

2023-2024

Family Application Guide

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

Logging in

The entire process will be completed at clarityschools.com

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

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

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

Need more help?

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

support@claritytuition.com

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Important tips before you begin

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

The process



Complete the application

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



Submit and pay

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



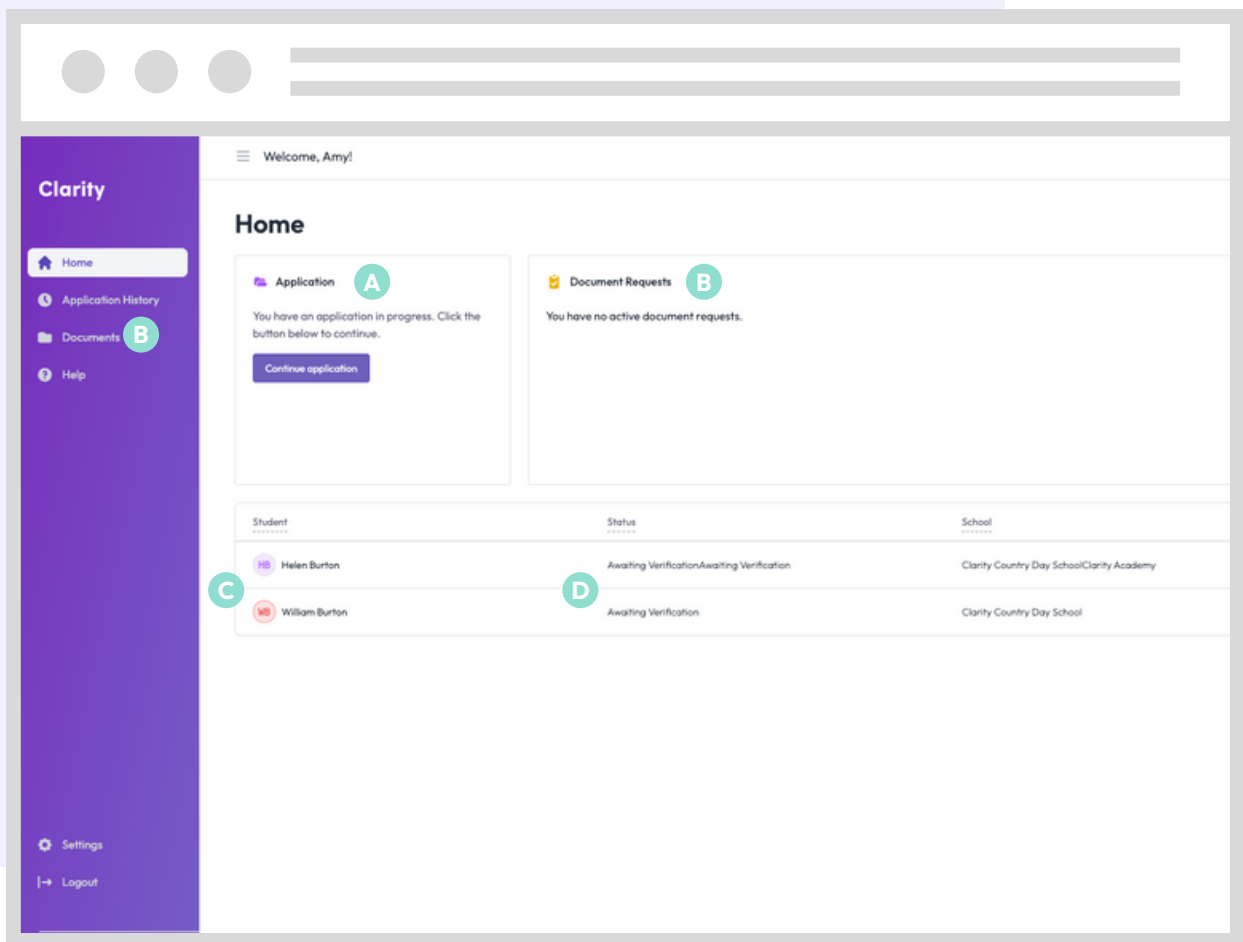
Upload any extra documents

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

Your Portal Home

From your portal Home page, you can:

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



A Click to continue your application in progress

B View document requirements and upload

C View your applying students

D Monitor your application status at each school you are applying to

Step 1: People

Parents or Guardians

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

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Guardians, 3. Address, 4. Student Applicants, 5. Other Dependents, 6. Household Summary, 7. Background, 8. Verification, 9. Financials, 10. Review & submit. The main content area is titled 'PARENTS AND GUARDIANS' and 'First Parent or Guardian'. It includes a dropdown menu for 'Guardian 1', followed by input fields for '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). Below these are two questions with radio button options: 'A Did you receive a W2 in 2021?' (Yes selected) and 'B Is there another guardian in your household?' (Yes selected). At the bottom are 'Previous' and 'Save and continue' buttons. A 'Get Help' button is located in the sidebar.

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

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

Step 1: People

Second Parent or Guardian

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

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button and a message: 'Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!'. The main content area is titled 'PARENTS AND GUARDIANS' and 'Second Parent or Guardian'. It includes an introductory paragraph: 'Every living biological parent and legal guardian will need to submit their information in order for an application to be considered complete. Start by telling us about yourself and then list any additional parents or guardians living in your household. Later, you will have the opportunity to invite parents and guardians from outside of your household to create their own account and fill out a separate application.' Below this is a dropdown menu for 'Guardian 2'. The form contains several input fields: 'First Name' (e.g. Anna), 'Last Name' (e.g. Banana), 'Email' (e.g. annob@gmail.com), 'Date of Birth' (mm/dd/yyyy), 'Primary Phone Number' (e.g. 123-456-7890), and '2021 Tax Filing Status' (Select a tax filing status). At the bottom, there is a question 'Did you receive a W2 in 2021?' with radio buttons for 'Yes' and 'No' (selected). Navigation buttons 'Previous' and 'Save and continue' are at the bottom.

Exit Application X

Clarity

- 1 People
- 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: e.g. Anna
Last Name: e.g. Banana
Email: e.g. annob@gmail.com
Date of Birth: mm/dd/yyyy
Primary Phone Number: e.g. 123-456-7890
2021 Tax Filing Status: Select a tax filing status
Did you receive a W2 in 2021? Yes 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 navigation sidebar with five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. 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 is a radio button for 'Yes' (selected) and a radio button for 'No'. Section 'B' is titled 'Previous Household Address' and contains two rows of input fields: 'Address' (with a location pin icon and placeholder 'e.g. 123 Clarity Ave') and 'Address Line 2 (optional)' (with placeholder 'e.g. Apt #2'). Below these fields are 'Postal Code' (placeholder '01234') and 'Country' (dropdown menu with 'Select a country'). Further down are 'State' (dropdown menu with 'Select a state') and 'City' (placeholder 'e.g. Boston'). At the bottom of the form are 'Previous' and 'Save and continue' buttons.

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

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

Step 1: People

Student Applicants

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

The screenshot shows the Clarity application interface. On the left is a navigation menu with steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, 5. Review & submit. The main content area is titled 'Clarity' and shows 'Shoreline Academy' and '9th grade'. There are two checkboxes: one checked for 'Please check if Shoreline Academy charges tuition' and one unchecked for 'Please check if there is an additional household associated with the student'. Below this is a field for 'Amount contributed towards educational expenses for 2022-23 school year' with a value of 'USD \$10,000'. The 'School Applications' section shows two schools: 'Clarity Country Day School (Day Only)' and 'Clarity Academy (Day Only)'. There is an 'Add a School' button. Below that is a question 'What is the maximum amount you can pay for Helen for the 2022-23 school year?' with a value of '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 field with 'Cla' entered. Below the search field is a list of schools: 'Clarity Academy' and 'Clarity Country Day School'. There is a dropdown menu for 'What grade is this student applying for?' and a radio button selection for 'Is this student currently enrolled at this school?' with 'No' selected. At the bottom are 'Cancel' and 'Add School to Application' buttons.

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.

Clarity

STUDENT INFORMATION

Please provide student details

Please add each student that is applying to or re-enrolling at a school that accepts Clarity. These are the students for whom you are submitting a Clarity application. You will have a chance to list additional dependents later in the "Other Dependents" section.

A

Helen

Helen

William

Legal First Name: Helen

Legal Last Name: Burton

Date of Birth: 05/06/2007

Gender: Female

Current School: Shoreline Academy

Current Grade: 9th grade

Please check if Shoreline Academy charges tuition

Amount contributed towards educational expenses for 2022-23 school year: USD \$10,000

← Previous

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.

Clarity

on your 2021 tax return that are not already listed as a parent, guardian or student applicant. Examples include a student applying to a school not supported by Clarity, a child of non-school age, or an adult legally under your care.

Dependent 1

First Name: e.g. Grandma

Last Name: e.g. Banana

Date of Birth: mm/dd/yyyy

Current School: e.g. Scranton elementary

Current Grade: e.g. Kindergarten

Does the current school charge tuition?

In the 2023-24 school year, do you expect this dependent to enroll in a tuition charging school?

Yes No

B

+ Add Another Dependent

Remove Dependent

← Previous

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

OVERVIEW

Household Summary

Exit Application

1 People

- Guardians **A**
- 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

← Previous

B Save and continue →

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

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

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

Step 2: Background

Background Questions

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

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with five steps: 1. People, 2. Background (highlighted), 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'BACKGROUND Background Questions'. It contains five questions, each with a lettered label (A-E) and a help icon:

- A** Do you own or rent your primary residence? (Radio buttons for RENT and OWN, with OWN selected)
- B** Do you own any real estate outside of your primary residence? (Radio buttons for Yes and No, with No selected)
- C** Do you own a business? (Radio buttons for Yes and No, with No selected)
- D** Do you have any 529 plans? (Radio buttons for Yes and No, with No selected)
- E** Do you have any non-taxable income? (Radio buttons for Yes and No, with No selected)

At the bottom of the form are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is in the top right corner.

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

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

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

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

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

Step 3: Verification

4506c

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

The screenshot shows the Clarity web interface with a sidebar on the left containing navigation links: People, Background, Verification, Financials, and Review & submit. The main content area displays the 'Form 4506-C (September 2020) IVES Request for Transcript of Tax Return' from the Department of the Treasury, Internal Revenue Service. The form includes fields for taxpayer information, current and previous addresses, and a section for selecting the type of transcript (Return, Account, or Form W-2). Callouts A through E are placed on the form: A points to the 'Start' button; B points to the 'Please fill in 2 required fields.' message; C points to the social security number field; D points to the current address field; and E points to the signature field.

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
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

INCOME Exit Application >

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

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

D Capital Gains USD

Other Taxable Income **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 USD Alex's Total Salaries and Wages USD

Dividend and Interest Income Self Employment Income

← Previous →

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

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

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

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

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

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

Step 4: Financials

Non-taxable Income

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

The screenshot shows the Clarity application interface. On the left is a navigation sidebar with a 'Clarity' header and a list of steps: 1. People, 2. Background, 3. Verification, 4. Financials, 5. Income (highlighted), 6. Expenses, 7. Assets, 8. Liabilities, 9. Businesses, and 10. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'INCOME' and 'What's the household's 2022 non-taxable income?'. It includes a sub-header '2022 Estimated Household Non-Taxable Income' and two input fields for 'Child Support' and 'Social Security', both with 'USD' currency indicators. A callout 'A' points to the Social Security field. Below these is an 'Other Non-Taxable Income' section with a callout 'B' pointing to an 'Add Non-Taxable Income +' button. The next section is '2023 Projected Household Non-Taxable Income' with similar input fields. At the bottom, there is a callout 'C' pointing to an 'Add a note to this section +' button, and navigation buttons for 'Previous' and 'Save and continue'.

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.

The screenshot shows the 'Clarity' application interface for 'What are the household's 2022 monthly expenses?'. The interface is divided into a sidebar and a main content area. The sidebar on the left contains a navigation menu with five steps: 1. People, 2. Background, 3. Verification, 4. Financials (highlighted), and 5. Review & submit. Below the menu is a 'Get Help' button. The main content area is titled 'EXPENSES' and 'What are the household's 2022 monthly expenses?'. It features a series of sliders for different expense categories, each with a lettered label (A-H) and a radio button. The categories and their current values are: Utilities (primary residence only) at \$400 - \$500; Food (A) at \$500 - \$750; Health Insurance (B) at \$500 - \$750; Rent / Mortgage (primary residence only) at \$3000 - \$3500; Transportation (C) at \$500 - \$750; Charitable Contributions (D) at less than \$100; Child Support (F) at less than \$250; Retirement Contributions (G) at \$200 - \$300; Student Loan Payments (H) at less than \$100; and Union Dues at less than \$50. At the bottom of the main content area, there are 'Previous' and 'Save and continue' buttons.

A Includes all monthly and grocery expenses.

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

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

G Includes contributions to an IRA or 401k.

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

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

F Only include paid child support payments.

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

Step 4: Financials

Out of Pocket Expenses

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

The screenshot shows the Clarity application interface. On the left is a navigation sidebar with a progress indicator for five steps: 1. People, 2. Background, 3. Verification, 4. Financials (current step), and 5. Review & submit. Under the 'Financials' step, 'Expenses' is selected. The main content area is titled 'EXPENSES' and asks 'Did you have any Out of Pocket Expenses in 2022?'. It includes a sub-header 'Out of Pocket Expenses' and a form with a text input for 'Legal Fees' and a currency/amount field set to 'USD \$2,000'. Below this is a section 'Add Out of Pocket Expense' with a sub-header 'Enter your own' and a list of options: 'Legal Fees', 'Funeral Expenses', and 'Nursing Home Fees'. A callout 'A' points to this list. At the bottom, there are buttons for 'Previous', 'Save and continue', and 'Get Help'.

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

Step 4: Financials

Assets – Primary Residence

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

The screenshot shows the 'Clarity' application interface. On the left is a navigation sidebar with five main sections: 1. People, 2. Background, 3. Verification, 4. Financials (highlighted), and 5. Review & submit. Under 'Financials', there are sub-sections: Income, Expenses, Assets, Liabilities, and Businesses. The main content area is titled 'PRIMARY RESIDENCE' and 'Tell us about your home'. It contains the following form fields:

- 'What is the address of your primary residence?': A text input field with a dropdown menu showing suggestions like '123 Main', '123 Main Street Kirkland, WA, USA', '123 South Main Street Seattle, WA, USA', '123 Main Avenue South Renton, WA, USA', and '123 Main Street Vancouver, BC, Canada'. A green circle with the letter 'A' is positioned to the left of this field.
- 'What is [year] 2015': A text input field with a dropdown menu showing suggestions like '123 Main Street Edison, NJ, USA'.
- 'What is [currency] 250000': A text input field for mortgage balance.
- 'What is the current balance of all mortgages for this property?': A text input field with a dropdown menu showing 'USD 150000'.
- 'What are the annual property taxes for this property?': A range slider from '\$2000 - \$3000'.
- 'What is your annual premium for homeowner's insurance for this property?': A range slider from '\$3000 - \$4000'.

At the bottom of the form, there is a 'Get Help' button, a 'Have a question?' section with a 'Get Help' button, and navigation buttons for 'Previous' and '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.

Clarity

- 1 People
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- 5 Review & submit

OTHER REAL ESTATE

Tell us about your other properties

A Other Real Estate 1

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

When did you purchase this property? 2000
What is the purpose of this property? Rental Property

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

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

+ Add Another Property

Remove Other Real Estate

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

Get Help

← Previous

Save and continue →

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

Step 4: Financials

Assets – Vehicles

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

The screenshot shows the 'Clarity' application interface for the 'Vehicles' section. On the left is a sidebar with a navigation menu. The main area is titled 'VEHICLES Vehicles' and contains a form for adding or editing vehicle information. A dropdown menu at the top of the form allows switching between 'Vehicle 1' and 'Vehicle 2'. Below this, there are radio buttons for 'OWN' and 'LEASE'. The form includes input fields for 'Make of Vehicle' (Honda), 'Model of Vehicle' (Pathfinder), 'Year of Vehicle' (2018), and 'Monthly Financing Expense' (USD, ex. \$300). At the bottom, there are buttons for 'Add Another Vehicle +', 'Remove Vehicle', 'Previous', and 'Save and continue ->'. A callout 'A' points to the dropdown menu.

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

Step 4: Financials

Other Assets

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

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

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 vertical list of navigation items: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses, Assets, Liabilities, Businesses, and 5 Review & submit. Below the sidebar is a 'Get Help' button and a note: 'Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!'. The main content area is titled 'ASSETS 529 Plan Amounts' and contains the instruction: 'Enter the total dollar amount of 529 plans itemized by dependent. If your 529 is not in the name of specific dependents, please divide the total amount evenly across all dependents.' There are two input fields: one for 'Helen Burton' with a value of 'USD 5,000' and one for 'William Burton' with a value of 'USD 5,000'. At the bottom of the main area is an 'Add a note to this section' link. The bottom navigation bar features a 'Previous' button and a 'Save and continue' button. An 'Exit Application' link is visible in the top right corner of the application frame.

Step 4: Financials

Liabilities

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

The screenshot shows the 'Clarity' application interface for the 'Liabilities' section. On the left is a sidebar with a navigation menu: 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. The main content area is titled 'LIABILITIES Liabilities' and contains several input fields: 'Credit Cards' (labeled A) with a 'USD' dropdown, 'Student Loans' (labeled B) with a 'USD' dropdown and a '\$125' input field, 'Unpaid Medical Debt' (labeled C) with a 'USD' dropdown, and 'Other Debts' (labeled D) with a text input field containing 'ex. Phone payment plans' and a 'USD' dropdown. Below the 'Other Debts' field is an 'Add Another Debt +' button. At the bottom of the main area are 'Previous' and 'Save and continue' buttons. A 'Have a question?' section is visible in the sidebar, and an 'Exit Application' button is in the top right corner.

A Enter your total outstanding credit card debt.

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

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

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

Step 4: Financials

Businesses

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

The screenshot shows the 'Businesses' form in the Clarity application. The sidebar on the left lists various sections, with 'Financials' currently selected. The main form area is titled 'Businesses' and contains several input fields and sections. A dropdown menu at the top is labeled 'Business 1'. Below it, there are fields for 'Business name' (with an example 'ex. Microsoft'), 'What year was it started?' (with an example '1990'), 'Type' (with a dropdown 'Select an option'), and 'What % do you own?'. There are also fields for '2022 Gross Profit' and '2022 Net Income', both with 'USD' currency indicators. Below these are fields for 'Value of business assets' and 'Total liabilities', also with 'USD' currency indicators. A section for 'Is this business still operating?' has radio buttons for 'Yes' and 'No'. A text area for 'Description' is labeled 'Please describe the nature and type of this business.'. At the bottom, there are buttons for 'Add Another Business', 'Remove Business', 'Add a note to this section', 'Previous', and 'Save and continue'.

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

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

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

Step 5: Review & Submit

Other Considerations

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

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a list of steps: 1. People, 2. Background, 3. Verification, 4. Financials, 5. Review & submit, Other considerations (selected), 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' and contains two text input fields. The first field is for 'Are there any other sources that you expect to contribute towards your educational expenses in 2022?' with a placeholder text: 'Please list any other sources such as relatives, friends, or third party scholarships that you expect to contribute towards your 2023-24 school year educational expenses.' The second field is for 'Is there any additional information that you would like to have considered?' with a placeholder text: 'Additional information'. At the bottom of the form are two buttons: '← Previous' and 'Save and continue →'. An 'Exit Application X' link is visible in the top right corner of the application frame.

Step 5: Review & Submit

School Questions

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

The screenshot shows the Clarity application interface. On the left is a sidebar with a navigation menu. The main content area is titled 'OTHER School questions'. It features two sections, each with a school name label in a green circle with a white 'A' and a dropdown menu. The first section is for 'Clarity Academy' and contains two text input fields: 'Berwick First Question' and 'Another question for Berwick'. The second section is for 'Clarity Country Day School' and contains two text input fields: 'How are you doing today?' and 'What's your favorite day of the week?'. At the bottom of the main content area are two buttons: '← Previous' and 'Save and continue →'. In the bottom left corner of the sidebar, there 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!'. In the top right corner of the main content area, there is an 'Exit Application X' link.

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.

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

PAYMENT
Payment

A Fee Waiver Code
12332111238 X

Cardholder's Name
Eg. John Doe

Card Number
Eg. 4321 5678 9012 1234

Expiry Date CVC
MM/YY CVC

Country Zip Code
Select a country 90210

← Back Pay \$55 →

Exit Application >

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

Step 5: Review & Submit

Submit Application

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

A

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

B

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

C

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