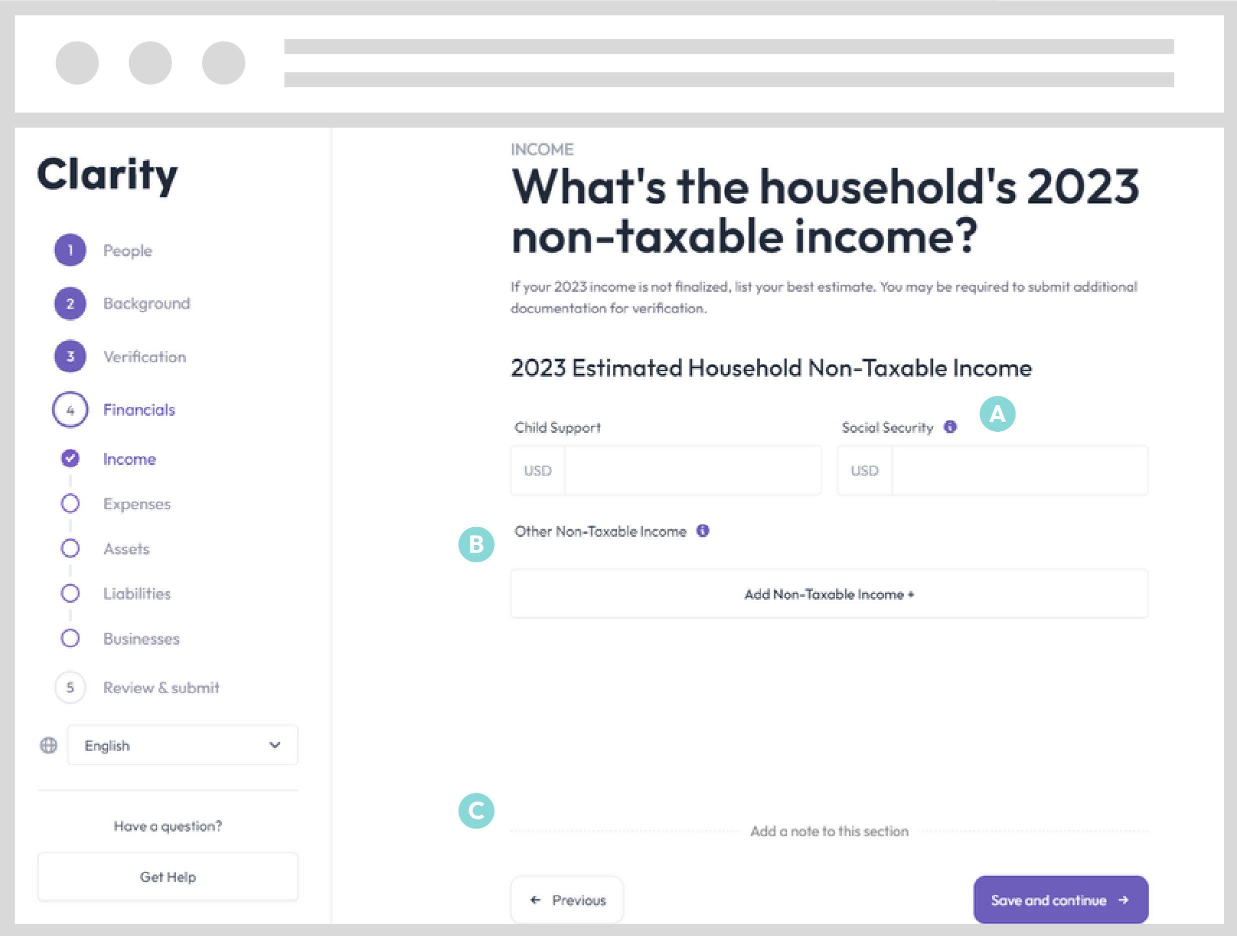
**D** This includes any realized capital gains received  by the end of the current year. This is line 7 of your 1040.

**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



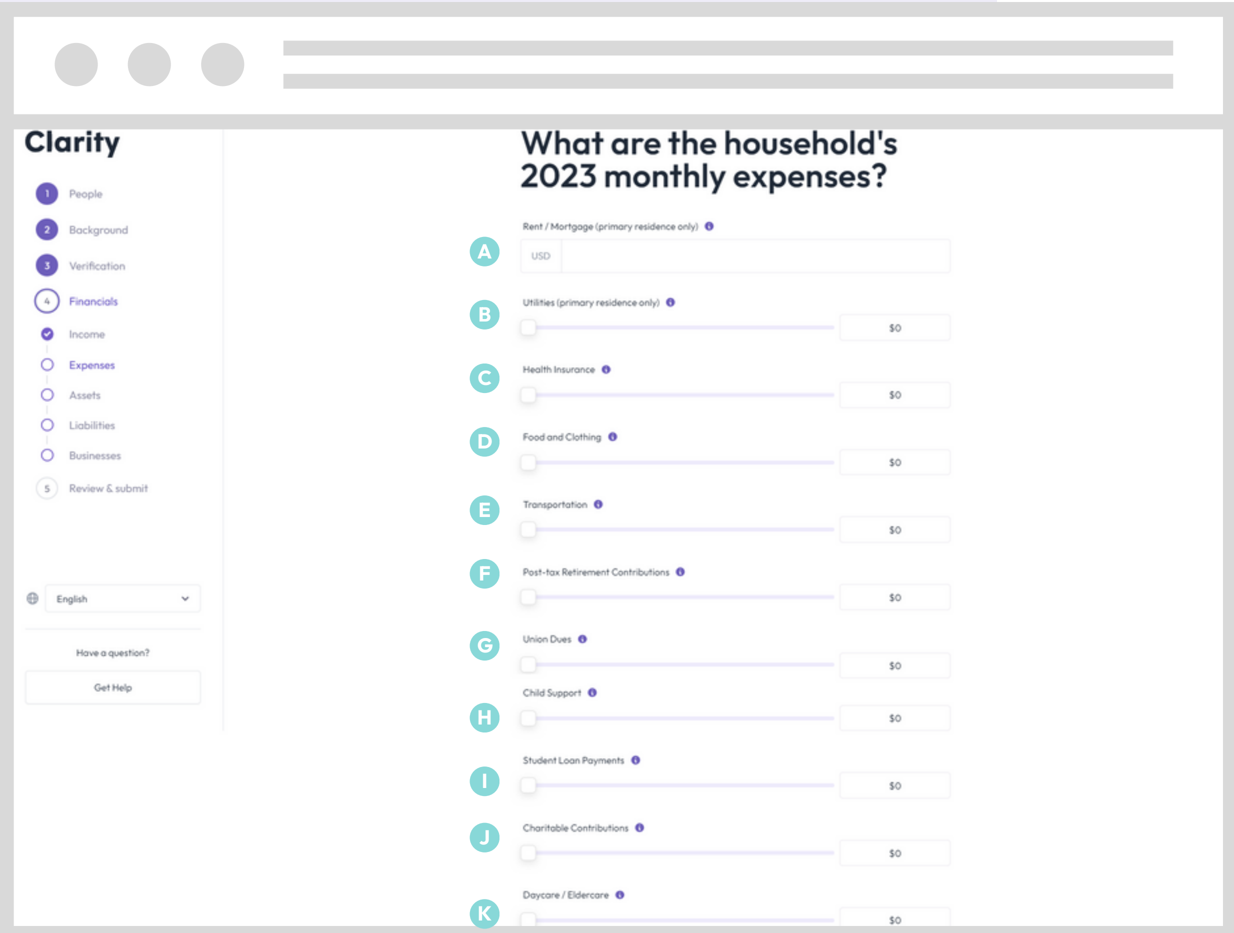

**A** Only include the non-taxable component of Social Security income.

**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** If mortgage, do not include property taxes, homeowner's insurance, or HOA fees.

**B** Includes electricity, water, gas, internet, heating oil and phone bills. You may also include sewage, trash, and recycling monthly costs.

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

**D** This includes all monthly grocery, restaurant, and clothing expenses.

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

**F** Includes contributions made to post-tax account like a Roth IRA.

**G** If paid on an annual basis, divide total gross dues by 12.

**H** Only include paid child support payments.

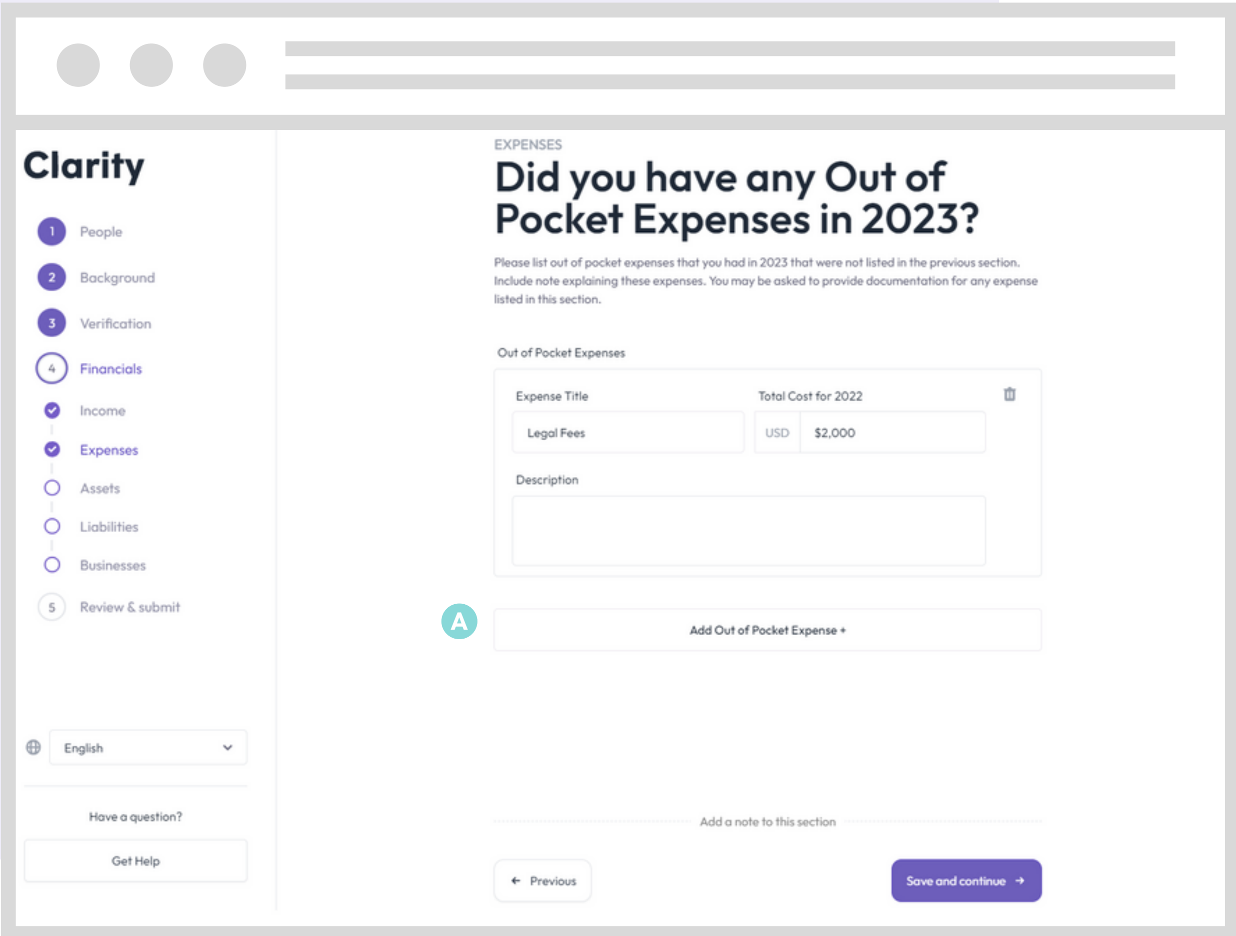
**I** Includes student loan payments made on behalf of yourself and any dependents.

**J** Includes monthly contributions to any 501(c)3.

**K** Includes monthly contributions to any daycare or eldercare services.

# Step 4: Financials
## Out of Pocket Expenses

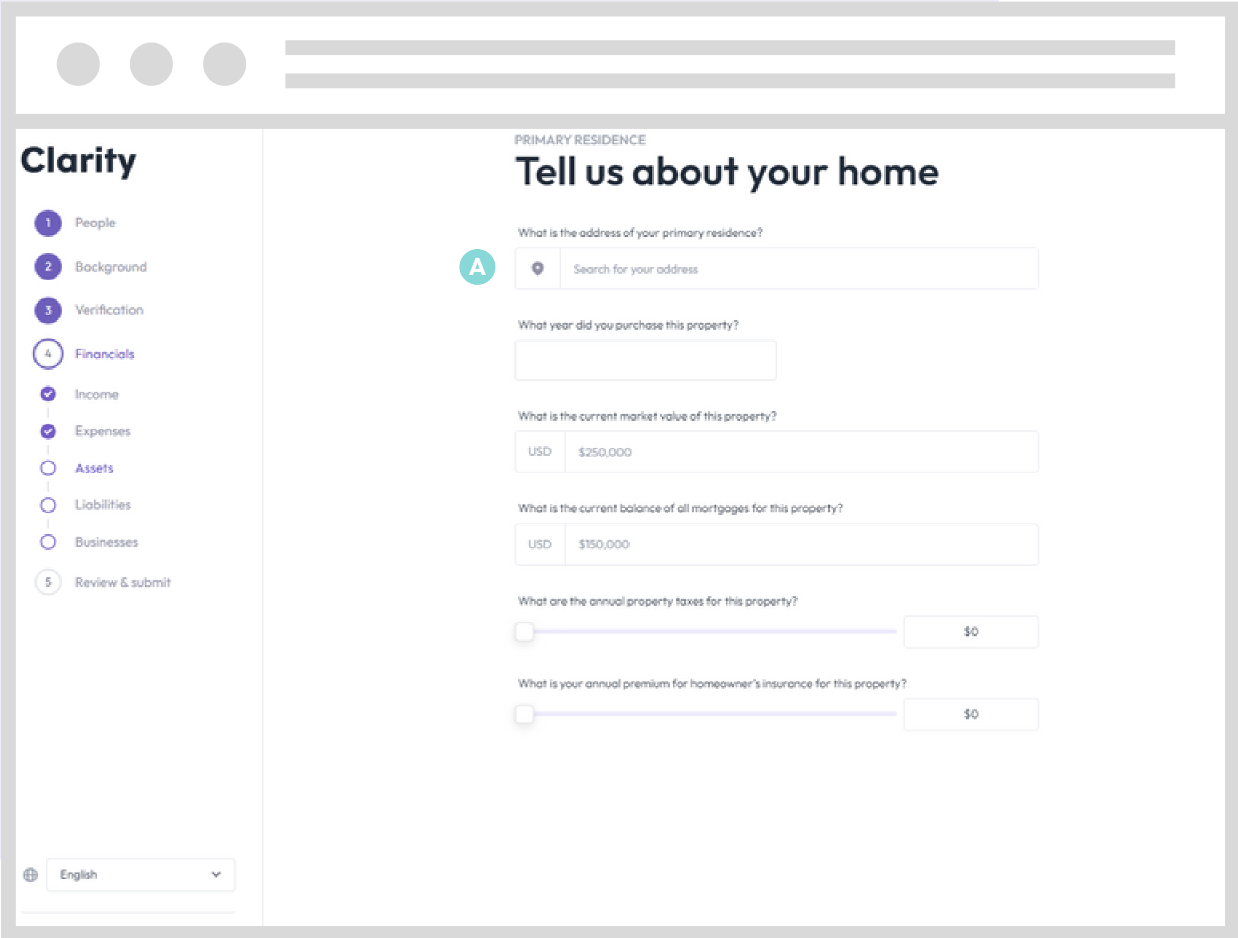
- List unexpected, out of pocket expenses that you had in the current year.
- Examples include legal fees, funeral expenses, and nursing home fees.
- You may be asked to provide documentation for any expenses listed in this section.




**A** Choose one of the provided options, or choose "Enter your own". A description of each is required.

# Step 4: Financials
## Assets - Primary Residence

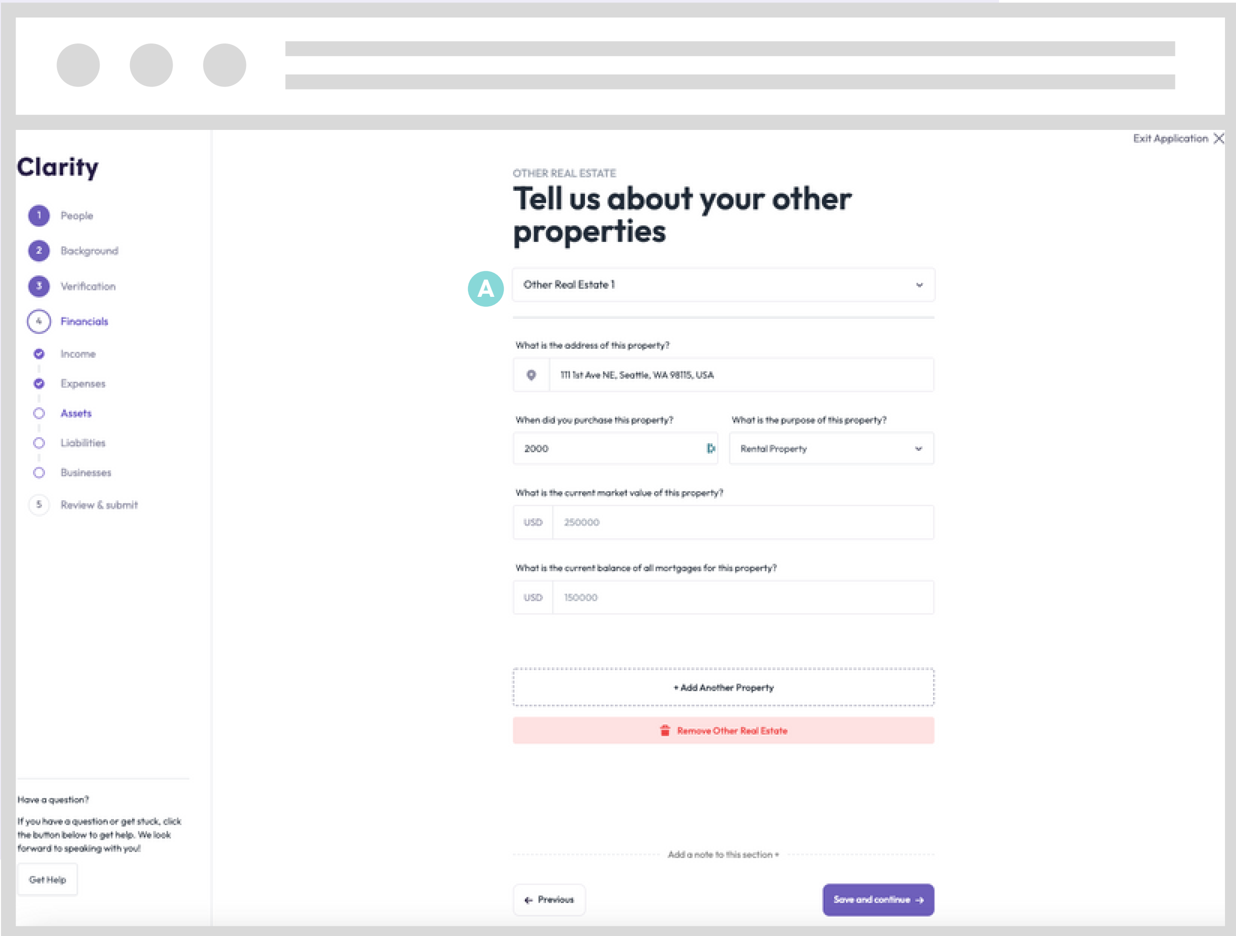
- Your "primary" residence is where your family lives for more than 50% of the year.




**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

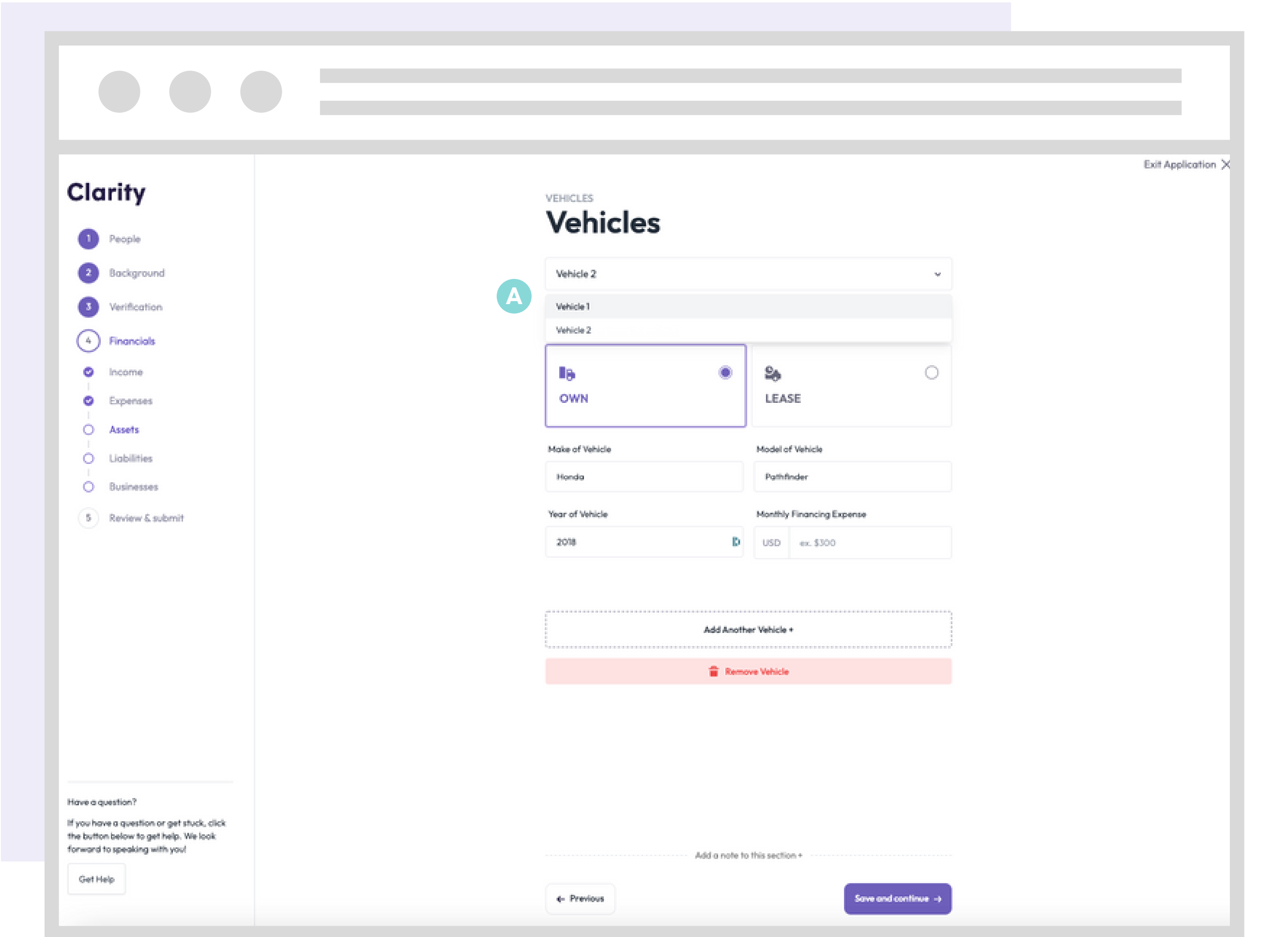
- In this section, please include the information pertaining to any additional real estate which you own in full or in part. Examples include: rental properties, vacation homes, etc.




**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

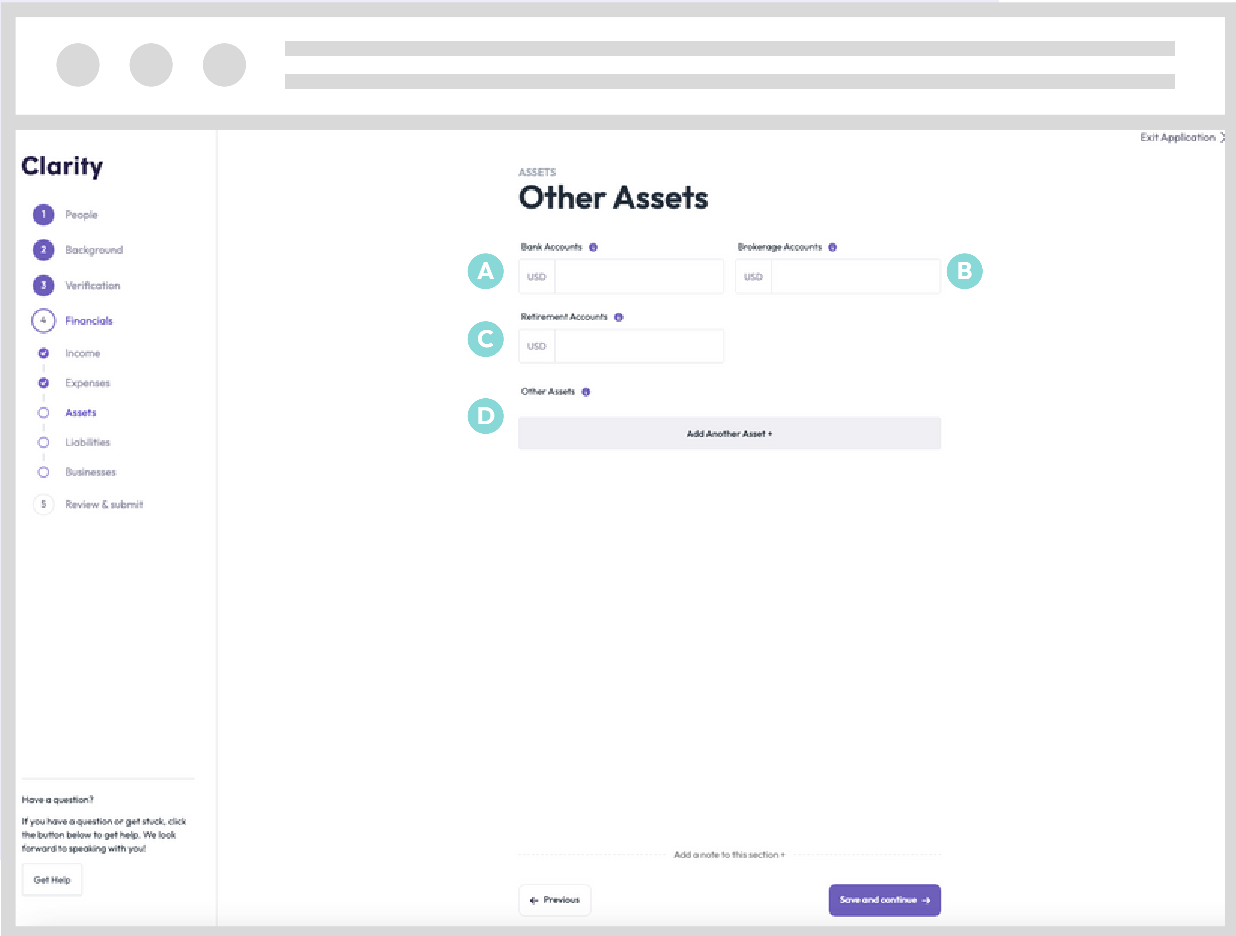
- In this section, please indicate the information regarding monthly expenses for all vehicles you own or lease and include the value/payment information for those vehicles.




**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.

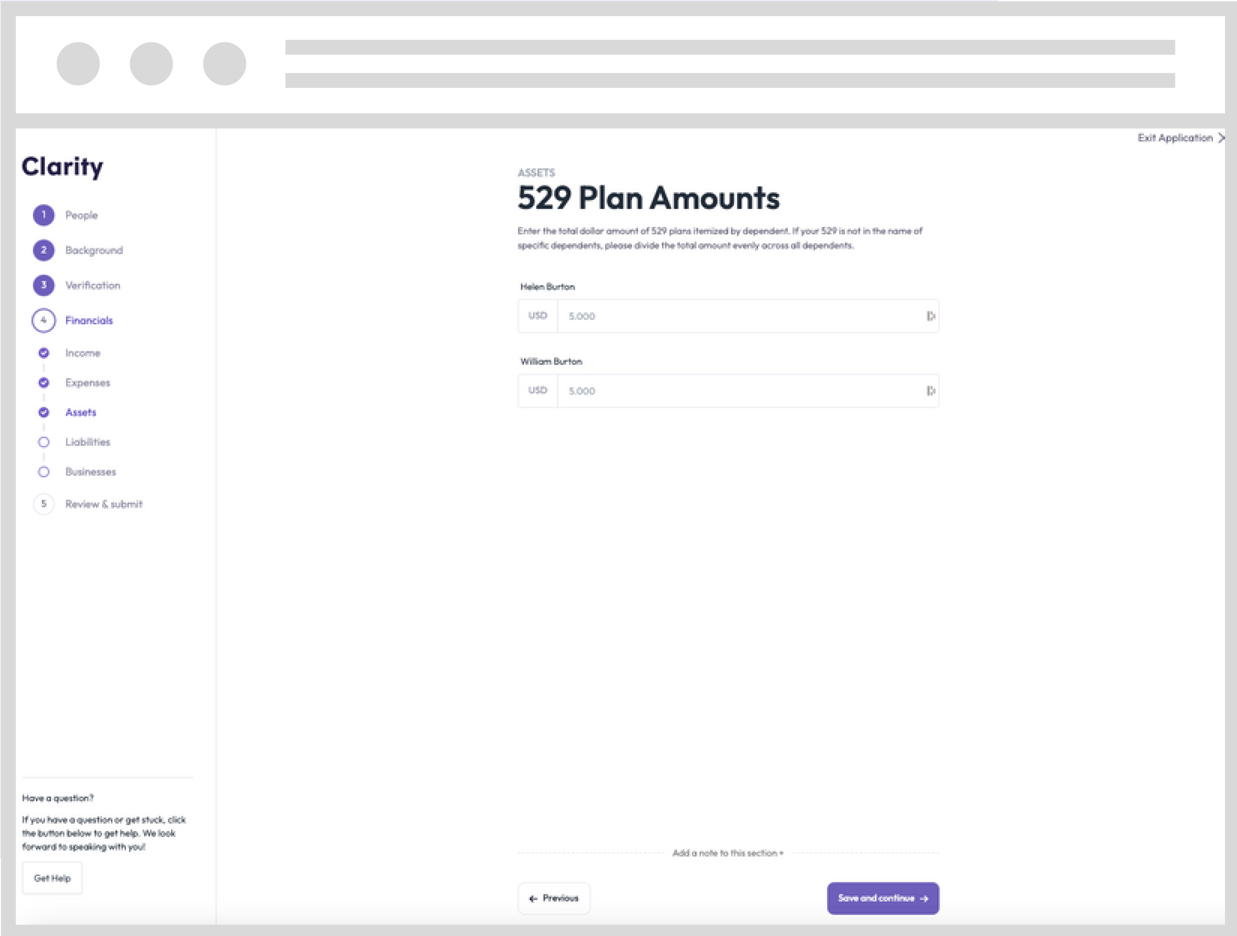
**B** Includes all money invested, excluding retirement accounts.

**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.

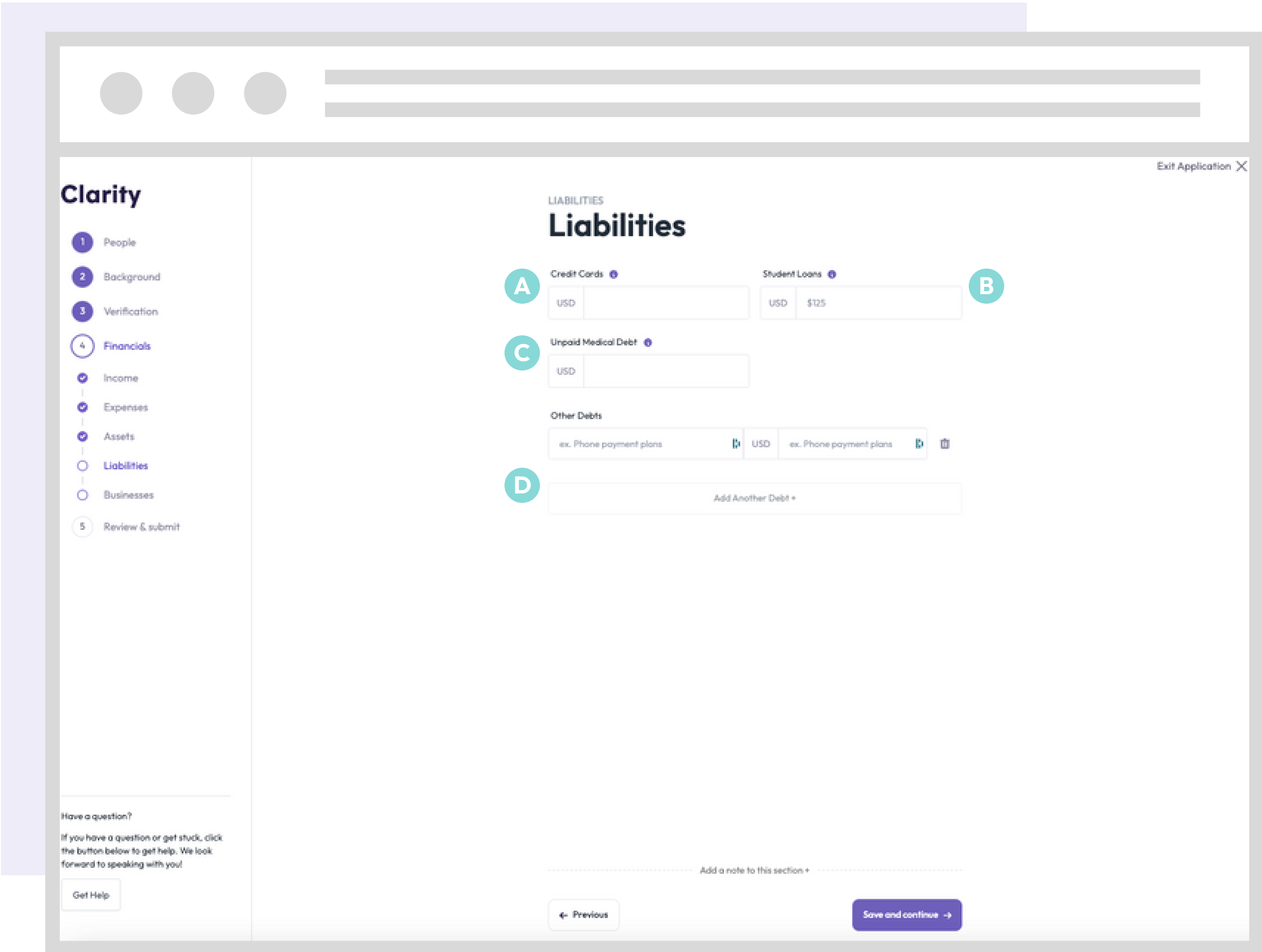
# Step 4: Financials
## Assets - 529 Plans

- 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.

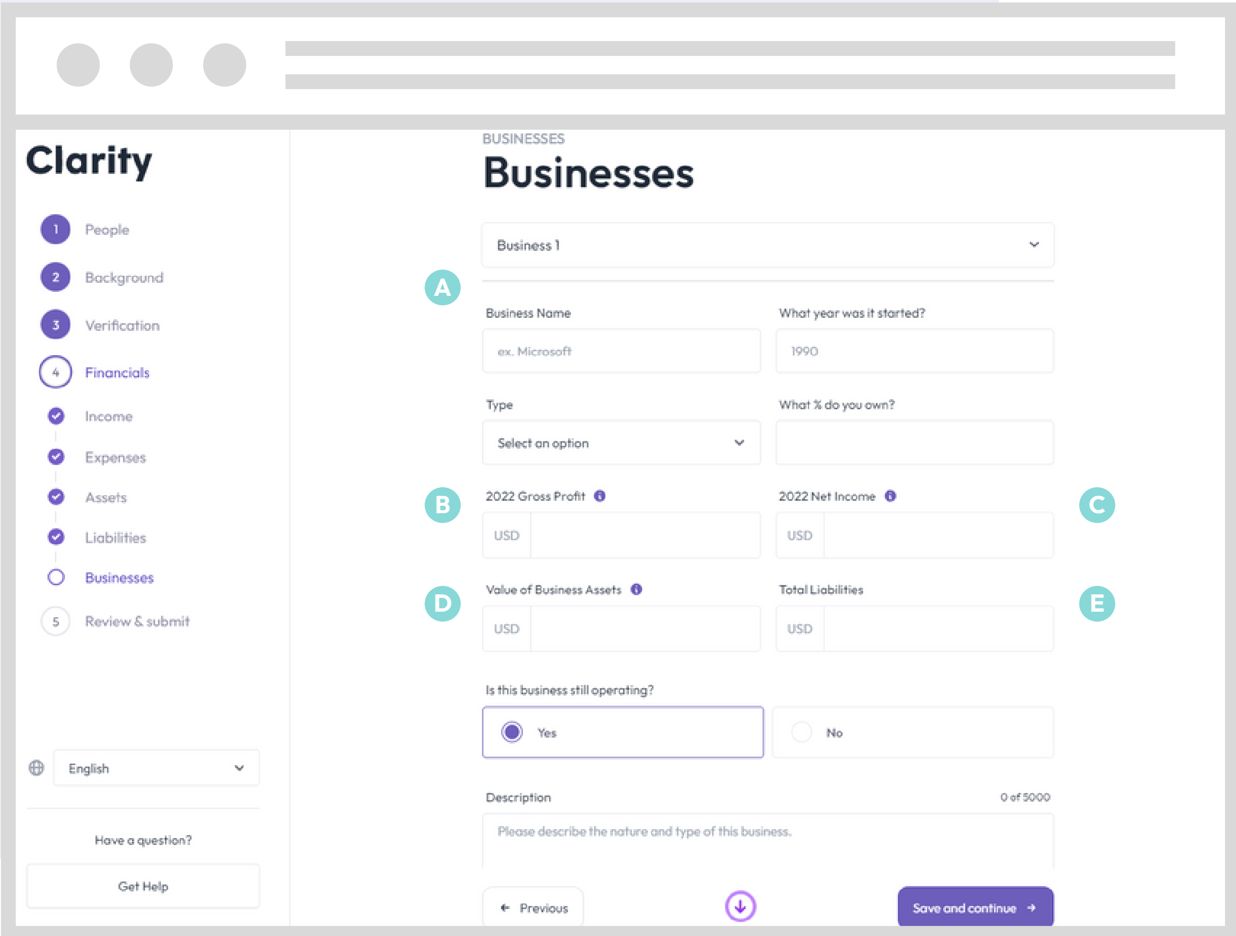
**B** List the total amount of outstanding loans in your or your spouse's name(s). Additionally, please list the total amount of outstanding loans in your dependents' names if you made or intend to make payments on their behalf in the current year.

**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** Gross profit/gross income is the revenue earned before taxes and other deductions. Make sure this is consistent with your corresponding tax returns.

**C** Net Income/net profit is the profit left after deducting total business expenses from your gross income. Make sure this is consistent with your corresponding tax returns.

**D** If you have completed a financing or 409a within the last two years, please use that valuation. Otherwise, please estimate.

**E** Liabilities are debts or any other obligations in which your business owes money currently or in the future.

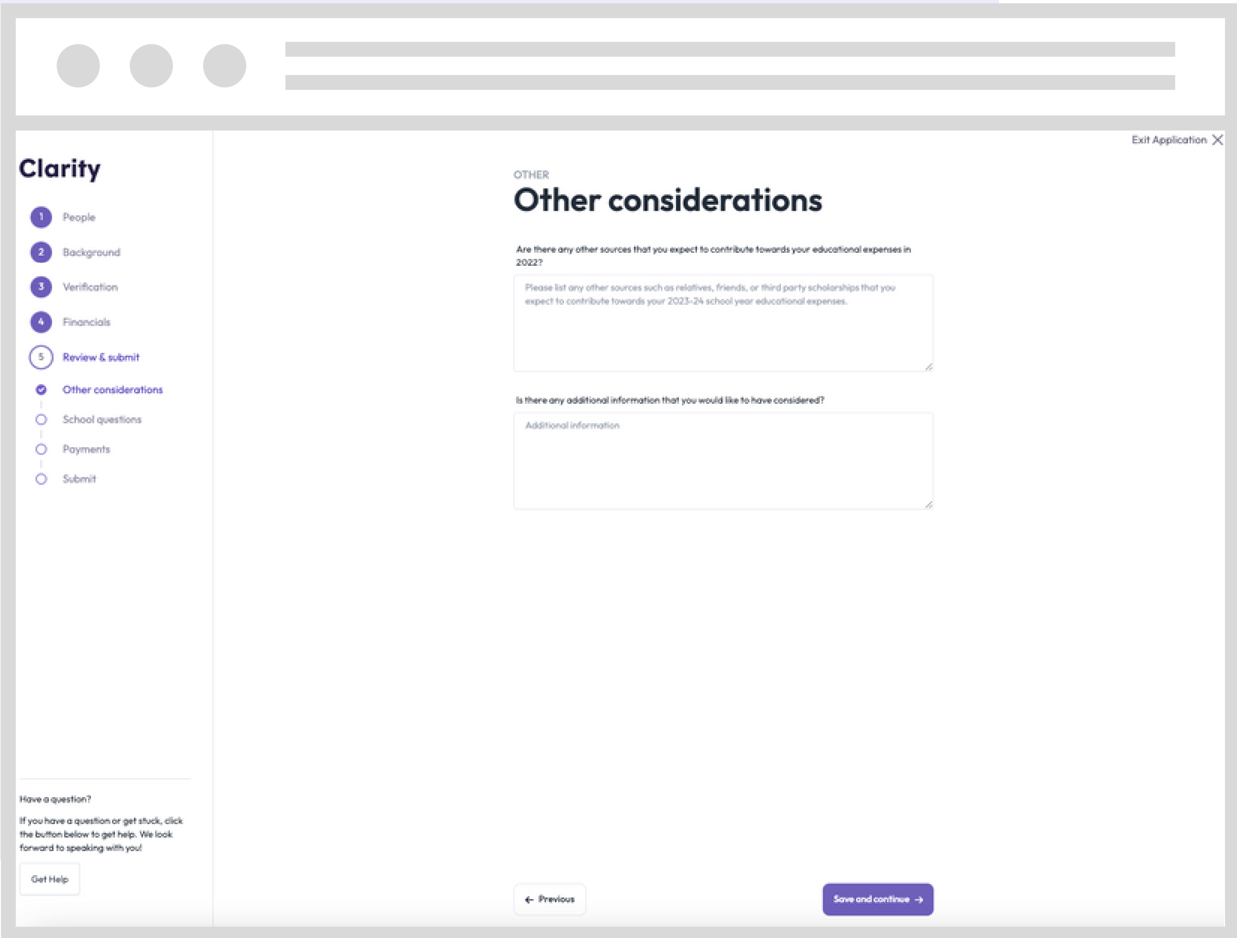
Net Income

Miscellaneous Income - Form 1099 - Line 7
Business Schedule C - Line 31
Business Schedule C-EZ - Line 3
Farm - Schedule F - Line 34
Estates and Trusts - Form 1041 - Line 22

Partnership - Form 1065 - Line 22
Corporation (short form) - Form 1120A - Line 26
C Corporation - Form 1120 - Line 30
S Corporation - Form 1120S - Line 21

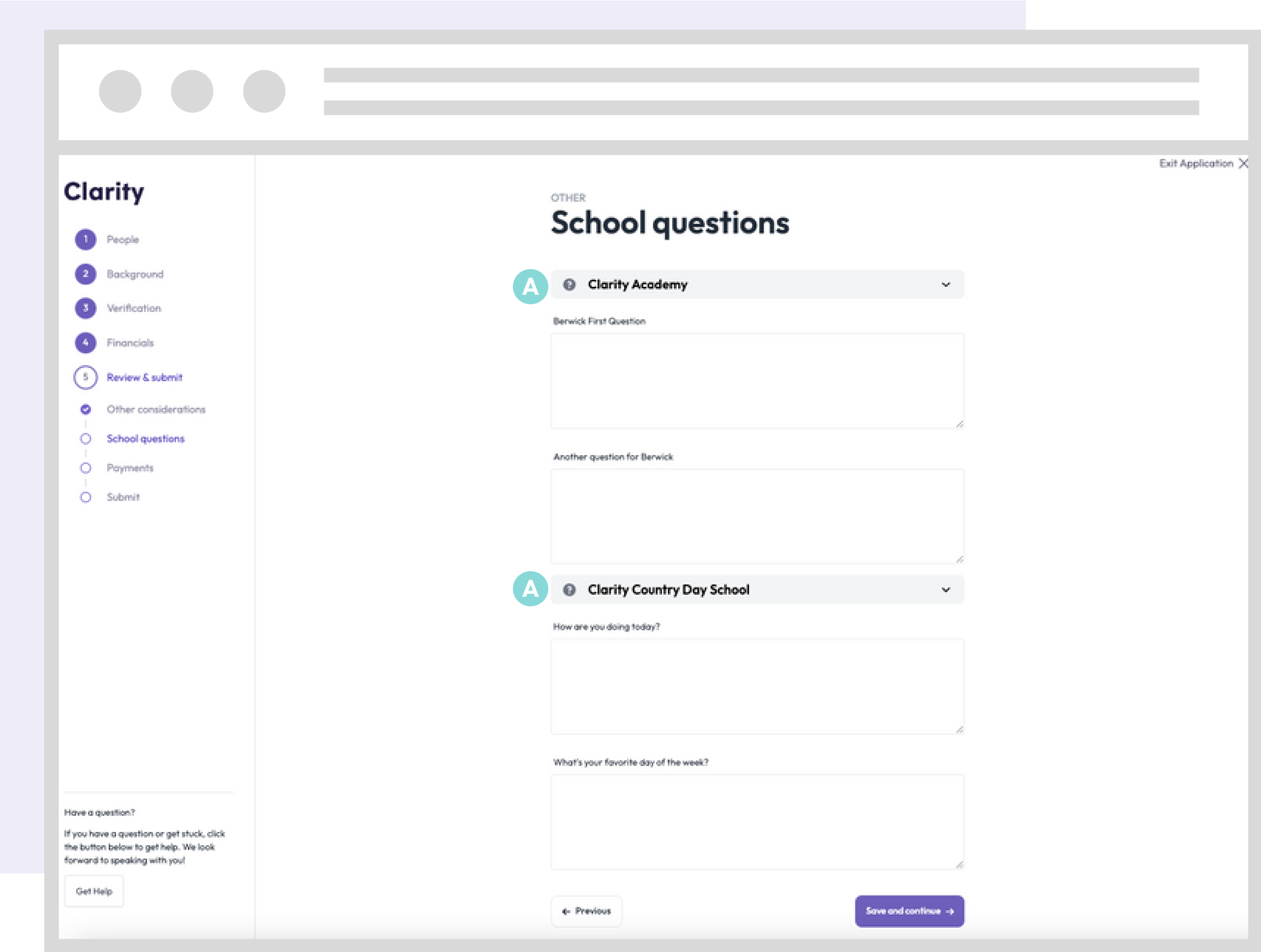
# Step 5: Review & Submit
## Other Considerations

- 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

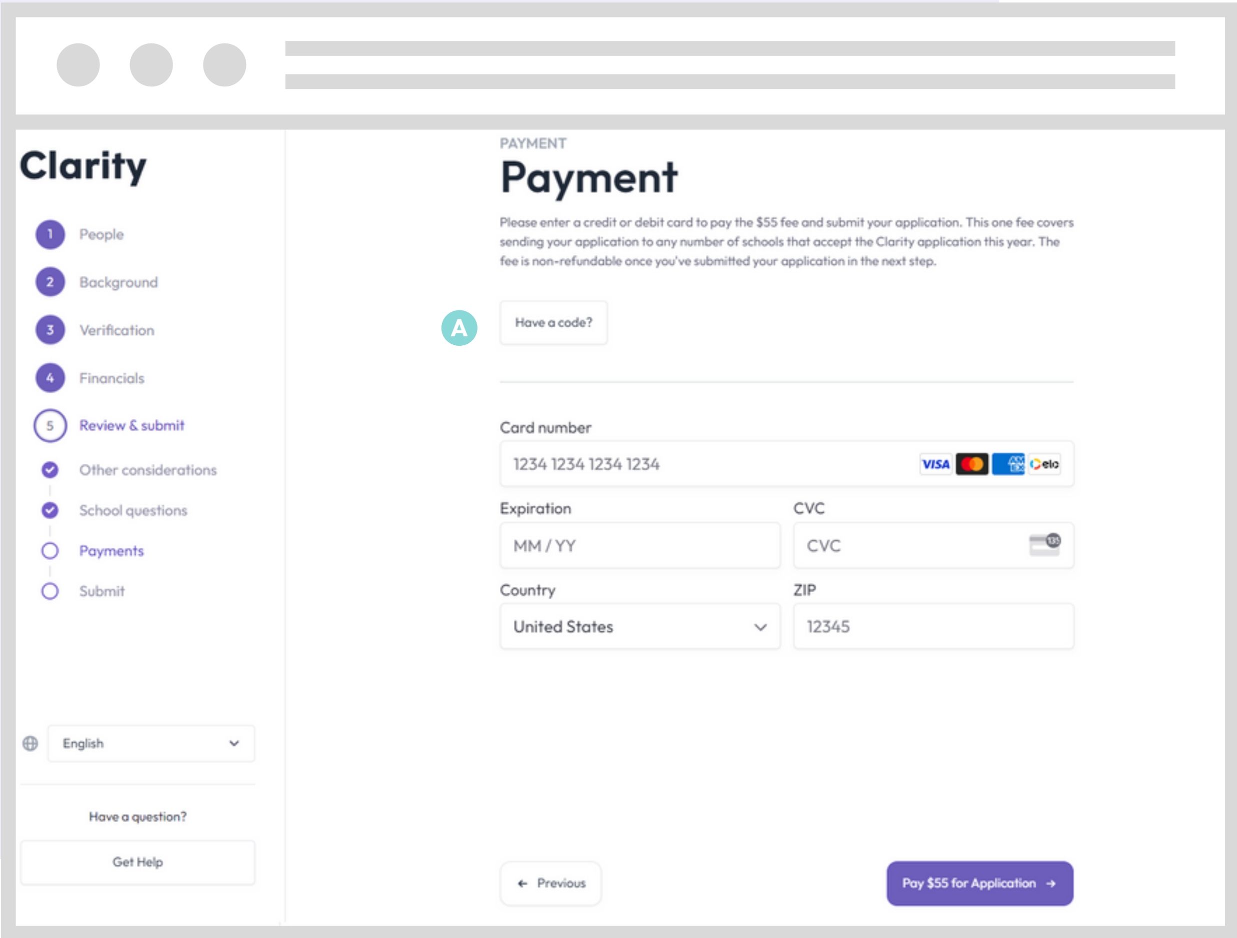
- Sometimes, individual schools have additional questions for their applying families.
- If you see questions on this page, that means a school you're applying to would like you to answer their additional question(s).
- The school name labels indicate which school is asking the additional question.




**A** Header indicates which questions come from which schools.

# Step 5: Review & Submit
## Payment

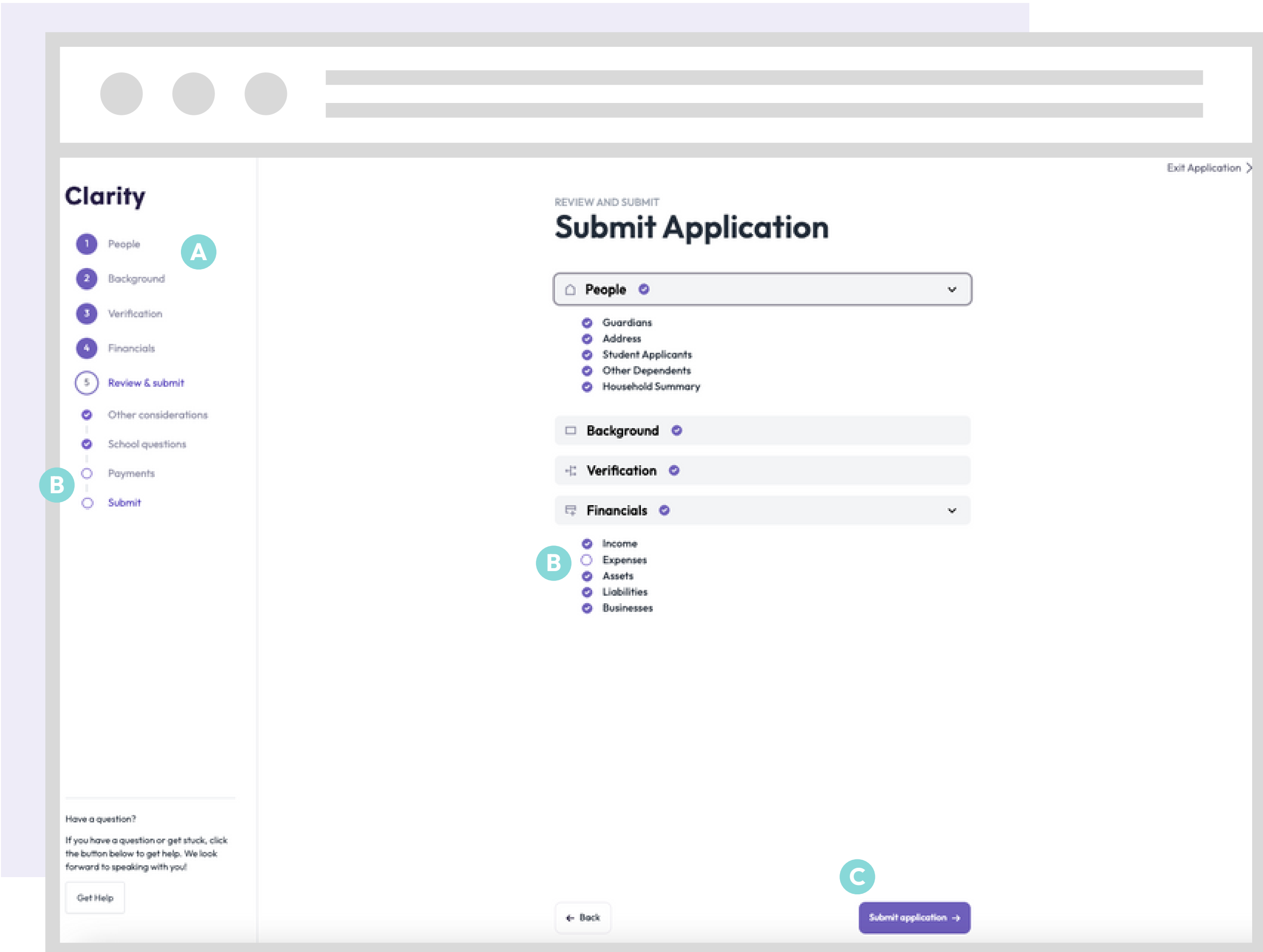
- The fee to submit your Clarity application is $60.
- The fee is a flat fee, meaning that it does not change whether you apply for one or multiple children, and to one or multiple schools.




**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.



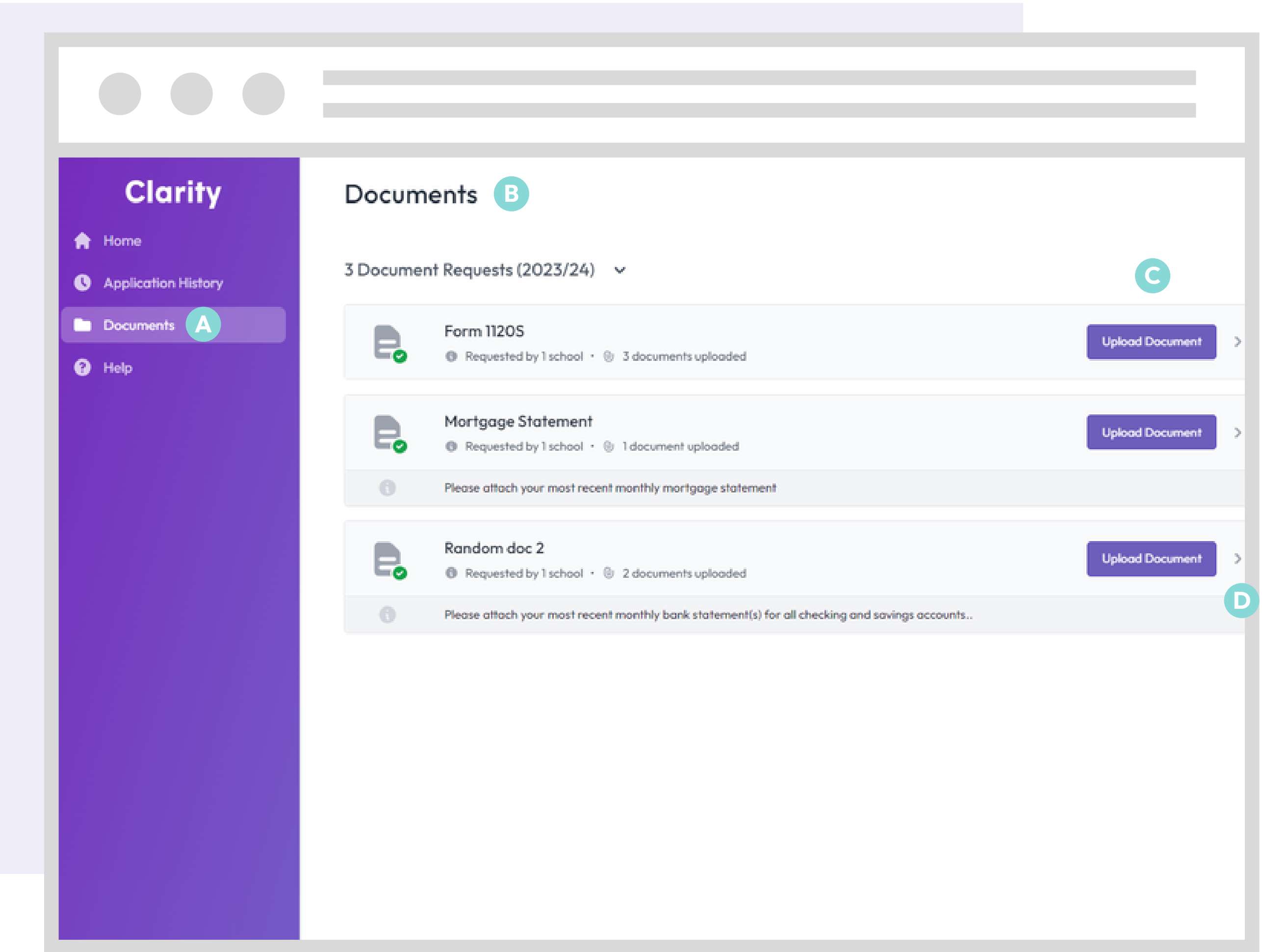

**A** Click on the name of any section in the left navigation to jump directly to that section and make changes.

**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.

# **Step 6: Documentation Requests**
## Upload Additional Documents

- Once your application has been submitted,  you may receive requests to upload additional documents for schools.
- From your main homepage, you will be able to upload these files under the Documents section of your portal.
- If any document requests are not applicable, please reach out to the school directly and let them know.




**A** Click on Documents in your left menu.

**B** The Documents page will show documentation requests for all schools.

**C** Click on the "upload document" button to choose a file to upload.

**D** Click on the arrow to view all uploaded files and/or to delete any uploads.

# Step 7: Financial Aid Notification
## Hearing Back from School(s)

- Once your application is complete and you've uploaded all requested documents, schools will begin the process of reviewing your application.
- You will hear back directly from schools regarding your financial aid decision.

### Frequently Asked Questions

**+ What is a W2?**

A W2 is a wage and tax statement that you should receive from your employer that defines the income you earned, taxes that were withheld and benefits you paid into and/or were provided from your employer.

**+ Where do I get an access code?**

Please check the school's website or check with their financial aid office directly if an access code is needed to add them to your application.

**+ Can I add another school to my application later?**

Yes, you can add another school to your application after initial submission under Step 1 Student Applicants.

**+ What is the status of my application?**

You can find the current status of your application on your main homepage. If it says "submitted" and you've fulfilled all documents being requested, you should be set. If you have any questions about your status, please check with the school's financial aid office directly for any updates.

**+ What is a Form 1040?**

A Form 1040 is what individual taxpayers use to file their taxes with the IRS.

**+ Where do I get a fee waiver?**

Please check with the school's financial aid office directly.

**+ I don't have a specific document to upload that is being requested. What should I do?**

Please reach out to the school's financial aid office directly.