

THE ST. ANNE'S-BELFIELD SCHOOL  
FINANCIAL ASSISTANCE  
APPLICATION GUIDE

2026-2027 SCHOOL YEAR



## St. Anne's School Policy

At St. Anne's-Belfield School, we believe that investing in a child's education is one of the most important decisions a family can make. We are committed to nurturing a socio-economically diverse and inclusive student body by making education opportunities available to qualified students, regardless of a family's ability to pay. For the 2025-2026 school year, we committed over \$5.8 million to our need-based financial assistance program. Students in Preschool 3's and 4's through Grade 12 are eligible to apply for these funds; students in the Two-Year-Olds program are not eligible. About 30% of our eligible students receive partial financial assistance, with the average award varying by division. Divisional financial assistance allocations are typically the greatest in the Upper School with diminishing amounts available in Middle and Lower School grades, and the smallest amount available to qualifying families in the Early Childhood Program (ECP).

Financial assistance is recalculated annually, using current information, and is allocated based on each family's demonstrated need. Only the Financial Aid Committee and the Head of School have access to financial records, and all information is kept confidential. Families should expect to contribute to their child's educational costs at the highest possible level given their economic situation.

A family's eligibility is determined through a careful analysis of information provided to Clarity financial assistance (Clarity), which calculates a family's estimated ability to contribute, based upon information such as household size and income, assets (i.e., savings, investments, home equity), and expenses (i.e., indebtedness, medical and dental expenses). We require day and domestic boarding families applying for aid to complete a 4506c within Clarity in order to obtain tax documentation directly from the IRS. International students will be required to manually upload all documents.

Full-time St. Anne's employees are eligible for tuition remission. For more information regarding the remission policy, please contact the Human Resources Office at [stabHR@stab.org](mailto:stabHR@stab.org).

Please review the financial assistance timeline and list for due dates and information. Our expert partner Mission Enrollment (ME) will manage communications throughout the process with financial assistance deadline reminders and conduct an initial review of all families who complete an application in Clarity.

Additionally, to find out more about financing your child's education or to learn more about Clarity, please connect to the National Association of Independent Schools website at [www.nais.org](http://www.nais.org) or contact our financial assistance Office at [financialaid@stab.org](mailto:financialaid@stab.org).

## Starting the Application Process

The following must be completed in order for your financial assistance application to be considered:

1. **Create an account with the IRS ([IRS.gov](https://irs.gov)) to aid in the Clarity Enhanced Tax Verification process**
  - A. Go to [IRS.gov](https://irs.gov). Click on “Sign in” in the top right corner.
  - B. Find the box labeled “Individual” and click on “New to individual account? Get started.”
  - C. Click “Sign in or create an account” to get started. The account creation process will require users to verify their identity by using a form of official identification and taking a selfie. This is a one-time security measure, not required for subsequent logins.
2. **Complete the Clarity (<https://app.claritypp.com/>) application. The application takes approximately 30 minutes to complete and is mobile-friendly**
  - A. Complete your biological information, add applying student(s) and indicate St. Anne’s-Belfield School as the school you are applying to.
  - B. For day and domestic boarding applications: Sign and submit a Form 4506c to consent to Clarity accessing your prior year tax information directly from the IRS.
  - C. For international boarding applications: Upload required documents as prompted.
  - D. Complete your financial information.
3. **Submit and pay the application fee**
  - A. The Clarity application fee is \$60 per household and covers all schools who accept the Clarity application. Clarity will automatically waive the application fee for eligible families based on income.
4. **Upload additional documents under “Document Requests.”**

Families will be prompted and notified if they need to upload additional documents. Examples of additional documents, if applicable:

- A. Most recent pay stubs
- B. Non-Custodial Parent Waiver (single parent/guardian households only)

*All financial information submitted is kept confidential and should be submitted directly to Clarity.*

## Financial Assistance Timeline

### Returning family deadlines:

1. Clarity financial assistance applications due: **November 14, 2025**
2. Re-enrolment agreements and financial assistance awards, if applicable, will be released for families who have completed all required steps and deadlines and their balance is up-to-date for the 2025-26 school year: **January 8, 2026**
3. Re-enrollment applications due: **January 26, 2026**

### Prospective family deadlines:

1. Admission and Clarity financial assistance applications due: **January 16, 2026**
2. Enrollment agreements and financial assistance awards, if applicable, released to accepted students who have met all required steps and deadlines for admission and financial assistance: **February 13, 2026**
3. To secure enrollment at the School, all newly accepted families must sign their enrollment agreements and make a deposit by: **February 27, 2026**

After **March 1, 2026**, admission applications and financial assistance applications are reviewed on a rolling basis. Applicants will receive a decision within 14 business days of their application being finalized. All offers of admission are based on the availability of space in the grade level, as well as remaining funding for financial assistance.

*We strongly encourage all families to apply if they believe financial assistance is needed in the upcoming school year. Please pay special attention to all deadlines, as funding is limited. Meeting the deadlines listed above allows for the best possible consideration of qualified applicants.*

## Financial Assistance FAQs

### **Will applying for financial assistance affect my child's chances for admission?**

No, admission decisions and financial assistance assessments are made independently. Financial assistance is awarded based on the availability of funds at the grade level and/or the Division.

### **Who may apply for financial assistance?**

Any family applying to St. Anne's may apply for financial assistance. We strongly encourage all families to apply if they believe financial assistance is needed in the upcoming school year, even if they are unsure if they will qualify. Family circumstances differ greatly and there are factors other than income that affect award eligibility. However, submission of a financial assistance application does not guarantee an award.

### **What if one parent/guardian does not work outside the home?**

It is the expectation of St. Anne's that all parents/guardians within a household work full-time once all household children are of school age. School policy stipulates that an income is imputed for a non-working parent/guardian that does not have a special circumstance (i.e., caring for a child with a disability, a seriously ill child, a parent or grandparent) that prevents employment. This policy attempts to adjust the level of need by accounting for the minimum income that the parent/guardian could earn if they chose to work.

### **If parents/guardians are divorced or were never married, who must file a financial statement?**

All parents/guardians who have legal and/or custodial responsibility for the student/s must complete the financial assistance application. The Financial Aid Committee will consider the resources of all living natural and/or adoptive parents/guardians. St. Anne's will also take into consideration the financial resources of a step-parent or grandparent if they are a legal and/or custodial parent/guardian. We will bear in mind the obligation of the custodial parent to their new family and the obligation the step-parent has to their natural children. Consideration of the non-custodial natural

parent will be based upon the belief that a family's contribution for education is a reflection of "the ability to pay, not the willingness to pay," as defined by NAIS policy. St. Anne's is not bound by any decrees, agreements, or legal documents excusing a parent from financial responsibility for their child's education.

### **What constitutes a complete financial assistance application?**

A complete application will consist of a completed Clarity application, submission of the 4506c form, and any additional required documents. Financial assistance awards are finalized once the 2025 tax forms are received (by November 14 for returning families and January 16 for prospective families) and reviewed by the Financial Aid Committee. The Financial Aid Committee will contact you if there are questions.

### **Will my child's financial assistance award change from year to year?**

Families must file a new application and tax forms each academic year, as financial assistance awards are recalculated every year. However, the same Clarity login should be used year to year. If there is no or little change in a family's financial circumstances, one can expect that the financial award will be similar to the previous year. Bear in mind that annual tuition increases will usually be shared between the family and St. Anne's.

### **Does St. Anne's offer merit scholarships?**

No, we are only able to offer financial assistance for families with demonstrated need. St. Anne's remains committed to using all funding available to give qualified students access to our educational programming regardless of household income.

### **If my child enrolls without applying for financial assistance, can I apply for aid in the future?**

Yes, you can apply for aid for any academic year your child is enrolled at St. Anne's; however, there is no guarantee that you will qualify for aid. Families must apply for financial assistance before the designated deadline. Applications received after the deadline will be waitlisted for assistance. If assistance becomes available,

funds will be allocated. Please note that this process may last through the summer.

### **What if I have an outstanding balance to the School?**

The School will not award financial assistance to families who have an outstanding balance with the School. All debts must be satisfied in order for a re-enrollment agreement to be offered. Families in this situation are in jeopardy of losing some, or all, of their assistance, regardless of need. To confirm the status of an account, families may contact the Business Office ([apenton@stab.org](mailto:apenton@stab.org)).

### **What if:**

- 1) My financial assistance award does not align with my family's ability to contribute**
- OR**
- 2) A significant change in my family's circumstances occurs after the award is allocated?**

The Financial Aid Committee carefully and independently reviews all applications submitted by the financial assistance deadline in order to determine an appropriate response.

If a family's award allocation does not align with their ability to contribute to do information being inadvertently missed in the initial review or a significant and unanticipated financial hardship occurs, the family may write to [financialaid@stab.org](mailto:financialaid@stab.org) to request consideration for an appeal.

Notification of a request to appeal must be submitted immediately after the change has occurred for the family. If the family's request to appeal is granted, the family must complete the appeal process within 7 business days of receiving the Appeal Form.

Appeals must be requested before the first full day of the school year. Requests made after this deadline are not considered. Exceptions are rarely made and only in the case of an emergency financial situation. Additionally,

an increase in demonstrated need does not guarantee a revision to a financial assistance award, due to budgetary constraints.

In the case that the School is able to offer an increase to a family's award, it is to be considered a one-time allocation for that school year only and should not be expected for future years.

## **Contact Information**

**The Financial Aid Committee**  
[financialaid@stab.org](mailto:financialaid@stab.org)

**Randie Benedict** (All Divisions)  
Associate Head of School  
[rbenedict@stab.org](mailto:rbenedict@stab.org) | 434.220.2139

**Kayla Coverston** (All Divisions)  
Director of Access and Belonging  
[kcoverston@stab.org](mailto:kcoverston@stab.org) | 434.220.4248

## **Appendix A**

### **Non-Custodial Parent Policy**

A primary tenet of St. Anne's-Belfield School's financial assistance program is that parents/guardians have an obligation to finance their child[ren]'s education to the

extent they are able. This tenet is aligned with the methodology and principles of the National Association of Independent Schools (NAIS) for financial assistance. The Financial Assistance Committee will consider the financial resources of all custodial parents/guardians, if living, before determining an award. The Committee does not feel bound by the assertion, if made, that one parent/guardian is not legally responsible for educational expenses. If either natural parent remarries, we shall consider the obligations of that parent to their new family. Additionally, we shall bear in mind the obligations of the step-parent to their natural child[ren].

It is possible, however, in rare situations, for St. Anne's-Belfield School to waive the non-custodial requirement. The considerations under which we may consider waiving the non-custodial requirement are usually: 1) The non-custodial parents's whereabouts are and have been unknown, 2) The non-custodial parent has made no contact, and has not had any contact with the application over a period of several years, and 3) The non-custodial parent provides no financial support to the student for any expenses whether related to education or otherwise.

If applicable, please complete the [Non-Custodial Parent Waiver](#).