



Parent User Guide

FAST Opening Page

Navigation Bar
Use the navigation bar to move back and forth through the application.

Paper Worksheet
If you want to pre-fill out this application, download a paper copy, complete with Help Bubble information, here.

Start here
If you are divorced or separated, please read special instructions first.

Log in
Once you have created your application as a new user, click here. You will land on a screen where you can log back into the application using your username and password. If you have been designated Family 2, you also begin here. Use the username and password given to you in the e-mail to log in on the log in screen.

Welcome to FAST™ – Financial Aid for School Tuition

Your school has chosen **FAST – Financial Aid for School Tuition** powered by ISM® – to process your financial aid application. FAST is an online program that works in your computer's Web browser. In order to use FAST, you will need Internet access. If you do not have a computer, public libraries usually have online computers available, or you may contact the school and request to use a computer there.

The Application

You reach the application by going to your school's Web site (typically on the Admission or Financial Aid page) and clicking on the FAST link. The link will look similar to these icons.



Each question in the application has a **Help Bubble** to explain what is required for that answer. A paper worksheet for the application with a list of all the Help Bubbles is available by clicking **Downloadable Worksheet** located on the gray navigation bar on the opening page.

Time to Complete

When you sign on as a new user, you will be asked to create a **username** and **password** so that you can log in and out of the program as needed. You do not have to complete the application in one sitting. It should take you approximately 45 minutes to complete the application once you have gathered your information.

Preparing to fill out this document takes about as long as preparing to file your taxes. In order to complete this form, there are a number of financial records you will need.

The following list includes all the financial records that may be needed. Select the ones that pertain to you. **Note: You can apply for aid even if you have not completed your tax forms.**

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IRS forms

- ▼ W-2 Wage and Tax statements
- ▼ Most recent Federal 1040 or 1040A
- ▼ Copies of all supporting tax schedules
- ▼ Business – Schedule C or C-EZ (1040)
- ▼ Farm – Schedule F (Form 1040)
- ▼ Rental Property – Schedule E (Form 1040)
- ▼ LLC – Schedule E, Form 1120S, and Schedule K-1
- ▼ S Corporation – Schedule E, Form 1120S, and Schedule K-1
- ▼ Partnership – Schedule E, Form 1120S, and Schedule K-1
- ▼ Trusts – Schedule K-1

Household Information

- ▼ Year-end statement from your mortgage holder
- ▼ Bank statements
- ▼ Brokerage statements
- ▼ Insurance costs for home, life, auto, and health
- ▼ Utility information
- ▼ Medical records and expenses
- ▼ Retirement account information

Navigating This Program

A color-coded system of icons will help you move through the various sections. A green arrow ► means that the section is open and ready for you to input information. A blue check ✓ means that you have completed that section, but it is still available if you need to go back and change any information. A gray arrow ► means that the section is not available at this time.

You may enter information out of sequence. For example, you may enter information about your income before you enter information about real estate holdings, even though income comes after real estate on the Navigation bar.

More information about each question is available three different ways: 1) when you click on the red number beside the question, 2) when you position your cursor in the answer field, and 3) by opening the paper worksheet PDF available on the Navigation bar.

Printing

Please retain a copy of the completed application for your records. After you have finished the application, you will have

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an opportunity to open and download or print a PDF of the information you filled out.

Payment

To complete your application, make a payment by Visa or MasterCard. Your school will tell you how much the filing fee is. If payment is a problem for you, please contact your school to ask for assistance. If you do not have a Visa or MasterCard, you may pay the school directly and the school will issue a voucher number to use in place of a credit card number.

Deadlines

Deadlines are established by the school. Please pay attention to the deadline given, and remember: With financial aid, earlier is always better.

Documentation

Your school will tell you which documents to send and where, but be prepared to send, at a minimum, copies of your W2s and your federal, state, and local tax documents.

Cautions

- ▼ **Do not use the “back” button on your browser.** If you need to return to a previous section, use the gray Navigation bar on the left.
- ▼ **If you forget your username or password,** click the “forgot username or password” link on the opening page and follow directions. Your password will be sent to the e-mail address you gave us.
- ▼ **If your browser closes, you will have to log back into the system.** Any work that you have submitted – i.e., any section that has a blue check by it – will be saved. If you were in the middle of a section, you may have to restart that section and re-enter some information.
- ▼ **Answer all questions. Do not leave any numeric fields blank.** If a particular question does not apply to you, please enter a zero in that field. You may move from field to field using your mouse or the tab key.

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Special procedures for divorced or separated parents

If you are divorced or separated, each parent needs to file a separate but linked application. In order to do this, we ask that one parent begin the process by clicking on the **Start Application** button on the opening page. From now on, you will be referred to as **Family 1**. This designation has no significance with respect to financial responsibility. It only indicates who initiated the application.

After answering a few questions about family structure and custody, you will be asked to provide an e-mail address for the other parent, who then becomes known as **Family 2**. If there is no other parent living, or if there is a reason why the other parent can't be contacted, please explain in the box provided.

If you have been designated Family 2, you will receive a confidential username and password by e-mail. **Family 1** does not have access to your username and password. Start

at the school's Web site and click on the **FAST** link. Once you get to the FAST page (as shown on the inside front cover), **do not click on the New users link.** Instead, click the “Resume Application” button and enter the username and password on the following screen. This ensures that the applications from both parents will be appropriately linked.

There is only one fee for both applications. It is up to you to decide who will pay. The **Application Status** page displays which sections have been completed by each family. Payment will not be possible until both **Family 1** and **Family 2** have completed their applications.

If **Family 2** does not respond to the initial e-mail, it is possible for **Family 1** to re-send the e-mail by clicking on the **Account Settings** link on the gray Navigation bar and following the instructions.

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Help

Help is only a phone call or e-mail away.

E-mail: help@ismfast.com
 Phone: 1-877-326-FAST
 Call Center hours are 24/7/365

We would be interested in hearing from you about how we can improve this service.

Thank you for using FAST powered by ISM.

FAST Questions

For your convenience, we have included a worksheet for you to use when gathering the necessary information that will be asked on the FAST application. If you are unsure what is required for a particular field, there is a Glossary available at the end of this book.

Application Information – Student

(Fill out 101-107 for each student)

- 101** Name _____
- 102** Birth Date _____
- 103** Gender _____
- 104** Grade Entering _____
- 105** Social Security Number _____
- 106** Social Security Income _____
- 107** Child Trust _____

Parent/Guardian

(Fill out 201-212 for each parent in the household.)

- 201** Name _____

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- 202** Gender _____
- 203** Birth Date _____
- 204** Address 1 _____
- 205** Address 2 _____
- 206** City _____
- 207** State, ZIP _____
- 208** Country _____
- 209** Phone (Home, Cell, Work) _____
- 210** Occupation _____
- 211** Employer _____
- 212** Disabled? _____

Dependent Child Information

(Fill out 301-308 for each dependent child.)

- 301** Name _____
- 302** Birth Date _____
- 303** Gender _____

- 304** Present Grade _____
- 305** Present School _____
- 306** Is there tuition? How much? _____
- 307** Do you receive aid or scholarship? _____
- 308** Does this dependent live at the same address as applicant(s)? _____

Dependent Adult Information

(Fill out 350-352 for each adult dependent.)

- 350** Name _____
- 351** Birth Date _____
- 352** Does this dependent live at the same address as applicant(s)? _____

Real Estate

(Fill out 401-411 for each property.)

- 401** Mortgage Payment (monthly) _____
- 402** Mortgage Interest Paid (annual) _____

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403 Is your home owners insurance included in your mortgage? _____

404 Original Mortgage Value _____

406 Year Purchased _____

407 Purchase Price _____

408 Present Market Value _____

409 Have you refinanced? What year? Refinance amount _____

410 Principal Remaining _____

411 Property Tax Paid _____

412 Is your Property Tax included in your mortgage? _____

Vehicle
(Fill out 450-454 for each vehicle.)

450 Make/Model _____

451 Year _____

452 Estimated Value _____

453 Debt Outstanding _____

454 Payment (Monthly) _____

Assets

504 Savings _____

505 Checking _____

506 Certificates of Deposit _____

507 Stocks, Bonds, Securities, etc. _____

508 Trusts & Inheritance _____

509 Retirement Savings _____

510 Business Assets _____

511 Other Assets _____

512 Further Asset Explanation (optional) _____

Liabilities

553 Personal Loans _____

554 Credit Cards _____

555 Equity Loans _____

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556 Equity Interest Paid _____

557 Other Liabilities _____

558 Further Liabilities Explanation (optional) _____

Income

601 Annual Income _____

601b Annual Income _____

602 Business Income _____

603 Dividend/Interest Income _____

604 Capital Gains Income _____

605 Real Estate Income _____

606 Trust, Inheritance Income _____

607 Alimony Income _____

608 Child Support Received _____

609 Gifts _____

610 All Other Income _____

611 Further Income Explanation (optional) _____

Expenses

704 Rent _____

705 Home Owners Insurance _____

706 Life Insurance _____

707 Auto Insurance _____

708 Health Insurance _____

709 Electricity _____

710 Heating _____

711 All Other Utilities/Phone _____

712 Child Support Paid _____

713 Alimony Paid _____

714 Charity/Tithing _____

715 Federal Taxes _____

716 State/County/City Taxes _____

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- 717 Medical Expenses _____
- 718 Other Loan Expenses _____
- 719 Support of Dependents _____
- 720 Childcare Expenses _____
- 721 Other Expenses _____
- 722 Do you expect to pay the Alternative Minimum Tax? ____
- 723 Further Expenses Explanation (optional) _____

School-specific Questions

The school to which you are applying may have included some specific questions here. **Note:** If you have questions about these school-specific questions, you will need to contact your school. The FAST Call Center will not be able to clarify these questions for you.

Not all schools choose this option, so if the school you have chosen does not appear here they simply haven't asked any extra questions.

6411	Annual Income	\$ 50000
6422	Business Income	\$ 0
6433	Dividend/Interest Income	\$ 500
6444	Capital Gains Income	\$ 300
6455	Real Estate Income	\$ 3000
6466	Trust, Inheritance Income	\$ 0
6477	Alimony Income	\$ 0
6488	Child Support Received	\$ 550
6499	Gifts	\$ 0

This is a Help Bubble

A summary of the information that is needed to fill in the active field. In this case "Business Income" is active.

Figure A

Letter/Agreement

In this section, you may write a letter if you feel there are special circumstances that should be considered. At the end of this section, you will also be asked how much you are able to pay toward your child's education.

Your application is delivered to the school once the filing fee has been paid.

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Frequently Asked Questions

What happens after I have completed the application?

Your information is immediately calculated and the recommended award is available to the school. However, awards may not be made until all applications are in, and they are often contingent upon the funds available and the number of families requesting aid. Your school will notify you directly about its financial aid decision.

What if I don't understand how I should answer a question?

When you click on a field, there is a **Help Bubble** (as seen in Figure A) to explain what information is needed for that field. A summary of that information is listed in the downloadable worksheet on the Navigation bar. If you still have questions, contact our Call Center at 1-877-326-FAST. If you are still not sure if you are including the appropriate information, write a short note to the school in the spaces provided at the end of each section.

Who can see my information?

Authorized personnel at the school to which you are applying and FAST employees who need to handle your application are the only ones with access to your records.

Why didn't I receive more financial aid?

Awards are based not only on need, but on the funds your school has available. This means that even though you may qualify for more aid, a school's financial condition may limit what it can offer.

What if I make a mistake?

If you make a mistake before you have checked the **Accept** box at the end and before you have paid the filing fee, just go back and make the changes. Nothing is final until you have paid. If you discover an error after you have paid, you can log in to your account, where you can request a change. This request will go directly to the school, where Financial Aid personnel have the ability to go into the program and revise your entry. Our Call Center does not have access to your file and cannot make a change for you.

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How long will this take to complete? Do I have to complete this application at one time?

Gathering the necessary information to complete this form is similar to gathering information to complete your taxes. Once you have collected all your financial information, it should take approximately 45 minutes to complete this application. You do not have to complete everything at one time. You may log out and come back later, using your username and password.

I filled in most of the page before I quit, but when I went back into the program the information was gone. What happened?

FAST only saves information from completed sections. If, for example, you are working on Income, you need to complete the entire section in order for that information to be saved.

What are the accepted payment methods?

We accept Visa and MasterCard. If you do not have either of these cards, you may contact your school to obtain a payment voucher to use in place of a credit card. If the filing fee presents a hardship to you, please contact your school.

My screen says "Cookies must be enabled." What does that mean?

Cookies refer to information that is stored on your computer by sites on the World Wide Web. In order to operate, FAST requires that your computer be configured to accept cookies. In most instances, this will already be done. However, if you get an error message, click on your browser's Help menu and look up information about how to enable cookies.

Will I be spammed?

Absolutely not. Your e-mail address will never be shared with anyone but the school to which you are applying.

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What papers will I need to send?

You should be prepared to send your tax returns and your W2s. After you submit your payment, you will also receive an e-mail with a list of documents you will need to send.

I don't have a computer or an e-mail address. Now what?

Most libraries have computers with Internet access available for use. If this is not practical, please ask the school if you may use a computer there. Before you start the application, you will need an e-mail address. Both Yahoo and Hotmail offer free e-mail service. You can get to Yahoo at www.yahoo.com and hotmail at www.hotmail.com. Follow the directions for setting up a new e-mail account.

I forgot my password. What should I do?

On the login page, click on "forgot username or password?" You will be asked to enter your e-mail address. You will receive an e-mail with your username and password.

I need to explain something about our assets. How do I do that?

Line 512 gives you room to write about your assets. There are also spaces in Liabilities (Line 558), Income (line 610), and Expenses (line 718) for you to clarify any of your answers. Plus, there is room in the Letter/Agreement section.

I have a Section 125 Plan and have pre-tax money withheld. Do I have to include that when I list my W2 income?

Yes, you do. On lines **601** and **601b** we ask you to list your gross wages before any deductions are taken.

When is the application due?

The due date is up to the school, so please be sure to ask if no deadline is provided. Earlier is always better.

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Glossary

- 105 Social Security #**
Enter Applicants Social Security number here.
SEVIS Check Box – Check this box if this student was issued a SEVIS identification number and enter that number in the box on line 105.
- 106 Social Security Income**
Please enter the total amount this student receives annually in benefits from the Social Security Administration.
- 107 Child Trust**
If a trust is held in this child's name, please enter the amount here and explain in detail below.
- 401 Mortgage Payment**
Please enter the amount of your monthly mortgage payment here.
- 402 Mortgage Interest Paid**
Please enter the amount of interest you paid on your mortgage in the last year. If this is not available on your mortgage statement, please call your mortgage holder to get this amount.
- 403** Is your home owners insurance included in your mortgage?
Check yes or no
- 404 Original Mortgage Value**
When you first bought this house, how much did you mortgage?
- 406 Year Purchased**
Please enter the year you originally purchased this house.
- 407 Purchase Price**
How much did you originally pay for this house?
- 408 Present Market Value**
What is the present market value of your house?
- 409 Have you refinanced? Check Yes or No**
What year did you refinance your house? How much did you refinance?
- 410 Principal Remaining**
What is the unpaid balance on your mortgage?
- 411 Property Tax Paid**
Your annual property tax from city, county, and/or state.

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- 450 Make/Model**
Please enter the brand and identifying name of your vehicle. Examples would include a Ford Focus or Dodge Neon.
- 451 Year**
Please enter the year the vehicle was manufactured for sale.
- 452 Estimated Value**
Please enter the present market value of your vehicle if sold in current condition. If you are unsure of the value, click the blue link to look it up at Kelley Blue Book. There is an online link to take you to Kelley Blue Book.
Check if leased – Check here if vehicle is leased
- 453 Debt Outstanding**
Please enter the total amount remaining on original car loan. If you lease this car, enter a zero.
- 454 Payment**
Please enter the amount you pay each month for a loan or a lease on this car.
- 501 Home Market Value**
This section auto-fills depending on what you entered in the Family Home Information Section.
- 502 Other Real Estate Market Value**
This section auto-fills depending on what you entered in the Family Home Information Section.
- 503 Vehicle(s) Market Value**
This section auto-fills depending on what you entered in the Vehicle Information Section.
- 504 Savings**
Please enter the total amounts of all your savings accounts and money market accounts. Use information from statements for the last full month.
- 505 Checking**
Please enter the total amounts of all your checking accounts. Use information from statements for the last full month.
- 506 Certificate of Deposit**
If you own Certificates of Deposit, please indicate the amounts here. To get current amounts, call your bank or the issuer of the CD and request totals for the last full quarter or month.
- 507 Stocks, Bonds, Securities, etc.**
Please enter the amounts as of your last quarterly, or monthly, statement of all stocks, bonds, or other securities. Do not include

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any IRA or Keough accounts you may also hold. Please do your best to establish the value as of the last full quarter, or the last month.

508 Trust and Inheritance

Please enter the total amount of money held in trust for you and any dependent children who are not applying as students. Please also include any inheritance received within the last year.

509 Retirement Savings

Please enter the total amounts of all K, IRA, Roth IRA and Keough accounts as of the most recent statements.

510 Business Assets

If you own a business, please indicate your business assets as of your last monthly report. If you do not own a business, please fill in a zero.

511 Other Assets

Please enter the total valuation of your tangible assets. Do not include your house or automobiles. Items that might be included here are valuable pieces of jewelry, art work, antiques, coin collections, boats, airplanes, furs, and anything else for which you might reasonably expect to receive a return of \$1,000 or more if it was sold.

512 Further Asset Explanation

Use this space to clarify any of your answers in the Asset section.

550 Home Principal

This section auto-fills depending on what you entered in the Family Home Information Section.

551 Other Real Estate Principal

This section autofills depending on what you entered in the Family Home Information Section.

552 Vehicle Debt Outstanding

This section auto-fills depending on what you entered in the Vehicle Information Section.

553 Personal Loans

Please enter any secured or unsecured loans you may have received from financial institutions, businesses, or persons. The number should be the actual amount owed to date, not the amount borrowed. Do not include credit card balances or equity loans in this category.

554 Credit Cards

Please enter the total amount owed on all credit cards—both those issued by banks and those issued by businesses.

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555 Equity Loans

Please enter the total of any money that you have borrowed above the mortgage with your house as security.

556 Equity Interest Paid

Please enter the total of all interest paid annually on the equity loans listed in 555 above.

557 Other Liabilities

Please enter the total amount you owe for items such as court judgments, delinquent taxes, or any other liability that you might have that was not covered in the previous questions.

558 Further Liability Explanation

Use this space to clarify any of your answers in the Liability section.

601 Annual Income

Please enter your gross wages, prior to any deductions, as reported on your W-2s for the prior year. Your Section 125 deductions will be listed elsewhere.

602 Business Income

Please enter the total amount of income reported on a 1040 tax form as a result of owning a business. If there was no income enter a zero. You may not enter a negative number.

603 Dividend/Interest Income

Please enter the total amount of all income received from dividend and interest bearing accounts as reported on a 1099 tax form. This should include interest received from savings accounts, money market accounts, etc. You should also include total amount of bond coupons redeemed during the tax year.

604 Capital Gains Income

Please enter the total amount of capital gains earned as reported on your federal tax return.

605 Real Estate Income

Please enter the total amount of all monies received from real estate currently owned. Examples include rental properties, vacation homes, and time shares.

606 Trusts

Please enter the amount received annually, as listed on your K-1 schedule, from any trusts for which you or your child are beneficiaries. In the "Optional further income explanation" at line 610, please describe the trust and tell us who created the trust, the intended purpose, as well as any restrictions/requirements as to use.

607 Alimony Income

Please enter the total amount of alimony received during the last year.

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- 608 Child Support Received**
Please enter the total amount of Child Support received during the last year.
- 609 Gifts**
Please enter the total of any cash gifts you have received, such as a gift from a grandparent or any other relative.
- 610 All Other Income**
Please enter the total amount of any income not already listed, including money received for part time jobs for which a W-2 is not given, income as reported on a 1099 form and/or pay for moonlighting jobs. Also include earnings received from hobbies, court awards, disability benefits, gambling, or social security payments.
- 610 Further Income Explanation**
Use this space to clarify any of your answers in the Income section.
- 701 Home Mortgage Payment**
This section auto-fills depending on what you entered in the Family Home Information Section.
- 702 Other Mortgage Payments**
This section auto-fills depending on what you entered in the Family Home Information Section.
- 703 Vehicle Payments**
This section auto-fills depending on what you entered in the Vehicle Information Section.
- 704 Rent**
Please enter the yearly amount of rent you pay for your home or apartment. If you do not pay rent, please place a zero in this space.
- 705 Home Owner Insurance**
If you own your own home and your home insurance is not paid through your mortgage, please enter the amount you pay annually here. This number should only reflect data from your primary residence.
- 706 Life Insurance**
Please enter the total of the annual premiums you pay for life insurance. If you do not have any life insurance, please place a zero in this space.
- 707 Auto Insurance**
Please enter the total of the annual premiums you pay for auto insurance. If you do not have auto insurance, please place a zero in this space.

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- 708 Health Insurance**
Please enter the amount you pay annually for health insurance. Please include any supplemental policies in addition to your primary policy. If you do not have health insurance, please place a zero in this space.
- 709 Electricity**
Please enter the amount you pay annually for electricity. If you do not have this number, sometimes your electric company is able to give it to you. This number should only reflect data from your primary residence.
- 710 Heating**
If your heating costs are not included in your electric payments, please enter the amount you pay annually to heat your house. If your heating costs are included in your electric bill, please place a zero in this space. This number should only reflect data from your primary residence.
- 711 All Other Utilities/Phone**
Please enter the sum of everything you spend annually for land line or Internet phone service, Internet service, cell phones, water, and sewer. This number should only reflect data from your primary residence.
- 712 Child Support Paid**
Please enter the total annual amount of child support payments you are required to make. If you are not required to pay any child support, please place a zero in this space.
- 713 Alimony Paid**
Please enter the total amount of alimony you are required to pay annually. If you are not required to pay any alimony, please place a zero in this space.
- 714 Charity/Tithing**
Please enter the total amount of all monetary charitable and/or tithing donations that you made for the prior calendar year to organizations recognized as charities by the IRS. If you did not make any charitable contributions, please enter zero.
- 715 Federal Taxes**
If you have already filed your federal income tax, please enter your total tax. If you have not yet filed your taxes, please check the box below this field.
I have not filed my taxes
Check this box if you haven't yet filed for your taxes

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716 State/County/City Taxes

If you have already filed your state, county and/or city taxes, please enter your total tax. If you have not yet filed your taxes, please check the box below this field.

I have not filed my taxes

Check this box if you haven't yet filed for your taxes

717 Medical Expenses

Please enter the total amount of all medical expenses that you paid in the prior calendar year. This may include copays, prescriptions, physical exams, glasses, physical or psychological therapy, prosthetics, etc. Do not include any expenses which are covered by insurance. In the space provided, please explain what you have included in this number.

718 Other Loan Expenses

Please enter the annual amount of any other loan expenses you incur during the year. These may include credit card payments, personal loans and bank loans that do not use your home equity as collateral. Do not include car payments, your mortgage or any other loans against equity in this field. In the space provided below, please explain what you have included in this number.

719 Support of Dependents

Please enter the annual amount you pay to support any adult dependents in your home. In the space provided below, please explain what you have included in this number.

720 Childcare Expenses

Please list your childcare expenses. This might include child care, after school programs, camps, lessons, special needs, etc. In the space provided, please explain what you have included in this number.

721 Other Expenses

Please enter the annual amount of any other expenses you incur during the year. These might include condo expenses, neighborhood dues, club memberships, etc. In the space provided below, please explain what you have included in this number. Do not include car payments, house payments or credit card payments. Do not include expenses for food, clothes or transportation.

722 Do you expect to pay the Alternative Minimum Tax?

(Check One) Yes No

723 Further Expenses Explanation:

Use this space to clarify any of your answers in the Expense section.

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Notes:



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