

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.

Sign in  
to continue to Clarity

Continue with Google

Continue with Microsoft

or

Email address

CONTINUE

No account? Sign up

## 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](mailto:support@clarityapp.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.



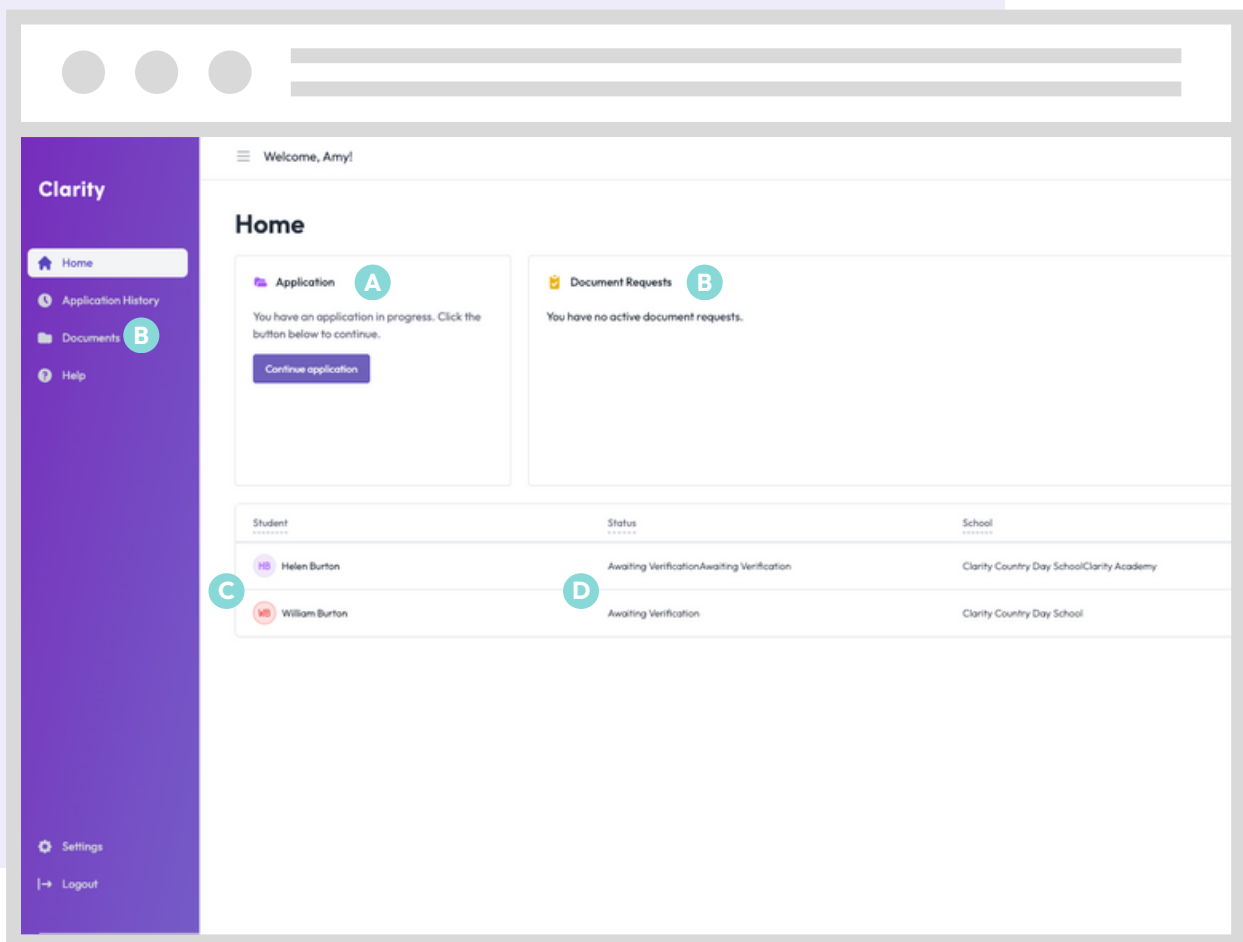
### Upload any extra documents

- 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 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.

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'PARENTS AND GUARDIANS' and 'First Parent or Guardian'. It includes 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: 'A Did you receive a W2 in 2021?' and 'B Is there another guardian in your household?'. Both questions have 'Yes' and 'No' radio button options. 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

## Parents or Guardians Cont.

- Complete Occupation Details for each parent or guardian.

The screenshot shows a web form titled "2. Occupation Details". It contains three input fields with labels and examples:

- Current Occupation** (marked with a circled 'A'): A text input field with the placeholder text "eg. Registered Nurse".
- What's the name of the organization that employs you?** (marked with a circled 'B'): A text input field with the placeholder text "eg. Mount Sinai Hospital".
- How many years have you been working for your current organization?** (marked with a circled 'C'): A text input field with a "# " prefix and the placeholder text "eg. 7".

At the bottom of the form, there are two buttons: a light blue "← Previous" button on the left and a dark blue "Save and continue →" button on the right.

**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.

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People (selected), 2. Background, 3. Verification, 4. Financials, and 5. Review & submit. Below the sidebar is a 'Get Help' button. The main content area is titled 'PARENTS AND GUARDIANS' and 'Second Parent or Guardian'. It includes an 'Exit Application' link in the top right. The form contains a dropdown menu for 'Guardian 2', 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). At the bottom of the form 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.

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

Exit Application X

### 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. annab@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 form titled "Where do you live?" under the heading "ADDRESS". On the left is a navigation menu for "Clarity" with steps: 1 People (selected), 2 Background, 3 Verification, 4 Financials, and 5 Review & submit. The main form area contains the following fields:

- Current Household Address**
  - Address: e.g. 123 Clarity Ave
  - Address Line 2 (optional): e.g. Apt #2
  - Country: Select a country (dropdown)
  - Postal Code: 01234
  - State: state (dropdown)
  - City: e.g. Boston (dropdown)
- A** Did you file taxes in 2022 at a different address? (radio buttons for Yes and No, with Yes selected)
- Tax Filing Address or PO Box Address**
  - B** Address: e.g. 123 Clarity Ave

At the bottom left, there is a language dropdown menu set to "English".

**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 includes a sidebar with 'People', 'Guardians', 'Address', 'Student Applicants', 'Other Dependents', and 'Household Summary'. The main form area shows 'Shoreline Academy' and '9th grade' selected. A checkbox is checked for 'Please check if Shoreline Academy charges tuition'. Below it is a field for 'Amount contributed towards educational expenses for 2022-23 school year' with 'USD \$10,000' entered. Another checkbox is unchecked for 'Please check if there is an additional household associated with the student.'. The 'School Applications' section shows two schools: 'Clarity Country Day School (Day Only)' and 'Clarity Academy (Day Only)'. Below this is an 'Add a School' button. A question 'What is the maximum amount you can pay for Helen for the 2022-23 school year?' has 'USD \$10,000' entered. 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' (highlighted) and 'Clarity Country Day School'. Below the list is a dropdown for 'What grade is this student applying for?'. At the bottom, there is a question 'Is this student currently enrolled at this school?' with radio buttons for 'Yes' and 'No' (selected). Buttons for 'Cancel' and 'Add School to Application' are at the bottom right.

# Step 1: People

## Editing Student Applicants and Other Dependents

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

The screenshot shows the 'STUDENT INFORMATION' section of the Clarity application. The left sidebar has a navigation menu with 'People' selected. The main content area is titled 'Please provide student details' and includes a dropdown menu at the top with 'Helen' selected. Below this are fields for 'Legal First Name' (Helen), 'Legal Last Name' (Burton), 'Date of Birth' (05/06/2007), and 'Gender' (Female). There are also fields for 'Current School' (Shoreline Academy) and 'Current Grade' (9th grade). A checkbox is checked for 'Please check if Shoreline Academy charges tuition', with a sub-field for 'Amount contributed towards educational expenses for 2022-23 school year' set to USD \$10,000. Navigation buttons for 'Previous' and 'Save and continue' are at the bottom.

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

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

The screenshot shows the 'Dependents' section of the Clarity application. The left sidebar has 'People' selected. The main content area is titled 'Dependent 1' and includes fields for 'First Name' (e.g. Grandma), 'Last Name' (e.g. Banana), 'Date of Birth' (mm/dd/yyyy), and 'Current School' (e.g. Scranton elementary). There is a 'Current Grade' dropdown (e.g. Kindergarten) and a checkbox for 'Does the current school charge tuition?'. Below this is a question: 'In the 2023-24 school year, do you expect this dependent to enroll in a tuition charging school?' with radio buttons for 'Yes' and 'No' (selected). At the bottom, there are buttons for 'Add Another Dependent', 'Remove Dependent', 'Previous', and 'Save and continue'.

# Step 1: People

## Household Summary

- Use this summary step to review the information you've submitted so far.
- Be sure there are no errors or omissions here before proceeding.

Clarity

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

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

Save and continue → **B**

**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.

**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.

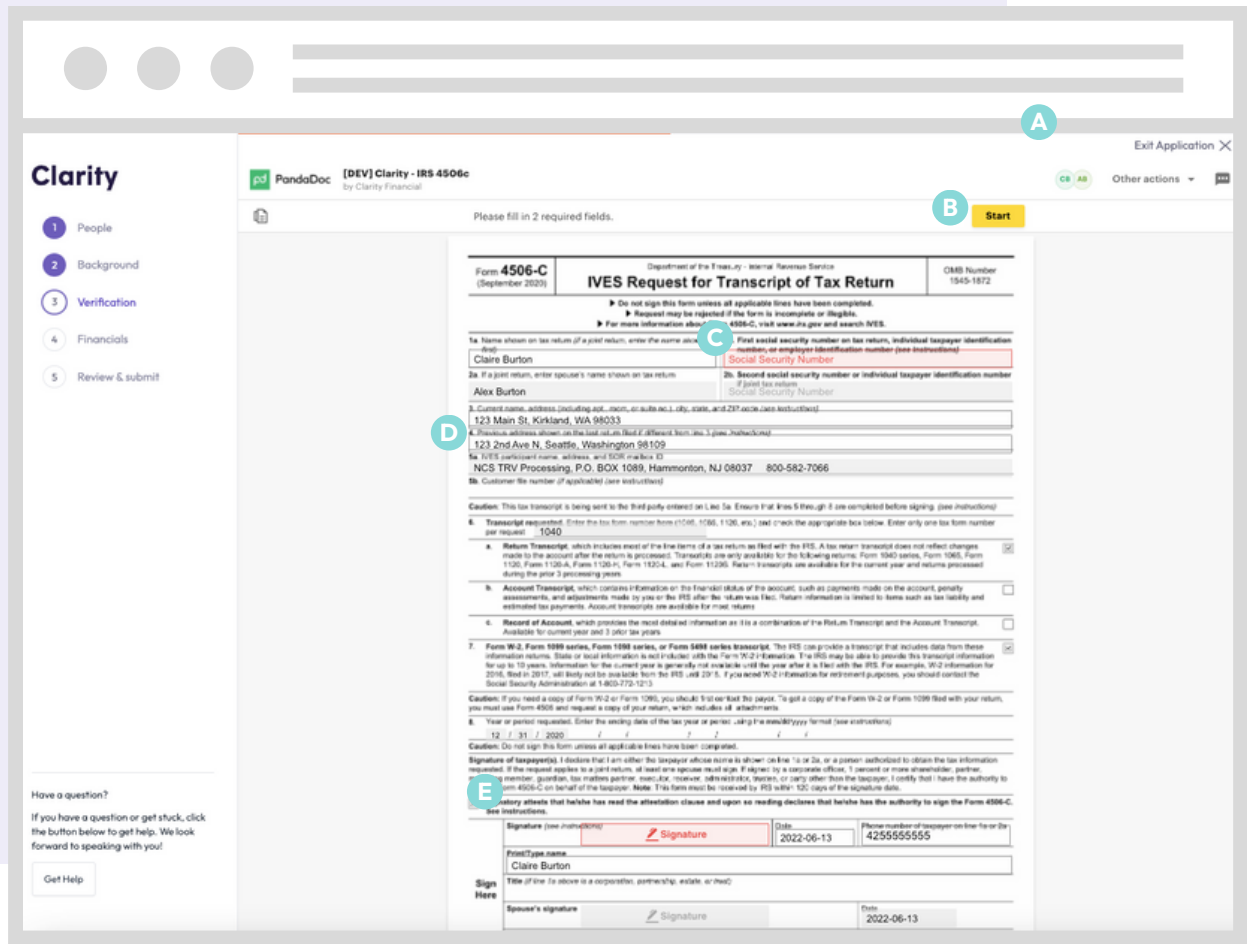
**D** A 529 plan is a tax-advantaged account that can be used to pay for qualified education costs, including college, K-12, and apprenticeship programs. Answer "yes" if there are any plan(s) your name, your spouse's name, or in any of your dependents' names.

**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 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.

The screenshot shows the Clarity app interface for the 'What's the household's 2023 taxable income?' section. On the left is a navigation menu with steps: 1 People, 2 Background, 3 Verification, 4 Financials (selected), Income, Expenses, Assets, Liabilities, and 5 Review & submit. The main content area is titled 'What's the household's 2023 taxable income?' and includes a note: 'If your 2023 taxable income is not finalized, list your best estimate. You may be required to submit additional documentation for verification.' Below this is the '2023 Estimated Household Taxable Income' section with the following fields: A. Total Salaries and Wages for Clarity (USD input), B. Dividend and Interest Income (USD input), C. Self Employment Income (USD input), D. Capital Gains (USD input), E. Other Taxable Income (Add Other Taxable Income +), and F. Do you expect your 2024 income to increase or decrease by more than 10%? (Yes/No / I don't know radio buttons). Below this is the '2024 Projected Household Taxable Income' section with two 'Total Salaries and Wages for Clarity' (USD input) fields. A language dropdown is set to 'English' and a 'Have a question?' link is at the bottom left.

**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

The screenshot shows the Clarity application interface. On the left is a navigation sidebar with a progress indicator. The main content area is titled 'INCOME' and asks 'What's the household's 2023 non-taxable income?'. It includes a note about estimating income if not finalized. Below this, there are two input fields for 'Child Support' and 'Social Security' (marked with callout A), each with a 'USD' dropdown. A third section, 'Other Non-Taxable Income' (marked with callout B), features a large text input field with the placeholder 'Add Non-Taxable Income +'. At the bottom, there is a 'Add a note to this section' field (marked with callout C) 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.

**Clarity**

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

English

Have a question?  
Get Help

### What are the household's 2023 monthly expenses?

Rent / Mortgage (primary residence only) **A**  
USD

Utilities (primary residence only) **B**  
\$0

Health Insurance **C**  
\$0

Food and Clothing **D**  
\$0

Transportation **E**  
\$0

Post-tax Retirement Contributions **F**  
\$0

Union Dues **G**  
\$0

Child Support **H**  
\$0

Student Loan Payments **I**  
\$0

Charitable Contributions **J**  
\$0

Daycare / Eldercare **K**  
\$0

- A** This includes property taxes, and 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.

The screenshot shows a web form titled "Clarity" with a sidebar navigation menu. The sidebar includes: 1 People, 2 Background, 3 Verification, 4 Financials (highlighted), Income, Expenses (checked), Assets, Liabilities, Businesses, and 5 Review & submit. Below the sidebar is a language dropdown set to "English" and a "Get Help" button. The main content area is titled "EXPENSES" and asks "Did you have any Out of Pocket Expenses in 2023?". It includes instructions: "Please list out of pocket expenses that you had in 2023 that were not listed in the previous section. Include note explaining these expenses. You may be asked to provide documentation for any expense listed in this section." Below this is a table for "Out of Pocket Expenses" with columns for "Expense Title" and "Total Cost for 2022". An example row shows "Legal Fees" with a cost of "USD \$2,000" and a trash icon. A "Description" field is below the table. A button "Add Out of Pocket Expense +" is marked with a circled 'A'. At the bottom, there is a "Have a question? Get Help" button, a "Previous" button, and a "Save and continue" button. A note field "Add a note to this section" is also present.

**A** 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.

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 (highlighted), 5. Income, 6. Expenses, 7. Assets, 8. Liabilities, 9. Businesses, and 10. Review & submit. Below the sidebar is a language dropdown menu set to 'English'. The main content area is titled 'PRIMARY RESIDENCE' and 'Tell us about your home'. It contains several form fields: 'What is the address of your primary residence?' with a search icon and a text input; 'What year did you purchase this property?' with a text input; 'What is the current market value of this property?' with a dropdown for 'USD' and a text input containing '\$250,000'; 'What is the current balance of all mortgages for this property?' with a dropdown for 'USD' and a text input containing '\$150,000'; 'What are the annual property taxes for this property?' with a slider and a text input containing '\$0'; and 'What is your annual premium for homeowner's insurance for this property?' with a slider and a text input containing '\$0'. A red circle with the letter 'A' is placed over the address search icon.

- 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.

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

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 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.

The screenshot shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a vertical list of steps: 1. People, 2. Background, 3. Verification, 4. Financials (highlighted), 5. Review & submit. Under 'Financials', there are sub-items: Income, Expenses, Assets (highlighted), Liabilities, and Businesses. At the bottom of the sidebar is a 'Get Help' button. The main content area is titled 'ASSETS Other Assets'. It contains four sections: 'Bank Accounts' with a text input field labeled 'A' and a 'USD' dropdown; 'Brokerage Accounts' with a text input field labeled 'B' and a 'USD' dropdown; 'Retirement Accounts' with a text input field labeled 'C' and a 'USD' dropdown; and 'Other Assets' with a button labeled 'D' and 'Add Another Asset +'. At the bottom of the form are 'Previous' and 'Save and continue' buttons, and a note field labeled 'Add a note to this section +'. An 'Exit Application' link is in the top right corner.

**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 shows a web application interface for 'Clarity'. On the left is a navigation sidebar with a progress indicator showing five steps: 1. People, 2. Background, 3. Verification, 4. Financials (current step), 5. Review & submit. Under 'Financials', there are sub-sections: Income, Expenses, Assets (selected), Liabilities, and Businesses. At the bottom of the sidebar is a 'Get Help' button and a note: 'Have a question? If you have a question or get stuck, click the button below to get help. We look forward to speaking with you!'. The main content area is titled 'ASSETS' and '529 Plan Amounts'. It includes a sub-instruction: 'Enter the total dollar amount of 529 plans itemized by dependent. If your 529 is not in the name of specific dependents, please divide the total amount evenly across all dependents.' There are two input fields: one for 'Helen Burton' with 'USD 5,000' and another for 'William Burton' with 'USD 5,000'. At the bottom of the main area, there is an 'Add a note to this section' field and two navigation buttons: 'Previous' and '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 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 (selected), 5 Income, 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 'LIABILITIES Liabilities' and contains four sections: 'Credit Cards' (A) with a USD input field; 'Student Loans' (B) with a USD input field and a value of '\$125'; 'Unpaid Medical Debt' (C) with a USD input field; and 'Other Debts' (D) which includes a list of existing debts (e.g., 'ex. Phone payment plans') and an 'Add Another Debt' button. At the bottom of the main area are 'Previous' and 'Save and continue' buttons, along with an 'Add a note to this section' field.

**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

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 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 '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 three buttons: '← Previous', 'Save and continue →', and 'Exit Application X' in the top right corner.

# Step 5: Review & Submit

## School Questions

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

The screenshot displays the 'Clarity' application interface. On the left is a navigation sidebar with a progress indicator showing 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' and features two sections. The first section, marked with a green 'A' in a circle, is for 'Clarity Academy' and contains two text input fields: 'Berwick First Question' and 'Another question for Berwick'. The second section, also marked with a green 'A' in a circle, 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 area are 'Previous' and 'Save and continue' buttons. An 'Exit Application' link is visible in the top right corner.

**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.

**Clarity**

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

English

Have a question?  
Get Help

**PAYMENT**  
**Payment**

Please enter a credit or debit card to pay the \$55 fee and submit your application. This one fee covers sending your application to any number of schools that accept the Clarity application this year. The fee is non-refundable once you've submitted your application in the next step.

**A** Have a code?

Card number  
1234 1234 1234 1234

Expiration MM / YY

CVC CVC

Country United States

ZIP 12345

← Previous

Pay \$55 for 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. 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.

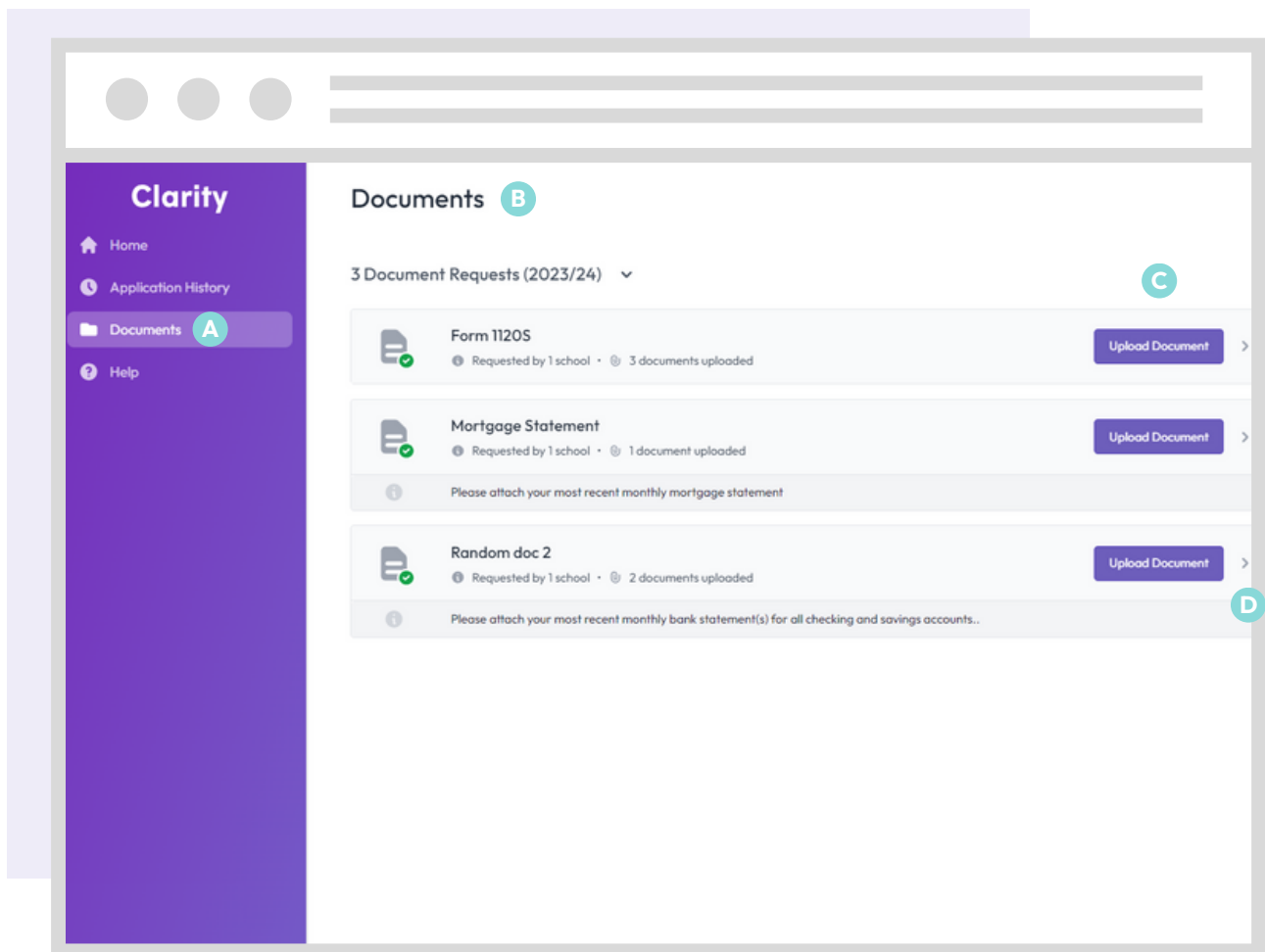
**B** A filled-in purple bubble containing a checkmark means that the corresponding section is complete. An empty bubble indicates that a section is incomplete. You will need to navigate to any incomplete sections and fill in missing information before you can submit your application.

**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.