2025-2026 Financial Aid Family Guide

Contents

Introduction 2

UPrep's Guiding Principles for Financial Aid Administration 2

Financial Aid Committee 3

Confidentiality 3

The Process of Applying for Financial Aid 3

- Clarity Application 3
- Information Collected 4
- Completed Tax Return 4
- Appeals Process 4

Determining Family Need 5

- Nonworking Parents and Unemployment 5
- Divorced and Separated Parents 5

Financial Aid Coverage for Expenses Beyond Tuition 6

- Textbooks 6
- Technology 6
- Transportation 6
- Subsidized Food Program 6
- Co-curricular Activities 7
- Learning Support 7
- College 7

Introduction

The purpose of UPrep's Financial Aid (FA) Guide is to clearly state the principles, procedures, and components of UPrep's FA Program. The guide is designed to help families become familiar with the program and to assist them in conducting tasks associated with the FA process.
It is the school's responsibility to provide a consistent message to parents/guardians, students, faculty, staff, administration, and board members regarding FA. As such, the school endorses the Principles of Good Practice for Financial Aid Administration recommended by the National Association of Independent Schools (NAIS).

UPrep's Guiding Principles for Financial Aid Administration

Responsibility for Educational Costs
The primary responsibility for financing a student's independent school education rests with their family. Family members have the obligation to pay for the educational expenses of their children to the extent they are able, and that takes precedence over UPrep's responsibility to provide financial assistance. Therefore, there are no 100% grants. The school will make a reasonable effort to meet the demonstrated need of all admitted or returning Financial Aid (FA) applicants. Awards will not be granted in excess of the demonstrated need.

Socio-economic Diversity
UPrep welcomes students of various religious, racial, economic, and ethnic backgrounds, as well as students with varied learning styles, physical abilities, sexual orientations, and gender expressions who are willing and able to benefit from and contribute to the school's programs. We seek to create a diverse school community creating the optimal learning environment, providing stimulus for learning, and fostering open-mindedness and self-awareness. FA is an essential element in promoting this goal. To this end, our FA Program assists qualifying families in meeting their financial obligations.

Integrity
In alignment with the school's values, the financial aid process relies on the integrity of the family to report accurate information to the school. If it is determined that false, inaccurate, or incomplete information was provided by the family, UPrep reserves the right to immediately modify the amount of the financial aid grant amount.

Planning for Financial Aid
If a family does not apply for FA the first year of enrollment at UPrep, it is the expectation that the family will not receive financial assistance at any time during their enrollment at the school. Should financial circumstances change, the family may apply in future years, and the Financial Aid Committee will review the application. UPrep will attempt to fund students through graduation, subject to availability of financial aid funds and the family's ability to demonstrate need annually. Additionally, grants are determined by the amount of aid available and the number of families applying for FA. FA at UPrep is not limitless. FA awards are always subject to the availability of funds.

Financial Aid and Admission Decisions
FA and admission decisions are considered separately. If the Admission Team deems an applicant admissible and they have also applied for financial aid, that candidate will then be referred to the Associate Director of Admission and Financial Aid to bring to the Financial Aid Committee and determine need.

Financial Aid Committee

The Financial Aid Committee is comprised of the Head of School, Assistant Head of School for Finance and Operations, Director of Middle School, Director of Upper School, Director of Enrollment Management, and the Associate Director of Admission and Financial Aid. Only the Director of Enrollment Management and the Associate Director of Admission and Financial Aid have access to a family's financial aid documents and the details contained within them. The FA Committee ensures that UPrep's FA Program is equitable with respect to all families and upholds UPrep's FA policy. The committee is charged with using Financial Aid as an enrollment management tool, with the primary purpose of adding socio-economic diversity to our community.

Confidentiality

UPrep safeguards the confidentiality of all Financial Aid information supplied by families that might identify them and discourages making any public announcement of the amount of Financial Aid awarded to individual families. In return, the school expects families receiving Financial Aid to honor this policy of confidentiality from their end.

The Process of Applying for Financial Aid

Families must apply for Financial Aid annually to determine continued eligibility. To serve all Financial Aid applicants equally, the school requires everyone to submit the following forms/documents each year:

1. Clarity Application.
2. Two most recent complete Tax Returns, including all schedules.
3. Two most recent W-2's and/or other income statements.
4. Additional documents as needed.

UPrep reserves the right to request additional information or documentation to verify and/or further clarify a family's financial profile. Financial Aid grants are based on information provided by the family in the financial aid application. **If it is determined that false, inaccurate, or incomplete information was provided by the family, UPrep reserves the right to immediately modify the amount of the Financial Aid grant.**

Clarity Application

Clarity uses information provided by the family to provide UPrep with a Suggested Tuition towards educational expenses. The Clarity Application alone does not provide a family's complete financial picture, nor does Clarity consider UPrep's Financial Aid policy or budget when calculating the Suggested Tuition.

Ultimately, Financial Aid awards are at the discretion of UPrep's Financial Aid Committee. UPrep's financial aid awards are based on the Clarity Application Suggested Tuition, information in the Clarity Application, other required documents, UPrep's Financial Aid budget and policy, and a family's individual financial circumstances.

For assistance, refer to the 2025-26 Family Application Guide. You may also call Clarity for assistance at 206.210.3752 or send an email to support@clarityapp.com.

For questions regarding UPrep's financial aid process, please contact Doug Moon, Associate Director of Admission and Financial Aid, at 206.832.1118 or dmoon@universityprep.org.

Information Collected

1. Family size
2. Total household income
3. Savings
4. Investments/retirement
5. Liabilities
6. Medical/dental expenses
7. Any unusual expenses
8. Other assets, such as home equity

Completed Tax Return

Financial aid forms for all **returning students** are due mid-December.
Financial aid forms for **Upper School applicants** are due in early February.
Financial aid forms for **Middle School applicants** are due in early March.

The family's completed tax return form with all schedules and W-2(s) must be submitted to Clarity by the annual deadline. Failure to meet application deadlines may disqualify you from receiving financial aid. Since you may not have received your W-2(s), an estimated tax return is acceptable for your family to meet the February and March deadlines. **Final tax returns must be submitted by May 1 to finalize your financial aid award.**

Appeals Process

Once Financial Aid is awarded to families, parents may appeal their awards by contacting the Associate Director of Admission and Financial Aid. The appeal must be in writing and received by the Enrollment Office within ten calendar days of receiving the award notification. The Financial Aid committee will assess the appeal and decide. The committee is not obligated to increase any financial aid award. Changes to a Financial Aid award are considered only if the family provides the school with additional financial aid information.

Determining Family Need

Individual grants are based on a family's demonstrated financial need. The family includes, but is not limited to, parents (natural or adoptive), stepparents, guardians, and non-married domestic partners.

UPrep uses the Clarity Application to process Financial Aid applications. In determining a family's need, the Financial Aid Committee relies on information in the Clarity Application and other required documents (tax returns, W-2(s), etc.) in accordance with UPrep's Financial Aid Policy. In some cases, families may be requested to provide additional documentation for the Financial Aid Committee to make an informed decision. Failure to provide additional documentation requested by the school may impact the financial aid decision.

Prior to awarding grants, the Financial Aid Committee considers a family's:

- Income and expenses
- Assets and liabilities
- Discretionary income for educational expenses

The Associate Director of Admission and Financial Aid will contact families for further information if there are discrepancies between the information supplied on a family's Financial Aid application and the required tax documents. Families have the right to know how amounts of Financial Aid and the family contribution for education are calculated. Discussion of this information takes place between the family and the Associate Director of Admission and Financial Aid.

Nonworking Parents and Unemployment

If a parent/guardian chooses not to work when all the children in the household are in grade levels above kindergarten, an income based on full-time employment at Washington State's current minimum wage is imputed in calculating the family's income. The Associate Director of Admission and Financial Aid, with the approval of the Financial Aid Committee, has the discretion to assign a higher income due to factors such as the parent's prior employment, training, and educational level. Parents who are underemployed or unemployed beyond one year must demonstrate that they are actively pursuing gainful employment.

In the case of a current non-Financial Aid UPrep family, if a parent/guardian decides to return to school, start a business, or makes a voluntary choice to be unemployed, underemployed, or incur debt, requiring the family to apply for Financial Aid, aid will not be available.

Divorced and Separated Parents

Financial Aid at UPrep is determined by a family's ability to meet educational expenses; it is based on need, not on a willingness or unwillingness to pay. UPrep will consider the assets of all parents, natural or adoptive, if living, before making any award, and cannot be bound by the assertion that one parent has disclaimed responsibility for educational expenses. As a result, both natural/adoptive parents and their current spouses, if any, will need to complete a financial aid application. No information will be given by the school to either parent regarding the other parent's finances.

Waiving the financial requirement of a noncustodial parent will be considered **ONLY** under the following circumstances:

a. The custodial parent completes a Statement of Explanation, **and**
b. The noncustodial parent has **provided no support and has had no contact with the family for at least two years**. A notarized letter/statement from a third party (lawyer, doctor, religious leader, or non-relative) is required to verify this information.

Please notify the financial aid office if contact with the noncustodial parent resumes.

Financial Aid Coverage for Expenses Beyond Tuition

Textbooks

All students receiving Financial Aid will receive a textbook grant sufficient to cover all book expenses for students. The textbook grant is a fixed amount for students receiving financial aid, regardless of the percentage of tuition their financial aid covers.

Technology

UPrep students are expected to use personal devices in class and for homework, and financial aid can be applied to the cost of purchasing a device—either a Chromebook for Middle School students, or a laptop for High School students. Financial Aid towards technology is applied at the same percentage as the tuition grant.

Transportation

UPrep offers a Custom Metro Bus option, and families have the option of purchasing a bus pass (half or full year) for the school year. For families receiving financial aid, the bus pass is subsidized at the same rate as tuition and is valid for any Metro bus route in addition to the UPrep custom Metro bus routes.

Subsidized Food Program

Students receiving Financial Aid may participate in UPrep's subsidized food program. Outlined below are the daily subsidies at each FA band.

Financial aid %	Daily Subsidy
>95%	$16
75%-94.99%	$14
50%-74.99%	$13
<49.99%	$12

Expenses beyond the amount of the food grant are the family's responsibility. A student's food account must be current by the end of the school year to qualify for the subsidized food program the following year. Additionally, a student's food account must be current at the end of each month to receive a monthly Financial Aid food grant.

Co-curricular Activities

Students who receive FA may need additional funds for sponsored UPrep co-curricular activities subject to availability of funds, up to the percentage of their grant amount. The student's family must cover any remaining balance.

For co-curricular activities with a fee associated, instructions about applying financial aid are typically included with program registration information. If cost is a barrier to participating in a school-sponsored program and financial aid instructions are not provided, families should contact the Associate Director of Admission and Financial Aid well in advance of the registration deadline for assistance. In most cases, the school can offer reimbursement or assist with making payment up front for reasonable fees associated with school sponsored activities. Please contact the Associate Director of Admission and Financial Aid with any questions about what is covered.

Examples of covered expenses include:

- Ticket to school events and dances such as Homecoming.
- Travel through UPrep's Global Link programs.
- Assistance with required equipment for team sports (including one swag item per sports season covered at your FA percentage).
- Instrument rental for orchestra or band classes.
- Participation in UPrep's Ski Bus including lessons and ski rentals.

Families whose accounts are not in good standing with the Business Office will not have access to Financial Aid funds for co-curricular activities until their account is current.
Co-curricular activities that are not sponsored by UPrep are supported at the discretion of the Associate Director of Admission and Financial Aid and/or the Financial Aid Committee.

Learning Support

Students who receive financial aid are also eligible for coverage at the same percentage as tuition for learning support that is recommended by the school. This could include UPrep's fee-based programs, Learning Pathways or School Hacks, or tutoring that has been approved by the Integrated Learning Department. Typically, the school charges the percentage of learning support programs or tutoring not covered by financial aid to the family's invoice. Upon recommendation from Integrated Learning, financial aid may be available to support with part of the cost of learning evaluations.

College

The process of college admission testing, and applications can involve multiple fees. For low-income families, many of these fees are automatically waived, but middle-income families who qualify for financial aid may find some financial assistance helpful to fully participate in UPrep's college counseling

process. Seniors who receive financial aid are eligible for a grant of $300 that can be reimbursed to the family for college testing and application fees.

Losses

Damaged device/instrument:

- **If the damage is not covered under warranty**, the full cost of repair is the family's responsibility.
- For families receiving financial aid below 50%, your financial aid percentage will be applied to the cost of the repairs and the family will be responsible for the remaining balance.
- For families who receive financial aid in the amount of 50% or above, financial aid will cover 50% of the cost of the repair and the family will be responsible for the remaining balance.
- Families will work with the Associate Director of Admission and Financial Aid to acquire a loaner until the broken device and/or instrument is repaired/replaced.
- Filing a warranty claim is the responsibility of the family.

Lost device/instrument:

- **The full cost to replace the device/instrument is the family's responsibility**.
- For families receiving financial aid below 50%, your financial aid percentage will be applied to the cost of the repairs and the family will be responsible for the remaining balance.
- For families who receive financial aid in the amount of 50% or above, financial aid will cover 50% of the cost of the repairs and the family will be responsible for the remaining balance.
- Families will work with the Associate Director of Admission and Financial Aid to acquire a loaner until the broken device and/or instrument is repaired/replaced.
- Filing a warranty claim is the responsibility of the family.