FAST Family
Application Guide

For Families Using FAST For the First Time

◌ **fast / ism**®

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, an 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.
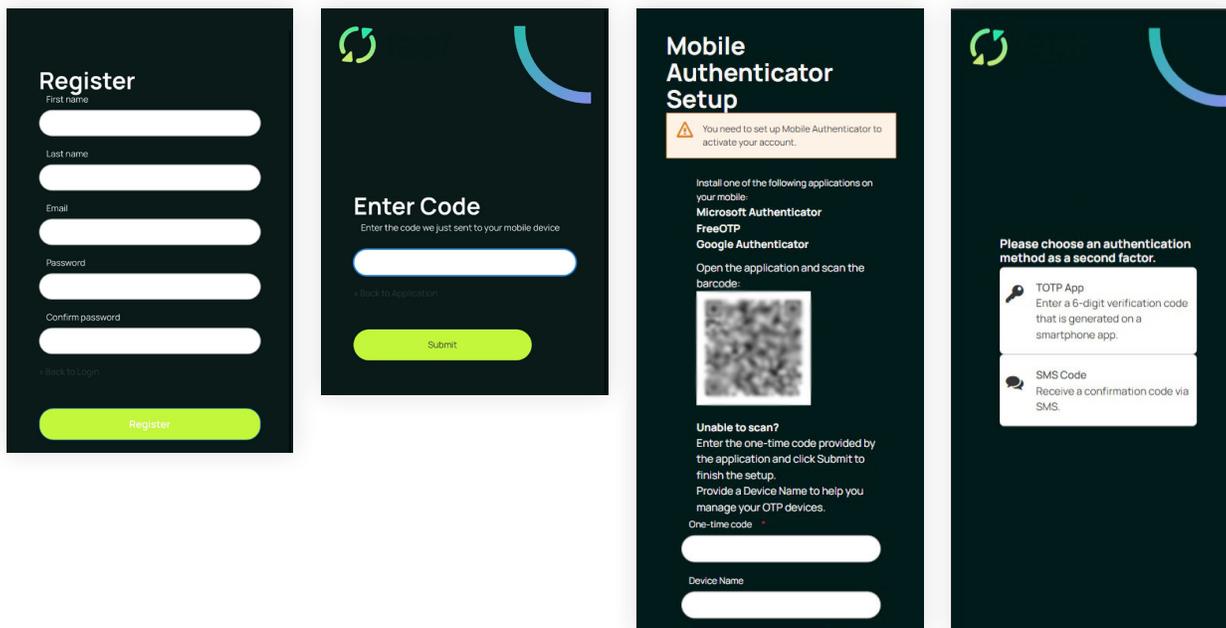
Returning to Your Application

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 return 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 that the default academic year is set to the most current year your school is typically accepting applications for. If you need to apply for a different year, click the "click here" link to switch academic years.

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.
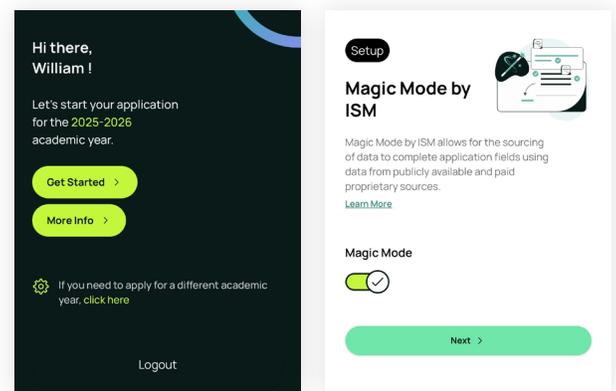
Application Sections

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 at a glance.
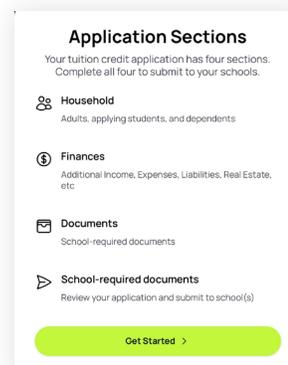
Your Household

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 who financially support the 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 contribute financially to the household.

Helpful tip: If you have another child attending school who is not applying for financial aid, that child should be listed as a Dependent, not a Student.

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

   Student Applicant (student(s) applying for aid): Enter date of birth, gender, and the grade they are entering.

   Adults (financially responsible adult(s)): Provide date of birth, gender, contact details, relationship to the students, and whether they filed U.S. taxes last year.

   Dependent(s) (non-applicant children or adult dependents who do not financially support the household) Provide date of birth, gender, and relationship to the student(s).
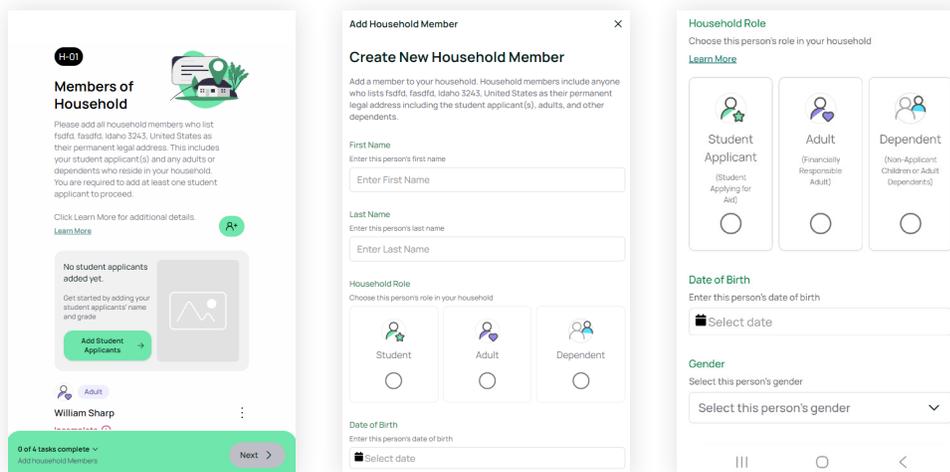
Add Schools and Programs

After adding all of the household members, you will move to the next section where you'll select the school(s) and program(s) 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.

If the school you have entered displays the message that there are no available programs for your student, there could be several reasons why:

- **Application not yet open:** The school may not have opened its financial aid application for the academic year you selected. Please check with the school directly to confirm when applications will be accepted.
- **School name entry issue:** The school name may be misspelled. Double-check your entry to include articles like "The" or variations such as "Saint," "St.," or "St."
- **Grade mismatch:** The grade level you selected for your student may not match the terminology the school uses. For example, selecting "pre-school" when the school uses "pre-K" can prevent the program from appearing. Try adjusting the "Grade Entering" field to see if that resolves the issue.

Helpful tip: Any child in the household who has been entered as a Student Applicant will be required to select a School and Program. If the application asks you to select a School and Program for a child who is not applying for financial aid, go back to the Household profile and change them from a Student Applicant to a Dependent.

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 Applicable 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 applicant(s) and adults living in your household. This helps ensure that all relevant financial information is considered.
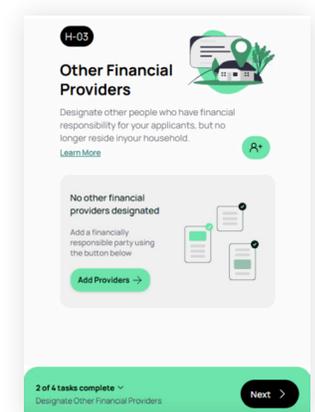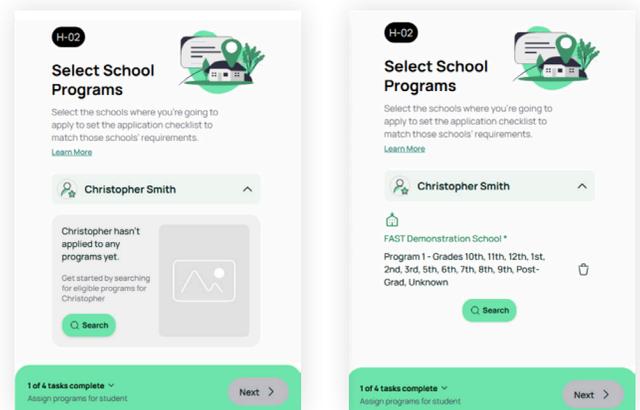
For **Adults Living in Your Household**, you'll enter the following information:

- **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.

Helpful tip: If you work multiple W-2 jobs, enter your combined annual salary received from all employers.

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'll provide a detailed overview of your household's financial situation. This includes reporting your sources of income, real estate, vehicles, expenses, assets, and any loans or liabilities.

It is essential to provide complete and accurate information so that your selected school(s) can make an informed financial aid recommendation. Missing or incomplete details may result in delays in processing your application.

Please note that once your FAST application is submitted, you will not be able to make changes. Throughout the application, you'll be prompted to review your entries. Take time to carefully check each section to ensure nothing has been left out — for example, housing expenses, vehicle costs, or retirement assets.

Accounts & Other Income

In this section, you'll tell us about your household's accounts and any additional sources of income received. If your current year's income 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:

A confirmation page will appear displaying your entries. Please carefully double-check all information for accuracy. Items not entered will have a + sign next to them.

If you notice any errors, click **Edit** to go back and update the amounts. To add additional income sources, click the + next to income sources and select **Add Others**.

Once everything is correct, click **Looks Good** to proceed to the next screen.
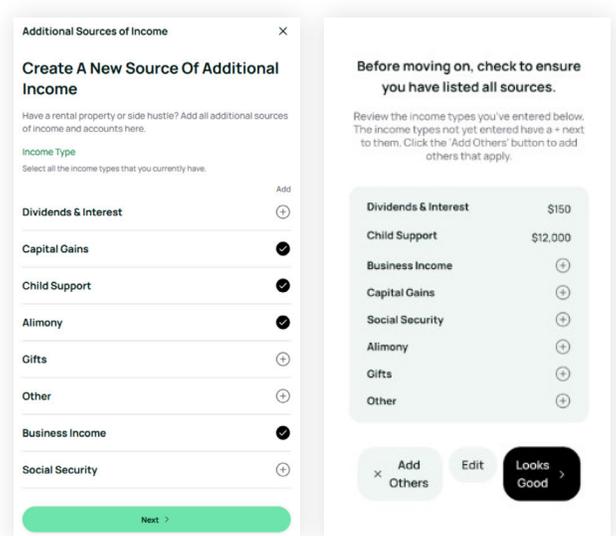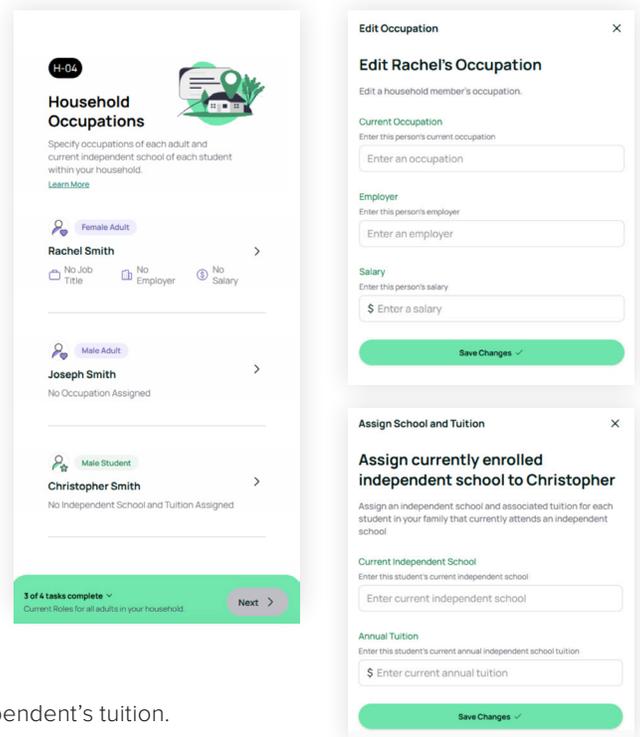
Real Estate & Vehicles:

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:

- Property type (such as family home, vacation home, or rental property)
- Address, city, country, state/province, zip/postal code
- Market value
- Indicate if this property is your primary home
- Indicate if this property is paid off
    - Enter the remaining balance
    - Enter the monthly payment
- Indicate if this property is income-generating

For each vehicle, provide:

- Year, make, and model
- Ownership status
- Balance remaining
- 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.

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:

A confirmation page will appear displaying your entries. Please carefully double-check all information for accuracy. Items not entered will have a **+** sign next to them.

If you notice any errors, click **Edit** to go back and update the amounts. To add additional expenses, click the **+** next to the expense and select **Add Others**.

Once everything is correct, click **Looks Good** to proceed to the next screen.

Assets:

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

To Add Real Estate and Vehicles:

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:

A confirmation page will appear displaying your entries. Please carefully double-check all information for accuracy. Items not entered will have a **+** sign next to them.

If you notice any errors, click **Edit** to go back and update the amounts. To add additional assets, click the **+** next to asset type and select **Add Others**.

Once everything is correct, click **Looks Good** to proceed to the next screen.

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.

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:

A confirmation page will appear displaying your entries. Please carefully double-check all information for accuracy. Items not entered will have a **+** sign next to them.

If you notice any errors, click **Edit** to go back and update the amounts. To add additional assets, click the **+** next to asset type and select **Add Others**.

Once everything is correct, click **Looks Good** to proceed to the next screen.

Confirm Your School Selection

Before moving on to the Required Documents section, take a moment to review the school(s) you've selected.

If you need to add additional schools or programs, click **Select More Schools**.

If everything looks correct, click **Next** to continue.

Required Documents and Tax Consent

For applicants residing in the U.S., you and any other adults in your household must complete the **tax consent form**. This consent form grants FAST and our partner permission to safely and securely pull your tax information from the IRS into your application.

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

FAST partners with NCS to securely and automatically retrieve your Federal tax data (including individual and business filings, if applicable). The process is quick and secure.

What You'll Need:

Before completing the tax consent form, please have the following information ready to ensure a smooth process and to avoid any verification delays:

Legal Name

- Must exactly match the name used to file your previous year's federal tax return.
- Do not use nicknames or abbreviations (e.g., enter Daniel Smith, not Dan Smith).

Social Security Number

- Used solely to confirm your identity and securely match your IRS tax records.

Address

- Your address is pre-filled from your FAST application; however, if you used a different address on last year's tax return, enter that address in the "Previous Personal Address" section.

If You Own a Business:

Complete the business section if you file as:

- Partnership or LLC taxed as a partnership (Form 1065)
- S Corporation (Form 1120S)
- C Corporation (Form 1120)

If you're not sure whether you file a business return, check your personal tax return (Form 1040). Business income is typically shown on Schedule 1, lines 5 or 6.

In the business section of the tax consent form, you will need to provide:

- Business name
- Federal EIN (9-digit business tax ID)
- Business address used on last year's tax return
- Your title (e.g., Partner, 1% shareholder, Managing Member, S-Corp President, etc)

Final Review and Signature

At the end, you'll review your information and check a box confirming that it is accurate. Once you've confirmed your information, it cannot be changed in the e-signature document, so please review carefully before proceeding to sign.

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

Important: Completing the 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

If you do 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 "**School Requested Documents**" section.

To complete your application, FAST must verify the financial information for all adults in your household who financially support the household. 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 U.S. dollars (USD).
- **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. **Please read the requirements, if any, very carefully. Failure to include a document that the school lists as required may delay the processing of your application.**

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.
7. Repeat the steps above if you have multiple pages or files that you need to attach.
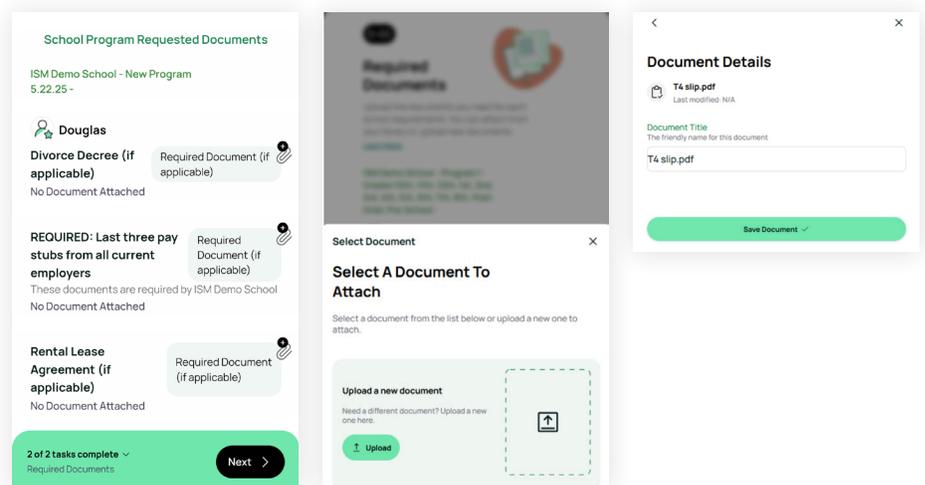
School-Specific Questions

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 ask 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. **You will not be able to make any changes to your application after it has been submitted to your school(s), so review this information carefully for accuracy and completeness.**

Click **Expand All** to see a detailed list of all items that you have included in your application. Any items that you have not included will be highlighted in red, alerting you to the fact that you may have potentially not included relevant information.

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**.

You can print a copy of your completed application from this screen after you have fully reviewed all items and are confident that your application is complete.

Note: After submitting your application, the application summary will also be available on the post-submission screen by clicking View Application.

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 per household, per academic year.**
- 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**.
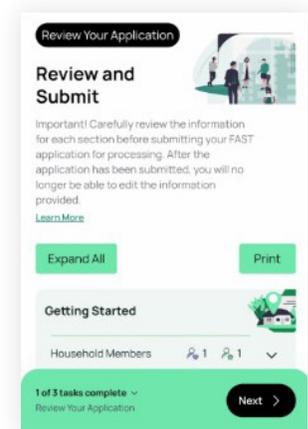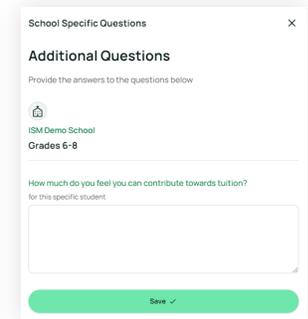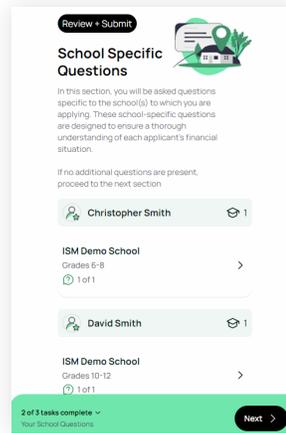
What Happens After I've Submitted the Application?

What Happens After I've Submitted the Application?

I've submitted the application. What do I do if...

How Your Application Is Processed

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.

View Application:

Click **View Application** to access your submitted application summary. From there, you can review your submitted application data or print a copy for your records.