

FAST Aid Parent User Guide



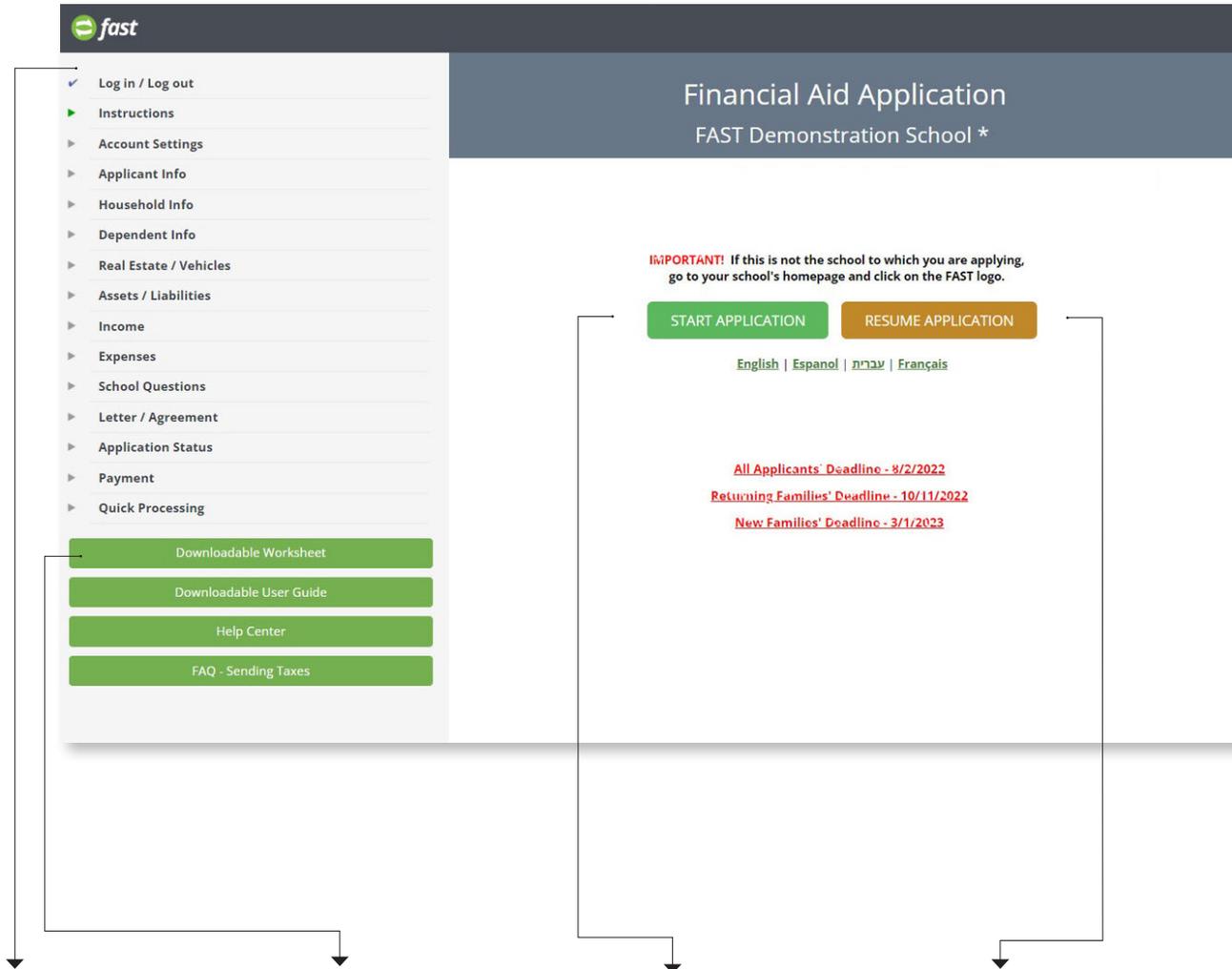
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Opening Page



Navigation Bar

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

Paper Worksheet

If you want to compile your information before filling out online, download a paper copy, complete with Help Bubble information, here.

Start Here

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

Resume Application

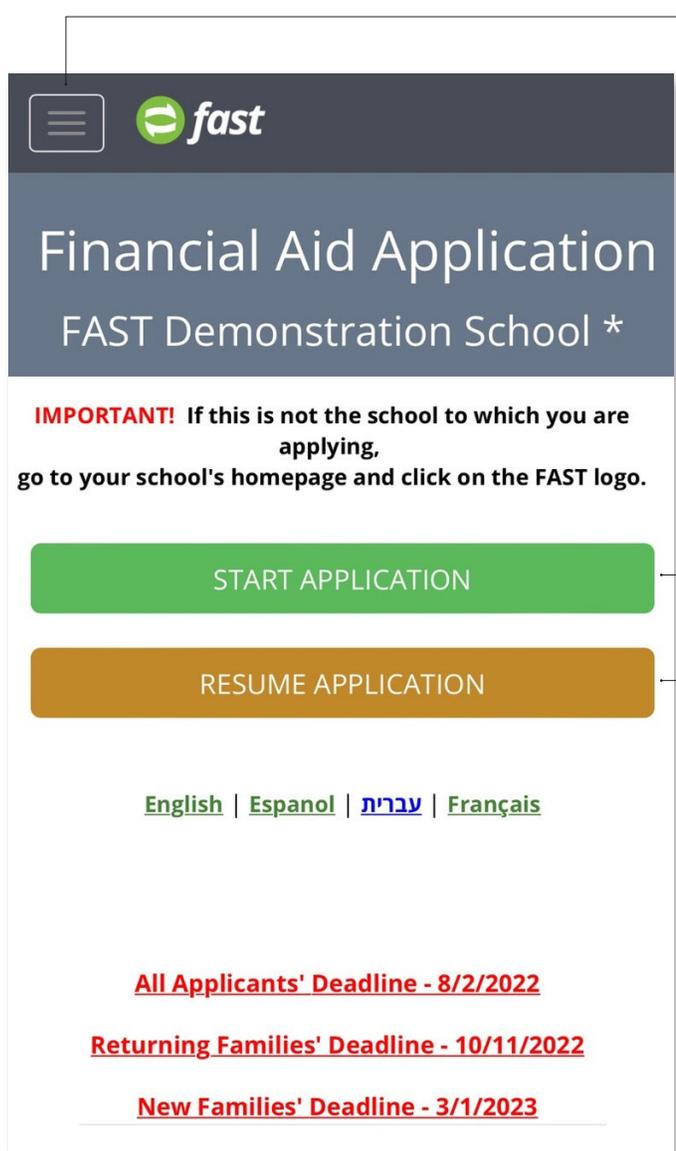
Click here to complete your unsubmitted application, as well as request edits or upload documents.

Please note: If you are designated as **Family 2** and your account is set up via the email invitation, click here to complete and submit your application, request edits, or upload documents.



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Mobile Application



Navigation Bar

Use the truncated menu icon here to move back and forth through the application.



Start Here

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

Resume Application

Click here to complete your unsubmitted application, as well as request edits or upload documents.

Please note: If you are designated as **Family 2** *and* your account is set up via the email invitation, click here to complete and submit your application, request edits, or upload documents.



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Welcome to FAST Aid

Your school has chosen FAST Aid—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. 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 website (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 you can log in and out as needed. You do not have to complete the application in one sitting. It should take you approximately 30–45 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. To complete this form, there are a number of financial records you will need.

The following list includes *typical* financial records that may be needed. Once your application is submitted, you will receive an email specifying what documents are needed. **Note: You can apply for aid even if you have not completed your tax forms.**

Tax forms typically required

- W-2 Wage and Tax statements
- Most recent Federal 1040
- Copies of all supporting tax schedules
- Schedule A—Itemized Deductions
- Business—Schedule C or C-EZ (Form 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
- State Taxes

Additional documentation that may be requested

- 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



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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.

Each field in the application contains **Help Bubbles** that clarify what information is being requested of you. You can also access the **Downloadable Worksheet** for your reference on the navigation bar.

Printing

Retain a copy of the completed application for your records. After you have finished the application, you will have an opportunity to open and download or print a PDF of the information you completed.

Payment

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

**Not all schools participate in voucher programs*

Deadlines

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

Documentation

When you submit your application, you will receive an email detailing what documentation is required and instructions on how to submit it. At a minimum, you will be asked to send copies of your W2s as well as federal and state 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 the directions. An email will be sent to the email address associated with your account, which allows you to reset your login information.
- **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, enter a zero in that field. You may move from field to field using your mouse or the tab key.

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 school-specific questions do not appear here, your school simply hasn't asked any extra questions.

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, annually.

Your application is submitted for processing once all questions are completed and the filing fee has been paid.



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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**. 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 email 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, explain those circumstances in the box provided.

If you have been designated **Family 2**, you will receive an email that contains a link to create your own confidential username and password. **Family 1 does not have access** to your username and password, or your information, and vice versa.

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 email, it is possible for **Family 1** to re-send the email by clicking on the **Account Settings** link on the gray Navigation bar and following the instructions.



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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. Don't forget to *submit the required documents to complete the application process*. However, awards may not be made until all applications are in, and they are often contingent on the funds available and the number of families requesting aid. Your school will notify you directly about the 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 (3278). 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 budget 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.

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 30–45 minutes to complete this application. You do not have to complete the application in one sitting. You may log out and come back later selecting "Resume Application" and entering 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 for that information to be saved. If you do not know an answer at the time, you may use a "?" as a placeholder in order to save that section.

What are the accepted payment methods?

We accept Visa, MasterCard, Discover, and AMEX. If you do not have any of these cards, you may contact your school to obtain a payment voucher* to use in place of a credit card.

**Not all schools participate in voucher programs*

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

This refers to information that is stored on your computer by sites on the World Wide Web. 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 for information about how to enable cookies.

Will I be spammed?

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

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 receive an email with a list of documents you will need to send.



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**I don't have a computer or an email address.
Now what?**

Most libraries have computers with Internet access available for use. If this is not practical, ask your school if you may use a computer there to complete your application.

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 email address. You will receive an email with your username and the ability to reset your 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. Additionally, there is room in the Letter/Agreement section to further explain your situation.

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 the school if no deadline is specified. Earlier is always better.



FAST Aid Worksheet

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 _____

105 529 Savings _____

106 Social Security Income _____

107 Child Trust _____

Parent/Guardian

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

201 Name _____

202 Gender _____

203 Birth Date _____

204 Address 1 _____

205 Address 2 _____

206 City _____

207 State, ZIP _____

208 Country _____

209 Phone (Home, Cell, or 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) _____

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) _____



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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 _____
- 556 Equity Interest Paid _____
- 557 Other Liabilities _____
- 558 Further Liabilities Explanation (optional) _____

Income

- 601 W2 Income Adult 1 _____
- 601b W2 Income Adult 2 _____
- 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 Homeowners 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 _____
- 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) _____



Help Bubbles

Each numerical field below has a Help Bubble associated with it to help you understand what information is being asked to enter. The following is a summary of the online Help Bubbles by line number. *(Not all lines require a help bubble.)*

105 529 Savings

Enter the total amount of all money in all 529 College Savings Plans for the applicant.

106 Social Security Income

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 and explain in detail below in the box provided. If a trust is held in this child's name, please enter the amount in the field provided. Please be sure to include any Uniform Transfers to Minors Act (UTMA) or Uniform Gifts to Minors Act (UGMA) accounts.

401 Mortgage Payment

Enter the amount of your monthly mortgage payment. Please refer to your most recent mortgage statement for the amount.

402 Mortgage Interest Paid

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 homeowners insurance included in your mortgage?

Select Yes or No.

404 Original Market Value

When you first bought this house, how much did you mortgage?

406 Year Purchased

Enter the year you originally purchased this house.

407 Purchase Price

For how much did you originally purchase this house?

408 Present Market Value

What is the present market value of your home?

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

What is your annual property tax bill due from city, county, and/or state?

450 Make/Model

Enter the brand and identifying name of your vehicle. Example: Ford Focus, Dodge Neon

451 Year

Enter the year that the vehicle was manufactured for sale.

452 Estimated Value

Enter the present market value of your vehicle if sold in the 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 that will direct you to KBB.

453 Debt Outstanding

Enter the total amount remaining on the original vehicle loan. If you lease this car, enter "0".

454 Payment

Enter the amount that you pay each month for a loan or lease on this vehicle.

501 Home Market Value

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

502 Other Real Estate Market Value

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

503 Vehicle(s) Market Value

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

504 Savings

Enter the total amounts of all your savings accounts and money market accounts. Use information from statements for the last full month.

505 Checking

Enter the total amounts of all your checking accounts. Use information from bank 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 of the issuer of the CD and request totals for the last full quarter or month.



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507 Stocks, Bonds, Securities, etc.

Enter the amounts as of your last quarterly statement of all stocks, bonds, and other securities. Do not include any IRA or Keough accounts. Do your best to establish the value as of the last full quarter, or last month.

508 Trust and Inheritance

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

509 Retirement Savings

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

511 Other Assets

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 that is worth \$1,000 or more.

512 Further Asset Description

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

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

552 Vehicle Outstanding Debt

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

553 Personal Loans

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

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

555 Equity Loans

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

556 Equity Interest Paid

Enter the total of all interest paid annually on the equity loans listed in line 555 above.

557 Other Liabilities

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 W2 Income

Enter your total gross W2 wages (before any deductions) from all W2s you received for the year. If you cannot find “Gross Wages/Pay” on your W2, please enter the amount shown in Box 5 or Box 1 (whichever is higher). Your section 125 deductions will be accounted for elsewhere. If you did not receive W2 wages from an employer, please enter zero. If you are not sure, please refer to your Federal 1040 form to see if you have any income reported there for W2 wages.

602 Business Income

Enter the total amount of income reported on your Federal 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. This income is typically reflected on Schedule 1 of the Federal 1040 tax form and is supported by Schedules C, E or F.

603 Dividend/Interest Income

Enter the total amount of all income received from dividend and interest bearing accounts as reported on your 1099 tax form(s). This should include interest received from savings accounts, money market accounts, etc. You should also include the total amount of bond coupons redeemed during the tax year. If not applicable, enter zero.

604 Capital Gains Income

Enter the total amount of capital gains earned as reported on your federal tax return. Typically, this amount is reflected on Schedule D of your federal tax return. If you did not earn capital gains, please enter zero.

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.



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606 Trusts

Enter the amount received annually, as listed in your K-1 Schedule, from any trusts for which you or your child is a beneficiary. In the "Optional further income explanation" box in line 610, describe the trust and who created the trust, the intended purpose, as well as any restrictions/requirements as to use.

607 Alimony Income

Enter the total amount of alimony received during the last year. If not applicable, enter zero.

608 Child Support Received

Enter the total amount of Child Support received during the last year. If not applicable, enter zero.

609 Gifts

Enter the total of any gifts you have received, such as a gift from a grandparent or any other relative. If not applicable, enter zero.

610 All Other Income

Enter the total amount of any income not already listed including money received from part time jobs for which a W-2 is not given, social security payments, disability benefits, retirement income, unemployment income, in addition to any other income as reported on a 1099 form and/or pay from moonlighting jobs. Also include earnings received from hobbies, court awards, gambling winning, etc.. If not applicable, enter zero.

701 Home Mortgage Payment

This section auto-fills depending on what you entered in the Family Home Information Section (it becomes an annual number).

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

Enter the yearly amount of rent you pay for your home or apartment. If you do not pay rent, enter a zero in this space. If not applicable, enter zero.

705 Home Owner Insurance

If you own a home and your home insurance is not included in your mortgage, enter the amount that you pay annually here. Please note: Do not enter Renters Insurance in this field, please enter that cost in Other Expenses.

706 Life Insurance

Please enter the total of the annual premiums you pay for life insurance. If not applicable, enter zero.

707 Auto Insurance

Please enter the total of the annual premiums you pay for auto insurance. If not applicable, enter zero.

708 Health Insurance

Enter the amount that you pay annually for Health Insurance premiums. Include any supplemental policies in addition to your primary policy. Do not include any portion of the premium that your employer covers, and do not include out-of-pocket costs for co-pays or other medical costs, as they should be reported in Medical Expenses. If not applicable, enter zero.

709 Electricity

Enter the amount that you pay annually for electricity. If you do not have this number, contact your service provider. This number should only reflect costs associated with your primary residence. If you pay rent, and electricity is included in the rental amount, or if this question is not applicable, enter zero.

710 Heating

If your heating costs are not included in your electric payments, enter the amount you pay annually to heat your residence. If your heating costs are included in your electric bill, please place a zero in this space. This number should only reflect costs associated with your primary residence. If you pay rent, and heating is included in the rental amount, or if this question is not applicable, enter zero.

711 All Other Utilities/Phone

Please enter the sum of everything you spend annually for land line or Internet phone service, Internet services, cell phones, water, garbage, and sewer. This number should only reflect costs associated with your primary residence.

712 Child Support Paid

Please enter the total annual amount of child support payments you are required to pay annually. If not applicable, enter zero.

713 Alimony Paid

Please enter the total annual amount of alimony you are required to make. If not applicable, enter zero.

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 not applicable, enter zero.



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715 Federal Taxes

If you have already filed your federal income tax, please enter your total tax which can be found on line 24 of your Federal Form 1040.

If you have not yet filed your taxes, please check the box, "I have not filed my taxes."

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, check the box, "I have not filed my taxes."

717 Medical Expenses

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 that are covered by insurance. In the space provided, explain what you have included in this number.

718 Other Loan Expenses

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, explain what you have included in this number.

719 Support of Dependents

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 Child Care Expenses

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

721 Other Expenses

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, explain what you have included in this number. Do not include car payments, house payments, or credit card payments. Do not include the expenses for food, clothes, or transportation.

722 Optional Further Expense Explanation:

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

