

FAST Family Application Guide

Experience a supercharged financial process with the upgraded FAST platform.



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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

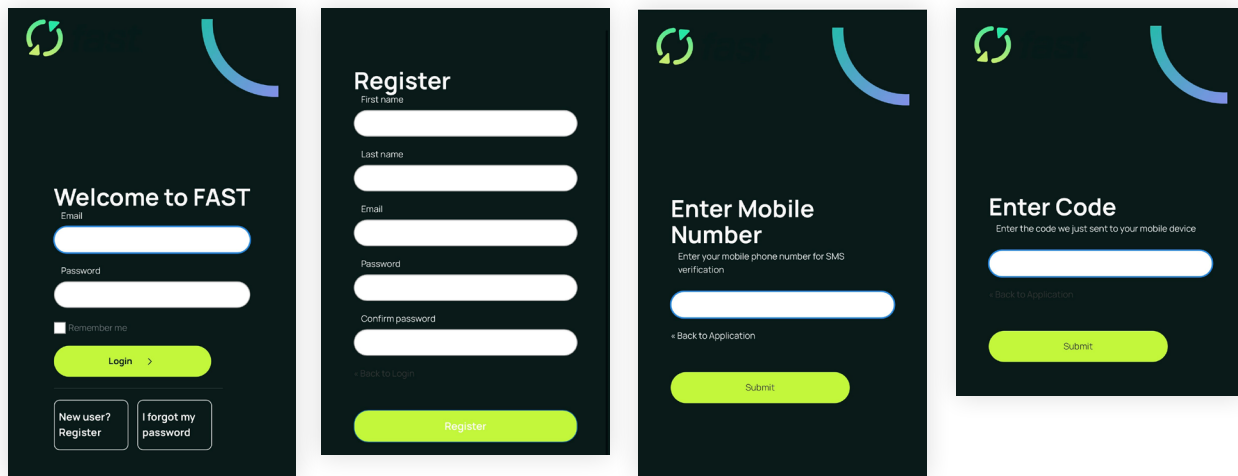
Create a FAST Account

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. Enter your **phone number** to enable two-factor authentication.
4. **Verify your phone number**. A text message will be sent to your phone. Enter the SMS code within 5 minutes to complete registration.

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

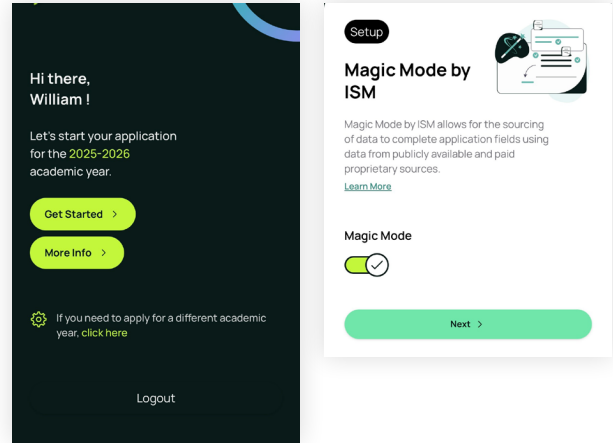
After logging in, you will see your FAST dashboard. The default application year is set to the 2025–2026 academic year. If you need to apply for a different year, click the link that says "click here" on the left side of the screen.

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.



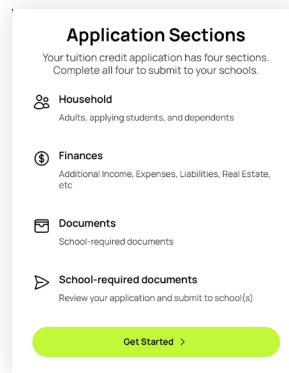
Application Sections

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.

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.

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.

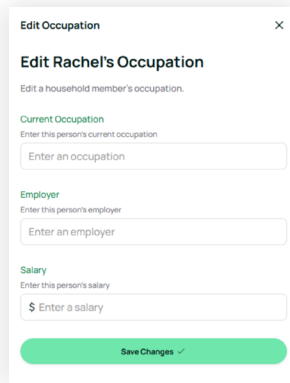
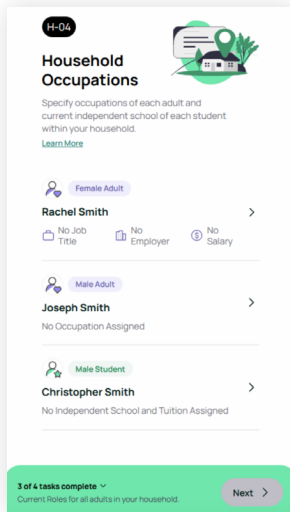
1. **Click the Invite Other Household Button.**
2. **Enter the Other Person's Information:**
 - **First and Last Name:** Input the full name of the other household's contact.
 - **Email Address:** Enter a valid email address for the other household. This is where the invitation will be sent.
3. **Select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

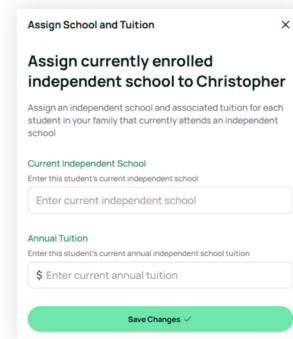
For **Adults Living in Your Household**, you'll enter the following information:

- **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.

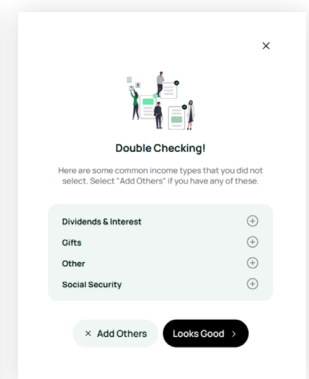
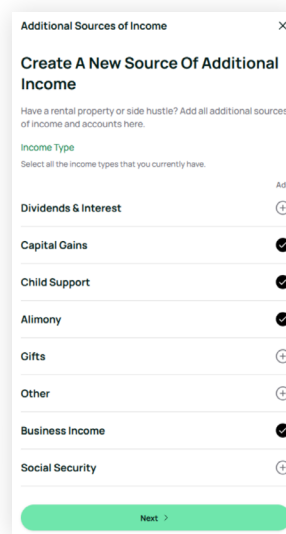
To Add Account or Income Source

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.



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.

The screenshots show the following steps in the 'Real Estate & Vehicles' section:

- Step 1:** 'Your Real Estate & Vehicles' screen. It asks to choose how many homes and vehicles you own, rent, or lease. It includes a 'Next' button.
- Step 2:** 'Enter Vehicle Details' screen. It asks for information about your vehicle, including 'Vehicle Year' and 'Make'. It includes a 'Next' button.
- Step 3:** 'Real Estate 1' details screen. It asks for 'Property Name', 'Address', 'City', 'Country', 'State/Province', and 'Zip'. It also includes a 'Market Value' field and checkboxes for 'This property is not paid off' and 'This property is income-generating'. It includes a 'Next: Vehicle 1' button.

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.

The screenshots show the following steps in the 'Annual Expenses' section:

- Step 1:** 'Monthly Expenses' screen. It asks to add estimates of typical monthly expenses. It includes an 'Add Expense' button.
- Step 2:** 'Estimate Monthly Expenses' screen. It asks to create a new monthly home expense. It includes a list of categories: 'Home Expenses', 'Utilities', 'Phone/Cable', 'Rental Costs', and 'Home Insurance'. It includes a 'Next' button.

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.

The screenshots show the following steps in the 'Assets' section:

- Step 1:** 'Assets' screen. It asks to add information about any assets you own. It includes an 'Add Assets' button.
- Step 2:** 'Your Assets' screen. It asks to create a new asset. It includes a list of asset types: 'Checking Account', 'Savings Account', 'Retirement Savings', 'Stocks/Bonds/Securities/CDs', 'Trusts & Inheritance', '529 Savings', 'Business Assets', and 'Other'. It includes a 'Next' button.
- Step 3:** 'Double Checking!' screen. It asks to double-check entries for accuracy. It includes a list of asset types: 'Checking Account', 'Stocks/Bonds/Securities/CDs', 'Trusts & Inheritance', '529 Savings', 'Business Assets', and 'Other'. It includes 'Add Others' and 'Looks Good' buttons.

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 a mobile application. The first screenshot is titled "Loans & Liabilities" and shows a "No liabilities added yet" message with an "Add Liabilities" button. The second screenshot is titled "Create A New Loan Or Liability" and shows a list of loan types: Personal/Other Loans, Equity Loans, Other, Student Loans, Credit Cards, and Unpaid Medical Debt. The third screenshot is titled "Double-check your schools" and shows a list of schools, including "ISM Demo School" with "1 program(s) for Christopher".

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."

Please DO NOT upload your documents to this application, instead, please email them directly to: nwinestock@kdhs.org

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
- **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 CAD (Canadian dollars).
- **Letter from Employer(s):** Provide a letter stating your annual income for 20XX (translated into English and CAD).
- **Annual Statement for Business Owners:** Provide an annual statement for 20XX (translated into English and CAD).

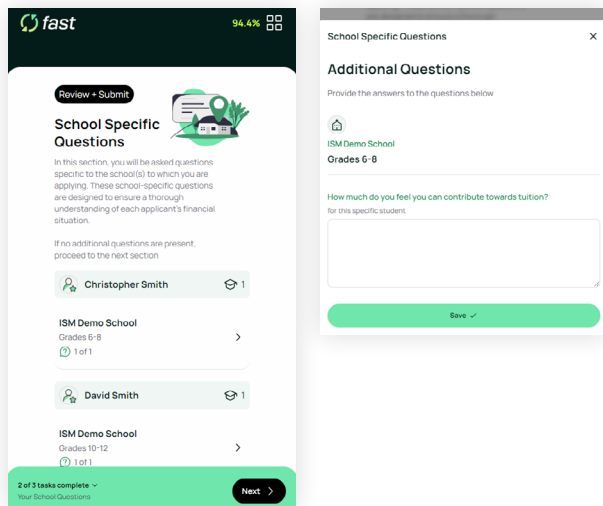
School Specific Questions

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 entered.

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

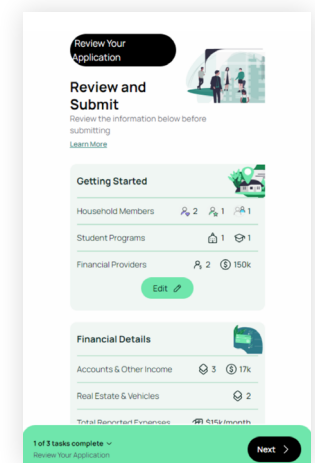
Before moving to payment and submitting your application, you will see an overview of your entries. Review your entries, make any necessary edits, and prepare to submit your application.

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?

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 **emailing** 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.