

**THE AGNES IRWIN SCHOOL
RETURNING FAMILY GUIDE TO
TUITION ASSISTANCE
2027–2028 SCHOOL YEAR**



Overview of The Process

The Agnes Irwin School seeks to enroll and retain talented students who represent a broad range of economic backgrounds. For the 2026–2027 school year, we committed over \$6.1 million to our need-based tuition assistance program. Students in grades PreK–12 are eligible to apply for these funds. An average award is about \$28,200 and about 33% of students receive partial tuition assistance.

It is the expectation of The Agnes Irwin School that parents will meet all stated deadlines or risk forfeiture of any possible grants. Each year there is significantly more need for aid than the school can award. Returning families are prioritized only in the first round of funding decisions which conclude in January. Grants are given annually on the basis of demonstrated need. The Tuition Assistance Committee reviews each case individually and the information is kept in strict confidence.

It is the expectation of The Agnes Irwin School that once all children in the household are of school age, that both parents work full-time unless a special circumstance occurs. The School will impute an income for a non-working parent who does not have young children at home or other burdens necessitating a parent to be at home. This policy attempts to adjust the level of need by accounting for the minimum income that the parent could earn if he or she worked during school hours. Please make sure that any special circumstance is detailed in the Tuition Assistance application materials.

We base our determination of financial need on the information provided by parents and an analysis provided by Clarity Financial (Clarity). We use Clarity computations to estimate how much a family can afford to contribute to the tuition costs. To make this determination, the Clarity application asks for information such as family size, total income, savings, investments, other assets such as home equity, indebtedness, medical and dental expenses and any unusual expenses. We also require that families applying for tuition assistance complete a Form 8821 or log in to IRS.gov within Clarity in order to obtain tax documentation directly from the IRS.

During the first round of admission, priority consideration for tuition assistance grants is extended to applicants who submit both their admission and tuition assistance application materials by the stated deadline. This alignment allows the School to issue admission and tuition

assistance notifications concurrently, ensuring families receive comprehensive information regarding their enrollment decision. Applications received after the priority deadline will be reviewed as funds remain available.

There are several outside organizations that, from time to time through an independent application process, award current Agnes Irwin families with additional support towards tuition expenses and/or books and uniforms. It is the expectation of the Tuition Assistance Committee that any family receiving an outside scholarship award, regardless of whether it is designated for tuition or other expenses, will disclose this information in the annual tuition assistance application process. These organizations include (but are not limited to): The Byers Scholarship Fund, Children's Scholarship Fund Philadelphia, The Charles E. Ellis Trust, and other such funds.

In the case where the tuition scholarship awarded by the outside organization occurs after the awarding of the Agnes Irwin Tuition grant, and creates a credit balance for the student account, the Tuition Assistance Committee will meet to review the Agnes Irwin grant, will make an appropriate reduction and will notify the family in writing of this adjustment to the tuition obligation for that school year. Alternatively, should Agnes Irwin learn of the credit tuition balance status, the Office of Admission & Tuition Assistance will be in touch in writing to indicate the adjusted award for that current obligation for that school year. Alternatively, should Agnes Irwin learn of the credit tuition balance status, the Office of Admission & Tuition Assistance will be in touch in writing to indicate the adjusted award for that current school year.

In the case of awards made for other school expenses such as books or uniform, those credits will be applied to the student's account by the AIS Business Office. If a credit balance remains at the end of the school year, the credit for this consideration only may be carried forward for use in the next year.

Please review the tuition assistance timeline and list for due dates and information. To find out more about financing your daughter's education or to learn more about financial aid at independent schools or about Clarity, please connect to the National Association of Independent Schools website at www.nais.org or Clarity website at www.clarityapp.com.

Starting the Application Process

Step 1. Log in to <https://app.clarityapp.com/> and click "Sign In" to create your account by providing your name, email and creating a password.

Step 2. Complete the application

Complete your biological information, add applying student(s) and indicate Agnes Irwin as the school you are applying to

Sign and submit a Form 8821 or log in to IRS.gov to give Clarity permission to pull your prior year tax information directly from the IRS

Complete your financial information

Step 3. Submit and pay for your application

Submit the \$65 application fee to complete and submit your completed application to The Agnes Irwin School.

Step 4. Upload additional documents under "Documents" – please see Checklists below for required dates

Most recent pay stubs (for both parents, if applicable)

Non-Custodial Parent Waiver (single parent households only)

All financial information submitted is kept strictly confidential. All materials should be sent directly to Clarity.

Required steps (due on or before December 4, 2026) for both parents, if applicable:

Clarity application with required \$65 fee

Complete Form 8821 or log in to IRS.gov to give Clarity permission to pull prior year tax information

Most recent pay stubs (for both parents if applicable)

Non-Custodial Parent Waiver (single parent households only)

If you are applying for consideration of tuition assistance after January 31, 2027, the process will require for both parents, if applicable:

2026 W-2, K-1, taxes or proof of 2026 income

Tuition Assistance Timeline

By December 4, 2026:

Clarity application is submitted and all materials (as applicable to your family) are complete which will alert the Tuition Assistance Committee that you are applying for consideration of Tuition Assistance for the 2027-2028 school year.

January – March, 2027:

Current student tuition assistance grants will be communicated during the re-enrollment process for the 2027-2028 school year to families that have submitted a completed application for consideration of tuition assistance by December 4, 2026.

Since tuition assistance funds are limited, it is to your advantage to complete the application process as soon as possible, but no later than the dates listed above.

Tuition Assistance FAQs

Other than this Guide, where can I find information on the tuition assistance process?

You can find information on the tuition assistance process at Agnes Irwin on our website [here](#) or within our tuition assistance publication that the Admission Office can supply you or by contacting Natalie J. Brennan '05, Director of Upper School Admission & PK-12 Tuition Assistance at 610-801-1205.

When does the Clarity application become available to families?

The Clarity application can be completed beginning on 10/1/26 and is due on or before 12/4/26 in order to meet the first deadline and give your family the best chances for funding.

What constitutes a complete tuition assistance application?

A complete application will consist of a Clarity application, 2025 W-2s, 1040s, 1099s and all supporting schedules (this is completed by signing and submitting a Form 8821 or by logging in to IRS.gov within the Clarity application) most recent 2026 paystubs and Non-Custodial Parent Waiver (for single parent households only). Tuition assistance grants are final and official once your family has deposited and agreed to the Online Perpetual Enrollment Contract.

When should I expect a response to my application for tuition assistance consideration?

We send tuition assistance grant notifications to current families during the re-enrollment process for the 2027-2028 school year to families that have submitted a completed application for consideration of tuition assistance by **December 4, 2026**. If you do not meet the deadlines, your daughter(s) could be in jeopardy of receiving a reduced tuition assistance grant or being put in the wait pool for assistance as we cannot hold grants for families who are late in submitting their complete application. In addition, completed tuition assistance applications will only be reviewed by the Tuition Assistance Committee if you have satisfied your current tuition obligation with the Business Office.

If parents are divorced or were never married, who must apply for consideration of tuition assistance?

All parents and guardians must complete the process and submit the paperwork. The Tuition Assistance Committee will consider the financial resources of both natural parents, if living. In cases of separation or divorce, 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," which is the NAIS policy. If relevant, please provide any court ordered or legal decrees, agreements or documents excusing a parent from financial responsibility for his or her child's education as part of your application.

If either legal parent remarries, we consider the obligations of that parent to his or her new family. When a parent with custody remarries, we consider the resources of the step-parent. However, we do bear in mind the obligations of the step-parent to his or her own children.

If a natural parent is no longer involved in the life of the student applicant, please submit all relevant documentation, including but not limited to the Non-Custodial Parent Waiver that is available on the tuition assistance website. Please see Appendix A for our Non-Custodial Parent Policy.

What if I have an outstanding debt to the school?

The School will not award tuition assistance to students who have debt to the school until the outstanding debt is satisfied. Families in this situation may also be in jeopardy of losing some, or all, funding. Families can contact the Business Office to confirm the status of their account.

Will the school be able to meet my need?

The school attempts to meet demonstrated need, but because of limited tuition assistance, a student may be offered less than they qualify for in assistance. Current students are given preference in the tuition assistance process. There is no guarantee the school will be able to award tuition assistance at 100% need that the family has demonstrated.

If I receive tuition assistance in my first year at Agnes Irwin, am I guaranteed to receive the same amount in subsequent years?

Families can expect grants to be renewed at a similar amount of funding, provided there is no significant change in the family's financial circumstances. Families will typically be expected to cover all or a portion of the tuition increase year after year. Families must file a new application each year. There is no guarantee that Agnes Irwin will be able to increase a grant should the financial profile of the family change dramatically. We will, of course, do the best we can to try to meet demonstrated need. It is possible that a current family who is a new applicant for funds would be put in the tuition assistance wait pool if the school did not have enough funding to meet their demonstrated need. Tuition assistance funds are limited so when the School cannot meet the demonstrated need of a family, the family is waitlisted for funds.

What if our family has multiple children in tuition-charging schools?

If your family has multiple children attending tuition-charging schools, we expect that you will apply for tuition assistance at each institution. We require families to make an equitable contribution toward the educational expenses of every child, including at The Agnes Irwin School.

When reviewing your application, the Tuition Assistance Committee considers your total family tuition obligations alongside any aid granted by other institutions. Please note that Agnes Irwin

cannot subsidize tuition expenses for other schools that choose not to provide comparable tuition assistance. We expect families to advocate for fair, proportionate support from all your children's schools.

If my child enrolled without applying for tuition assistance, can I apply for consideration of tuition assistance in the future?

Yes, you can apply for assistance if there has been a significant change in your financial profile. There is no guarantee that you will receive assistance. Families must apply for assistance before the designated deadline. Applications received after the designated deadline will be automatically waitlisted for assistance. When assistance becomes available, it will be allocated. Families should note that this process may last through the summer as enrollment numbers for the coming year are being finalized.

What if tax information is not available at the time of the application?

We understand that your 1040 or 1099 income tax forms may not be prepared by our application deadline. Therefore, we ask you to **ESTIMATE** your tax information on the Clarity application. Clarity will ask that you complete a Form 8821 or log in to IRS.gov to pull your prior tax year information (in this case, 2025). This is a required step in the consideration of tuition assistance process.

Who will see my tuition assistance application?

All tuition assistance information will be treated as highly confidential. Only the Agnes Irwin Tuition Assistance Committee and the Business Office will see this information. The Admission Committee, Division heads and faculty are not privy to any tuition assistance materials.

Appendix A

Non-Custodial Parent Policy

A primary tenet of Agnes Irwin's tuition assistance program is that parents have an obligation to finance their children's education to the extent they are able. This tenet is aligned with the methodology and principles of the National Association of Independent Schools and School and Student Service for Financial Aid. The Tuition Assistance Committee will consider the financial resources of all parents, if living, before making a grant. The Committee does not feel bound by the assertion, if it is made, that one parent is not legally responsible for educational expenses. If either natural parent remarries, we shall consider the obligations of that parent to his or her new family. Additionally, we shall bear in mind the obligations of the step-parent to his or her natural children.

It is possible, however in rare situations, for Agnes Irwin to waive the non-custodial requirement. The conditions under which we may consider waiving the non-custodial requirement are usually: 1. The non-custodial parent's whereabouts are and have been unknown, 2. The non-custodial parent has no contact, and has not had any contact, with the applicant over a period of several years, 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 which can be found on our tuition assistance website.