SHREWSBURY
MONTESSORI SCHOOL

SMS Financial Aid: Frequently Asked Questions

Should we apply for financial aid?

Every family's finances are different, and choosing an independent school is a major commitment. Before applying, we encourage you to look at your full financial picture, consider household spending and explore household income. Our need-based aid is designed to bridge the gap after families have taken those steps.

Does applying for financial aid reduce my chances of admission?
No. Admission and financial aid are reviewed separately. Applying for aid does not impact your child's admissibility. Please note that funds are limited each year, so applying on time is important.

Who is eligible for financial aid?

Students in Kindergarten through Grade 6, both new and returning, are eligible to apply for financial aid based on demonstrated financial need.

Most new financial aid awards are made when a student is entering Kindergarten, Grade 1, or Grade 4. These are key transition points when many families make important decisions about starting or continuing at Shrewsbury Montessori School, so we prioritize funding in these grades.

Financial aid may also be available in other grades (2, 3, 5, and 6) in certain circumstances, for example, when a family experiences an unexpected change in their situation (such as job loss) or when another child enrolls at SMS, increasing the family's overall educational costs. New and returning students in these grades may be considered for aid as funds allow.

Once a student receives financial aid, it may continue in all grades (K–6) as long as the family reapplies each year and continues to demonstrate financial need.

How do we apply?

Create an account in Clarity and complete the online application (about 30 minutes). Then upload all documents listed in your Document Requests panel; your application is not complete until those are submitted. We require two years of tax information, 2024 and 2025. Clarity will link your 2025 IRS return automatically, but you will still need to upload your 2024 return. If you own a business, please also upload your 2024 and 2025 business tax returns and any K-1s.

How is financial need determined?

SMS uses the Clarity application to assess demonstrated need. Clarity collects information such as income, assets, debts, family size, the number of children in tuition-charging schools, and certain expenses. Clarity estimates a family contribution; SMS's Financial Aid Committee then uses that estimate, together with our policies and available funds, to determine an award.

Can I apply for financial aid after admission?

Generally no. Families should submit the financial aid application in Clarity at the same time as the admission application so SMS can fully evaluate demonstrated need. If a significant, unforeseen change occurs later (job loss, medical event), please contact us

We have more than one child. Do we need multiple applications?

No. You submit one Clarity application per household.Your application will cover any other schools using Clarity and any number of children in your household.

We also pay tuition at another school. Does that matter?

Yes. Tuition paid to other tuition-charging schools may be considered in our need analysis. Please include those details in your Clarity application. If another school does not offer aid, note that as well.

Which grades are eligible for financial aid?

Financial aid is available for students enrolled in kindergarten through grade 6.

Is there a maximum financial aid grant?

SMS aims to meet demonstrated need and help close the gap between a family's ability to pay and tuition. Because funds are limited, most awards do not exceed 50% of tuition. We encourage all families to apply, your full application helps us determine the best possible support within our budget.

Do we need to reapply every year?

Yes. Financial aid is recalculated annually using up-to-date information. If your financial circumstances remain similar and you meet all deadlines, your award will generally be comparable.

What if parents are divorced, separated, or never married?

SMS considers both parents responsible for contributing to their child's education. We ask both households (and spouses/partners, if applicable) to complete the Clarity application and submit documents. Our review looks at ability to pay, not willingness. Court orders or private agreements do not bind SMS's aid process. All information is handled with care and confidentiality.

Do we have to repay a financial aid grant?

Financial aid is not a loan and does not need to be repaid.

Can we appeal our award?

Yes. If your circumstances have changed or something important wasn't captured in your application, you may submit a written request for reconsideration with supporting documentation. The Committee will review as funds allow.

What are the key dates to know for applying for financial aid?

Important Dates | 2027–28 School Year

Returning Students

- Financial Aid Application Deadline: December 1, 2026
- Enrollment Contracts Sent with Financial Aid Notifications: Mid-January 2027

New Students

- Admission and Financial Aid Application Deadline: February 12, 2027
- Admission and Financial Aid Decision Notifications: March 10, 2027

Who do I contact with questions?

If you need support during the process of completing your Clarity application, there is in-app support available through the "Help" button in the bottom left of the screen, as well as email and phone support at support@clarityapp.com or 206-210-3752, in both English and Spanish. The application itself is also fully translated into Spanish.

You can reach out to financialaid@shrewsburymontessori.org for SMS policy related questions.