

FAST Family Application Guide

Experience a supercharged financial process with the upgraded FAST platform.



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in independent school management

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Welcome to FAST!

Your school has chosen FAST — Financial Aid for School Tuition — to process your financial aid application. FAST is designed to make applying for financial aid easier and more efficient, whether you're using a mobile device or a desktop computer.

With our user-friendly interface, you can submit one financial aid application to multiple schools or programs per academic year, even if you have multiple children applying.

The FAST application is streamlined to reduce complexity and save time. With dynamic questions and Magic Mode by ISM, you can complete your application in approximately one-third of the usual time.

If you need assistance during the application process, email us at familysupport@ismfast.com. An FAQ is available in the "Help & FAQ" section on the FAST platform.

Getting Started

FAST enables you to create and maintain a single user account, securely storing your data year over year and simplifying future applications.

Complete your application here: apply.ismfast.com

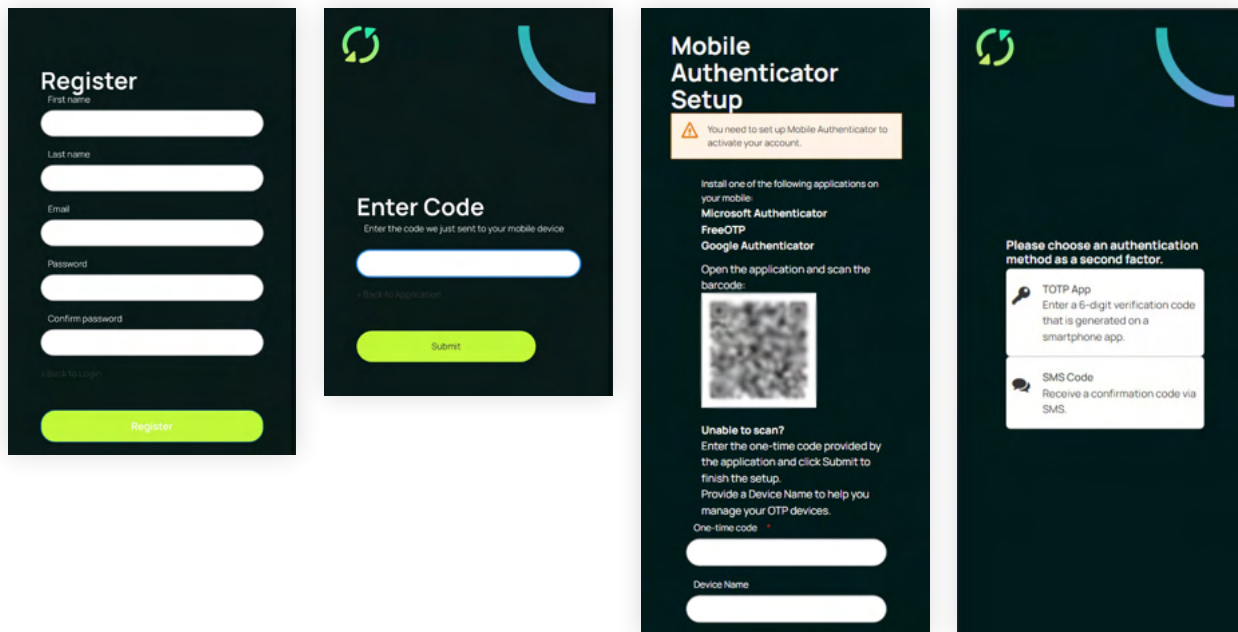
Create a FAST Account

All users must create a new FAST account. Once you've registered your new account, you will use the same account if you apply in future years.

1. Click **New User? Register** on the FAST website.
2. Complete the **Registration Form**. Enter your first and last name, and email address, and set a password.
3. **Choose Your Preferred Two-Factor Authentication Method:**
 - **SMS Authentication**
 - Enter your phone number to enable two-factor authentication.
 - You will receive a text message with a code. Enter the code within five minutes to complete the registration process.
 - **TOTP App (Time-based One-Time Password)** (Recommended for international families):
 - Download an authenticator app (we recommend Microsoft Authenticator or Google Authenticator).
 - Follow the instructions provided on the FAST website to link the app to your account.

With two-factor authentication, your data is secure on the FAST Platform.

Please refer to your school's enrollment and financial aid policy before starting your application.



Returning to Your Application

You don't have to complete the application in one sitting. You can save your work, return later, and sign in to complete and submit your application. Complete each subsection you are in before logging out to ensure your information is successfully saved. We recommend checking each school's deadline requirements to ensure you can submit your application in time for consideration.

To log back into your FAST account, you'll go to the same website (apply.ismfast.com) and follow the instructions below:

- **Enter your email address and password** on the NAME login page.
- **Receive a Validation Code:** A text message with a validation code will be sent to your phone. Enter this code to access your account.
- To apply in future years, simply sign in and update your information.

The Application Process

Dashboard and Application Start

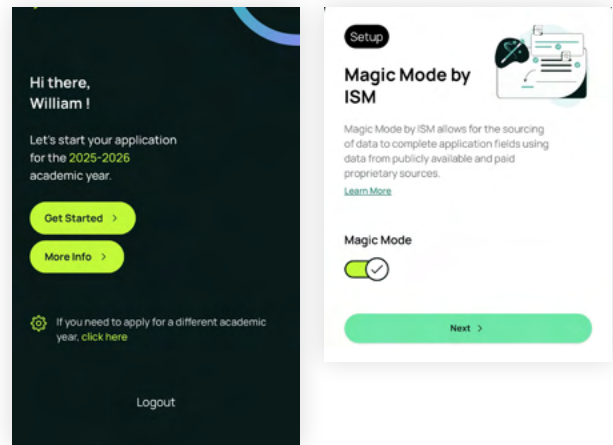
After logging in, you will see your FAST dashboard. The default application year is set to the 2025–2026 academic year. If you need to apply for a different year, click the link that says "click here" on the left side of the screen.

To begin your application:

1. Click **Get Started**.
2. First, you'll confirm your legal name and add your primary residence address. Your primary residence is where you live most of the year.
3. For U.S.-based families, you will have the opportunity to opt into **Magic Mode by ISM™**. ISM's FAST platform leverages historical and open-source data to pre-fill portions of the FAST application for you. By default, **Magic Mode by ISM™** is turned on, and you'll simply review the data, verify, and update if needed as you navigate the application.

Magic Mode by ISM™ reduces the time you'll spend tracking down information to complete the application.

Prefer to input your data manually? Simply toggle Magic Mode off.



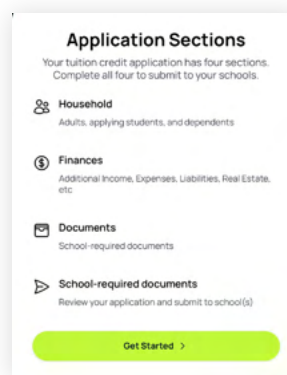
Application Sections

The FAST application has four primary sections:

1. Your Household
2. Your Finances
3. Your Documents
4. Finalize & Submit

Each section must be completed to pay for and submit your application.

Use the navigation bar to move back and forth through the application and track your progress via the Progress Tracker to see how much you've completed quickly.



Your Household

Any adult residing in the home who contributes to financially supporting the household in which the student applicant resides should be included in the application. This may include, but is not limited to: biological parents, adoptive parents, step-parents, guardians, foster parents, grandparents, etc.

Note: Unless an exception is granted by the receiving school(s), all adults in the student's household are expected to be included in the FAST application.

If the student applicant(s) has parents or guardians who live in different households for reasons including but not limited to: divorce, separation, blended family, adoption, or other specific custody arrangements, you will have the opportunity to invite the other household(s) to complete a FAST application by entering their email address(es) later in the application process.

Note: Unless an exception is granted by the receiving school(s), all parents or guardians of the student applicant(s) are expected to complete a FAST application.

Dependents include any child or relative (other than the student applicant) living in the home who does not assist in financially supporting the household.

Enter each household member's first and last name, and then designate their role: Student, Adult, or Dependent.

Create a New Household Member

1. Add all individuals residing in your household, including students, adults, and dependents.
2. Enter each member's first and last name and designate their role (Student, Adult, Dependent).

Students: Enter date of birth, gender, and the grade they are entering.

Adults: Provide date of birth, gender, contact details, and relationship to the students.

Dependents: Provide date of birth, gender, and relationship to the students.

The first screenshot, titled 'Members of Household', shows a list of household members. It includes instructions to add all household members and a 'Learn More' link. Below the instructions, there is a section for 'No student applicants added yet.' with a 'Get started by adding your student applicant's name and grade' prompt and an 'Add Student Applicants' button. A member named 'William Sharp' is listed with a 'K-12' grade. At the bottom, it shows '0 of 4 tasks complete' and a 'Next' button.

The second screenshot, titled 'Add Household Member', is a form for creating a new household member. It includes fields for 'First Name' and 'Last Name', and a 'Household Role' section with radio buttons for 'Student', 'Adult', and 'Dependent'. There is also a 'Date of Birth' field with a 'select date' dropdown. At the bottom, it shows '0 of 4 tasks complete' and a 'Next' button.

Add Schools and Programs

After adding all of the household members, you will move to the next section where you'll select the schools and programs for each student:

1. For each student, click the green **Search** button under their name and type the school or organization's name.
2. Select the appropriate programs by clicking the + icon next to each.

If you're applying to multiple schools or programs, follow the steps above after selecting the initial school and program.

The first screenshot, titled 'Select School Programs', shows a search interface for a student named 'Christopher Smith'. It includes instructions to select schools and a 'Learn More' link. Below the instructions, there is a section for 'Christopher hasn't applied to any programs yet.' with a 'Get started by searching for eligible programs for Christopher' prompt and a 'Search' button. At the bottom, it shows '1 of 4 tasks complete' and a 'Next' button.

The second screenshot, titled 'Select School Programs', shows the results of the search for 'Christopher Smith'. It lists 'FAST Demonstration School *' with a '+ icon' and a 'Search' button. Below the school name, it lists 'Program 1 - Grades 10th, 11th, 12th, 1st, 2nd, 3rd, 5th, 6th, 7th, 8th, 9th, Post-Grad, Unknown'. At the bottom, it shows '1 of 4 tasks complete' and a 'Next' button.

Inviting Other Households:

If any of the student applicant's biological or adoptive parent or guardian resides in a different household due to divorce, separation, or specific custody arrangements, you will need to invite them to complete their portion of the financial aid application.

Most schools and organizations require all contributing households to complete their own application to be considered for financial assistance or flexible tuition.

1. **Click the Invite Other Household Button.**
2. **Enter the Other Person's Information:**
 - **First and Last Name:** Input the full name of the other household's contact.
 - **Email Address:** Enter a valid email address for the other household. This is where the invitation will be sent.

3. Select the Responsible Student(s):

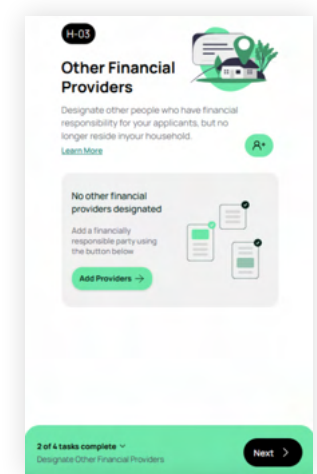
- Click the + icon next to each applicable student to indicate which student(s) the other household is responsible for.

4. Add More Households (if needed):

- If there are additional households to invite, click the + icon to add another household.
- Repeat the steps above for each additional household.

5. Proceed if No Additional Households:

- If there are no more households to invite, proceed to the next section of the application.



Household Details

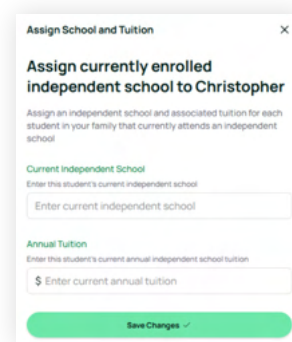
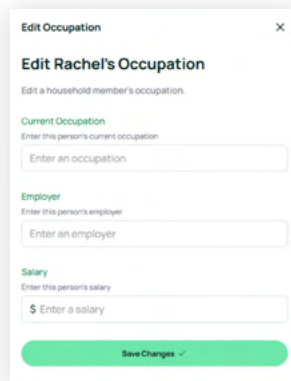
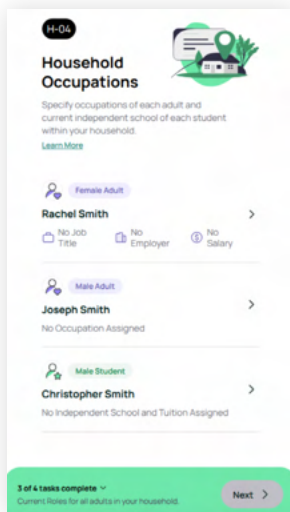
In the Household Details section, you will provide further information about the student applicants and adults living in your household. This helps ensure that all relevant financial information is considered.

For **Adults Living in Your Household**, you'll enter the following information:

- **Occupation:** Enter the current primary occupation for each adult.
- **Employer:** Provide the name of the primary employer for each adult.
- **Annual Salary:** Enter the annual salary or income for each adult.

For **Student Applicants**, you'll enter the following information:

- **Current School:** Enter the name of the school that each student currently attends.
- **Annual Tuition:** Provide the amount, if any, you pay annually for this student's tuition. If you do not pay any amount toward tuition at this school, enter 0.



For **Dependents**, you'll provide the name of their current school, college, or university and the annual tuition fee you are responsible for, if applicable. If this information does not apply to this person, simply click **"Next"** to continue.

- **Current School:** Enter the name of the school that each dependent currently attends.
- **Annual Tuition:** Provide the amount, if any, you pay annually for this dependent's tuition. If you do not pay any amount toward tuition at this school, enter 0.

When all household details have been completed, you can proceed to the next section.

Your Finances

In this section, you will tell us about your household's financial situation.

Accounts & Other Income

In this section, you'll tell us about your household's accounts and any additional sources of income received. If your 2024 income still needs to be finalized, provide your best estimates.

To Add Account or Income Source

1. Click the Add Account or Income Source button.
2. Select applicable accounts and sources of income by clicking the + icon next to those that apply to your household.

Enter Income Details: Input the annual amount received for each selected account or source.

Review Your Information and Proceed:

1. Double-check your entries for accuracy.
2. If there are unselected accounts or sources, a confirmation screen will appear. Verify that no entries were missed.
3. Click Looks Good to move to the next section or Add Others if you need to include additional accounts or income sources.

Additional Sources of Income

Create A New Source Of Additional Income

Have a rental property or side hustle? Add all additional sources of income and accounts here.

Income Type
Select all the income types that you currently have.

Dividends & Interest

Capital Gains

Child Support

Alimony

Gifts

Other

Business Income

Social Security

Next >

Double Checking!

Here are some common income types that you did not select. Select "Add Others" if you have any of these.

Dividends & Interest

Gifts

Other

Social Security

Add Others Looks Good >

Real Estate & Vehicles:

Next, you'll tell us about any properties you own and vehicles associated with your household.

To **Add Properties and Vehicles**, select the number of real estate properties and vehicles you own or lease.

Provide Details:

For each property, include details such as:

- Outstanding loans, if applicable
- Monthly Payment
- Income from ownership

For each vehicle, provide:

- Ownership status
- Monthly payment details

Review Your Information and Proceed:

1. Ensure all details are correct.
2. Click **Looks Good** to move on or **Add Others** if there are additional properties or vehicles to report.

Real Estate & Vehicles

Your Real Estate & Vehicles

Choose how many homes and vehicles you own, rent, or lease.

For each home and vehicle, you'll indicate if you have an outstanding loan, include monthly rent / lease fees, and / or any income you produce from ownership.

Real Estate

Vehicles

Next >

Enter Vehicle Details

Provide information about your vehicle.

Vehicle 1

Vehicle Year

Make

Next: Vehicle 1 >

Real Estate 1

Property Name

Address

City

Country State/Province

Zip

Market Value

This property is not paid off

This property is income-generating

Next: Vehicle 1 >

Annual Expenses:

In this section, you will enter your household's annual expenses.

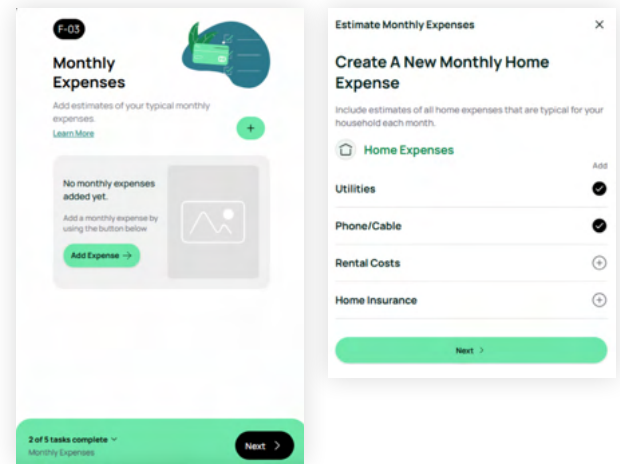
To Add an Expense:

1. Click the **Add Expense** button.
2. Choose relevant expenses for each category: **Home, Life,** and **Other Expenses** by clicking the + icon next to each applicable expense your household has.

Enter Expense Amounts: Input the annual amount you pay for each expense.

Review Your Information and Proceed:

1. Verify the accuracy of your entries.
2. Click **Looks Good** to continue or **Add Others** if there are more expenses to add.



Assets:

In this section, you will report information about assets your household has or owns.

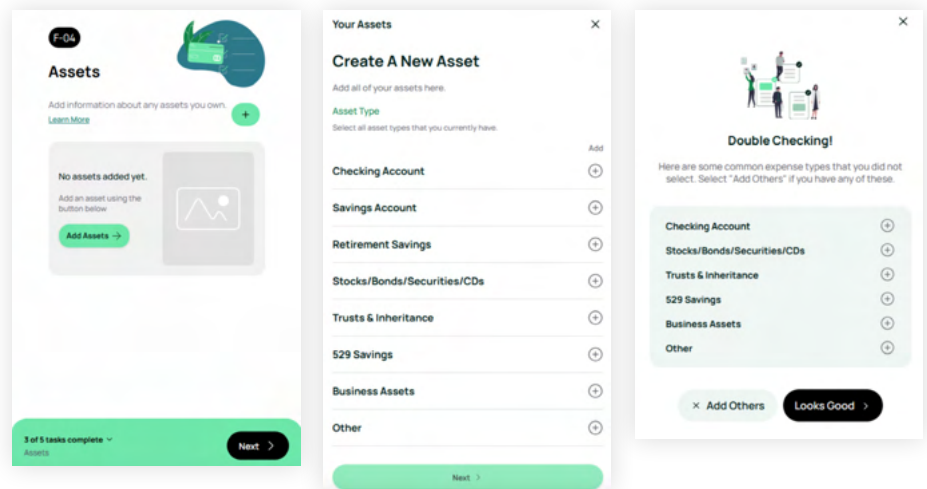
To Add an Asset:

1. Click the Add Asset button.
2. Select asset types by clicking the icon next to each.

Enter Asset Amounts: Provide the total amount for each asset type.

Review Your Information and proceed:

1. Double-check your entries for accuracy.
2. If there are unselected assets, a confirmation screen will appear. Verify that no entries were missed.
3. Click **Looks Good** to continue or **Add Others** if there are additional assets to report.



Loans & Liabilities:

In this section, you will report information about your household's loans and liabilities.

To Add Loan or Liability:

1. Click the **Add Loan or Liability** button.
2. Select all applicable loans and liabilities by clicking the icon next to each.

Next, Enter Balance Details:

1. Input the total balance for each loan or liability.
2. Provide additional details about annual payments if requested.

Review Your Information and proceed:

1. Double-check the accuracy of your entries.
2. Click **Looks Good** to advance to the next section or **Add Others** if there are more loans or liabilities to include.

Once everything looks good, you can proceed to the next section, **Authorize Your Tax Returns**.

If you need to select any other schools or programs, click "Select More Schools". If all looks good, click **Next** to continue.

The image shows three screenshots from the FAST application. The top screenshot is titled "Loans & Liabilities" (F-05) and shows a "No liabilities added yet" message with an "Add Liabilities" button. The middle screenshot is titled "Double-check your schools" and shows a list of schools, including "ISM Demo School" with "1 program(s) for Christopher". The right screenshot is titled "Your Loans/Liabilities" and shows a "Create A New Loan Or Liability" screen with a list of loan types: Personal/Other Loans, Equity Loans, Other, Student Loans, Credit Cards, and Unpaid Medical Debt. A "Next" button is at the bottom.

Required Documents

For applicants residing in the U.S., you will complete the **TaxStatus consent form**. This consent form grants FAST permission to safely and securely pull your 2023 tax information from the IRS into this application.

If you do not reside in the U.S., click "I do not file taxes in the U.S." and jump to the "For Canadian and International Families" section of this guide on page 10.

All adults in the home who contribute financially to the household must complete separate TaxStatus consent forms to ensure we have each individual's permission to verify their tax returns.

Each individual consent form will allow FAST to pull your Federal and W2 tax transcripts. If any adults in the household own a business, after confirming their personal information in the TaxStatus consent form, under Businesses, click **Add It** > and complete the fields provided to add any companies owned.

Please check the accuracy of entries and include all businesses to ensure we can complete the verification process without interruption. Enter your name, address, social security number, or tax identification number exactly as they appear on your filed taxes.

Incorrect information will result in the IRS being unable to validate your identity which will delay processing of your application.

Completing the TaxStatus consent form is required for your FAST application to be submitted and processed. Your taxes will not be pulled or verified until you submit the FAST application.

The image shows a screenshot of the "Authorize Your Tax Returns" (D-01) section. It features a "No tax returns verified yet" message and a "Verify Returns" button. The bottom of the screen shows "0 of 2 tasks complete" and a "Next" button.

Tax Verification Consent Steps

1. Verify Returns:

- You will be asked to indicate whether you filed taxes in the U.S. last year.
- If you select Yes, choose the relevant adults in your household who filed taxes and contribute financially. You will see options for:
 - **My Tax Returns** (for your own returns)
 - **Separate Tax Returns** (for other adults in your household)
 - **Business Tax Returns** (if applicable)

2. Complete the Secure Form:

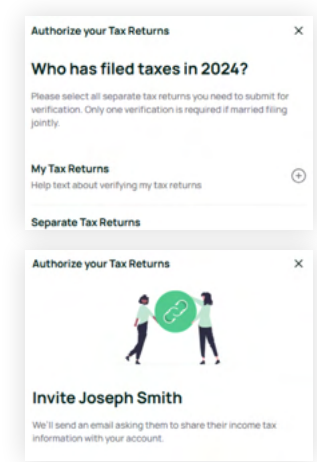
- After selecting the appropriate tax return options, you'll be directed to a secure form where you will provide basic information: name, phone number, email address, and Social Security number. See **Important notes** below to ensure successful processing.

3. Invite Other Adults to Complete Their Consent Forms:

- If other adults in your household file taxes, you need to invite them to complete their own consent forms.
- Their contact details will be prefilled based on the information from the **Your Household** section. Verify or update these details as needed.
- The invited adults will receive an email with a link to complete the consent form. They do not need to access your account to complete this step.

4. Confirm Accuracy:

- Ensure that all information, including business details, is accurate when completing the consent form to avoid any delays in the verification process.



Important notes to ensure a successful tax consent process.

In the secure form, enter your full legal name, SSN, and contact information. You'll then be guided through a brief identity verification step using your government ID. The final step is to read and e-sign the authorization document.

To ensure a smooth process and avoid processing delays, we strongly recommend having your last year's tax documentation ready for reference. This will help ensure that your information matches the data used to file your taxes. Please have the following information ready before completing the secure form.

- **Legal name** that was used when filing taxes last year.
 - Do not abbreviate or use nicknames/preferred names (e.g., If the legal name is Daniel Smith, do not enter Dan Smith).
- **Email address** used to create this FAST application account.
 - You must enter the same email address you used to create this FAST Account.
- **Exact Address** listed on your prior year's taxes.
 - Please use the same naming format you used when filing your taxes in order to avoid the system being unable to match your records.
 - For example, if you spelled out the word "Street" on your tax return, you must also spell it out entirely here. If you abbreviated Street as St. on your tax form, you can abbreviate it here. (e.g., If your tax forms reads as 135 Main Street, do not enter 135 Main St.)
- **Identify Verification**
 - Have a digital image of a government-issued ID available. Accepted forms of ID include: Driver's License, Passport, State ID, Passport Card, Permanent resident card, or work permit.
 - Be prepared to take a real-time photo via computer/laptop webcam or smartphone. If taking a photo from your computer/laptop, ensure your browser settings allow access to your webcam. If taking a photo from your smartphone, simply scan the QR code and follow the prompts.

Business Tax Consent

Once you've completed your personal tax consent, you will be directed to fill out the form for which business you file taxes. If you do not file business taxes, you can skip this section.

Please have the following information ready when completing the consent form:

- Business Name
- Business Tax ID (9-digit federal EIN)
- Company Phone number
- Your title at the company (e.g., Managing Member, form 1065 Partner or Limited Partner, Form 990 Director, Corp/S - Corp/LLC title, Sole proprietor, sole proprietor owner, Trust - Executor, Trust - Beneficiary, Trust - Trustee)
- The form you filed for the business - 1065, 1120/1120s, Form 990, Form 1041, Form 1040
- The business's Fiscal Year End
- The first year the business filed taxes
- The business address used on your last tax return (Street, City, State, Zip) – Must be exact match

Occasionally, additional information may be required to successfully complete the verification process. If this occurs, FAST will email you to return to the application and take additional action.

Important: Completing the TaxStatus consent form is mandatory for your application to be submitted and processed. Failure to provide consent for all financially supporting adults will delay your application.

For Canadian and International Families

After indicating that you did not file taxes in the U.S., you will bypass the consent form and upload the required documentation directly within the application. Instructions for uploading documents and any school-required documents can be found in the next section, “School Requested Documents,” starting on page (fill in when designed).

To complete your application, FAST must verify the financial information for all adults in your household who financially support the applicant(s). You will be prompted to upload your documentation, which typically consists of, but may not be limited to, the following documents specific to your tax filing situation.

Canadian Residents

- **T1 General: Income Tax and Benefit Return**
 - Schedule 3: Capital Gains (or Losses)
 - T4A: Statement of Remuneration Paid
 - T4E: Statement of Employment Insurance and Other Benefits
 - T4RSP: Statement of RRSP Income
- **Provincial Form:** (e.g.TP1.D/AB428/BC428/MB428/NB428/NL428/NS428/NT428/NU428/ON428/PE428/SK428/YT428)
- **T4 Slips**
- **CRA Notice of Assessment** (current year and previous year)

International Residents

- **Personal and Business Taxes:** All documents must be translated into English and converted to USD (U.S. dollars).
- **Letter from Employer(s):** Provide a letter stating your annual income for 20XX (translated into English and USD).
- **Annual Statement for Business Owners:** Provide an annual statement for 20XX (translated into English and USD).

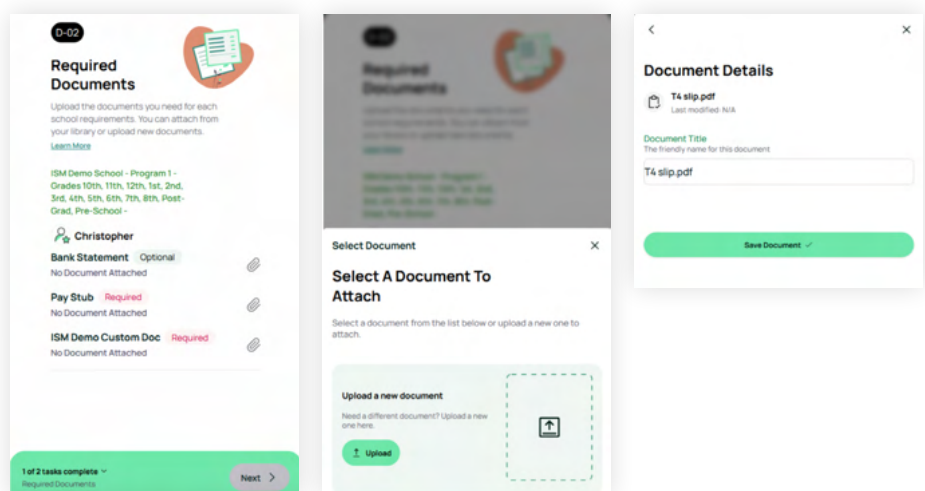
School Requested Documents

Often, schools will require additional supporting documentation to gather necessary information from applying families. These school-specific requirements are designed to ensure a thorough understanding of each family’s situation.

In this section, you will find a list of the schools you are applying to and any additional documentation they require to complete processing your FAST application. Upload all requested documents that apply to you and your household based on each school's listed requirements.

How to Upload Requested Documents:

1. Locate the school from the list and find the document request you need to fulfill.
2. Click the paperclip icon next to the requested document.
3. Click the **Upload** button.
4. Select the appropriate file from your documents, photos, or computer's file(s).
5. Update the name of the document title, if needed in the field provided.
6. Click **Save Document** to attach it to the requested document.



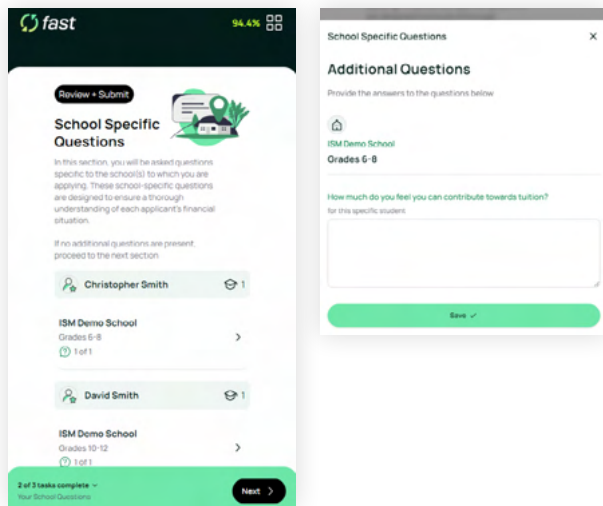
School Specific Questions

Schools often have additional questions they want to ask of applying families to gather to ensure a thorough understanding of each family's situation. If the school(s) you are applying to asks additional questions, you will see them listed in this section underneath each applicant.

1. Click on the question(s), which can be found under each school/program.
2. Provide the requested information for each school-specific question.
3. After answering all the school-specific questions, click **Next** to begin reviewing your application entries.

If no additional questions are required for the school(s) you are applying to, click Next: Review

Note: If you have any questions or need clarification about the school's questions, contact the school directly for guidance.



Review Your Application

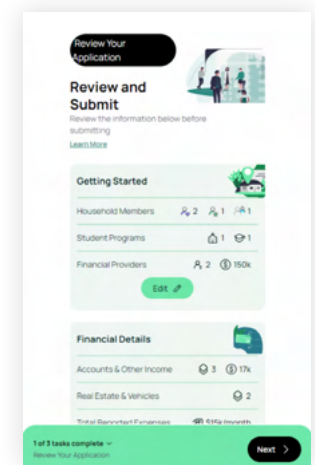
Before moving to payment and submitting your application, you will see an overview of your entries. Review your entries, make any necessary edits, and prepare to submit your application.

Review Your Entries: You will see an overview of all the information you've entered in the application.

Edit if Necessary and Finalize:

1. If you need to make any changes, click on the **Edit** button in the relevant section of the application to edit and save your corrections.
2. Once you are satisfied with all entries, proceed to the next step, **Finalize & Submit**.

Important: You cannot make changes after you submit your application. Ensure all information is accurate and complete before submission.



Finalize and Submit

You're in the final stretch! Once you're ready to make payment, click **Next** and confirm that no changes are possible after you pay for and submit your application. Once you're ready, click Start, and you will be directed to the payment screen.

- The application fee is **\$60 USD**.
- This fee is non-refundable.
- You'll be directed to a secure payment form where you can use Visa, MasterCard, Discover, American Express or Promo Code to make payment

After completing the payment, your application will be immediately sent to the schools or programs you are applying to.

Note: Promo codes are fee waivers that some schools may provide. It's important to note that not all schools participate in allocating waivers. FAST cannot offer fee waivers on behalf of a school. For more information, please get in touch with your school/organization directly. FAST will not refund the application fee to families who submit their application before receiving a promo code from their school.

Your FAST Application is complete! Your application has now been sent to the school(s) you have selected. If any additional information is needed, you may receive an email from FAST or from the school(s) where you have submitted your application.

If you need any further assistance or have additional questions, don't hesitate to contact familysupport@ismfast.com.

What Happens After I've Submitted the Application?

Tax Verification

IRS Authorization:

If you filed U.S. taxes and completed the consent form, your application will proceed as follows:

- Once the IRS provides the requested tax information, it will be verified by FAST.
- After verification, the recommended financial aid award will be communicated to the school or organization you applied to.

IRS Authorization Issues:

If the IRS rejects your authorization, you will receive a notification outlining the steps you need to take to resolve the issue. Follow the instructions provided to address any problems with the authorization.

Additional Documentation Requests:

If any schools or organizations require additional tax information:

- You may receive requests to upload further documentation if not all necessary documents were submitted.
- Ensure you respond promptly to these requests to avoid delays in processing your application.

For Canadian and International Families:

- You might receive requests to upload further documentation if not all required documents were included in your initial submission.
- To avoid delays in processing your application, ensure you promptly respond to these requests by uploading the necessary additional documentation.

Important: Timely submission of any additional documents is crucial to ensure that your application is reviewed and processed without unnecessary delays. Always check your email and application portal for updates and follow any instructions provided.

Award Decisions

- Award decisions will be made after all applications are submitted and verified.
- The final decision regarding financial aid awards is made by the schools or organizations you applied to, not by FAST.
- You will be notified directly by the school(s) or organization(s) about the outcome of your financial aid application.

Note: Award amounts are contingent upon the availability of funds and the number of families requesting aid. Contact the school or organization directly for inquiries about the financial aid decision.

Add Another School, Program, or Student to Your Existing Application

You can add another school, program, or student after submitting your initial application as long as the deadlines for the new school or organization have not passed and you're applying for the same academic year.

To add an application, follow these steps:

1. Log back into your FAST application account.
2. From the post-application menu, select **Apply To Another School**.
3. Search for and select the additional school or organization you wish to apply to.
4. Answer any unique school-specific questions and upload any additional required documents as specified by the new school or organization.
5. Complete and submit your application at no extra cost.

Upload Additional Documents

During verification, FAST may determine that all required documentation was not submitted. The email you receive will outline what is outstanding. The missing information will also be reflected in the **Notifications** section of your FAST application.

Uploading additional documentation:

1. Log back into your FAST application account.
2. From the post-application screen, select **Upload More Documents**.
3. Locate the school from the list and find the document request you need to fulfill.
4. Click the paperclip icon next to the requested document.
5. Click the **Upload** button.
6. Select the appropriate file from your documents, photos, or computer's file(s).
7. Update the name of the document title, if needed in the field provided.
8. Click **Save Document** to attach it to the requested document.
9. Click the X button to go back to Required Documents.