Form 1098-T Tuition Statement – Frequently Asked Questions

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What is the Form 1098-T?
The Form 1098-T, also referred to as the "Tuition Payment Statement", is mailed to the student to assist you, the taxpayer, in determining if you are eligible to claim tax credits under the American Opportunity Credit or Lifetime Learning Credit.

What are the American Opportunity, and Lifetime Learning Tax Credits?
To review information about these two tax credit options as a result of the Tax Relief Act of 1997. You may access IRS Publication 970, "Tax Benefits for Education" on the IRS website: http://www.irs.gov/pub/irs-pdf/p970.pdf.

When will I be issued a Form 1098-T?
If you are eligible, the Form 1098-T will be mailed on or before January 31.

Did you send a copy of this form to the IRS?
Yes, per IRS regulations, CUNY is required to report this information.

I did not receive my Form 1098-T. Can I get another copy?
Yes, please request a copy from your college 1098-T Representative: weng@gc.cuny.edu.

CUNYfirst Self-Service: Students attending a college that is using CUNYfirst may log into Self Service to obtain a PDF of the Form 1098-T.

Why is there nothing represented in Box 2 on my Form 1098-T?
Institutions of higher education have the option of reporting either payments received (Box 1) or qualified charges billed (Box 2) to the IRS. CUNY reports payments received (Box 1).

What charges are considered "qualified" or "eligible" charges?
Eligible or qualified charges include in-state or out-of-state tuition charges plus other eligible fees including the following:
- Technology fees
- Student activity fees
- Consolidated fees
- Change of program fees

What charges are considered "non-qualified" charges?
Non-qualified charges include the following:
- Late payment fees
- Late registration fees
- Room and board or similar living expenses
- Transportation
- Meals
- Books
- Family expenses
- Courses taken for no credit (unless taken to improve job skills)
- Expenses paid at any time other than in the current year, January 1, 2014 to December 31, 2014.
- Insurance
- Medical expenses

What address was used to mail my Form 1098-T?
Form 1098-Ts are mailed to the student's address of record maintained by your college. You may be able to view your address via E-SIMS or Banner for Graduate School students.

**CUNYfirst Self-Service:** Students attending a college that is using CUNYfirst may log into Self Service to confirm their address. The Form 1098-Ts were sent to the mailing address. If the mailing address was unavailable, then it was mailed to the permanent address.

If you believe that your Form 1098-T was mailed to the wrong address, contact your college 1098-T Representative: weng@gc.cuny.edu

Why didn’t I receive a form 1098-T?
You may have received more scholarships and/or grants than the amount of qualified tuition and fees paid; the University is not required to produce a Form 1098-T.

I have reviewed my form and believe the data is incorrect, what should I do?
Contact your college to discuss the data. If you have tax questions, ask your tax professional or contact the Internal Revenue Service.

Does the Form 1098-T notate if financial aid covered my tuition and fee charges?
If your tuition and fees were entirely covered by financial aid, you will not receive a Form 1098-T. However, if loans were used to pay your tuition and fees, you will receive a Form 1098-T.

Are Direct Loans and Perkins Loans included in my Form 1098-T?
Yes, Direct Loans and Perkins Loans used to pay qualified educational charges were considered in the same manner as cash payments when generating your Form 1098-T.
If I made a payment for the Spring 2015 term in the 2014 calendar year, will I see it on my 2014 Form 1098-T?

Yes, it will appear on your 2014 Form 1098-T. Box 7 will also be checked to indicate that the “payments received” in Box 1 include payments for terms that start in the first three months of the upcoming year.

I will be a first time student in Spring 2015 and made my payment for tuition and fees during 2014, will I be issued a 2014 Form 1098-T?

No, per IRS regulations, you do not qualify to receive a 2014 Form-1098-T because you were not enrolled in an academic period beginning in calendar year 2014.

Why does my student ID not appear on my 1098-T?

College assigned ID numbers are not valid social security numbers. The IRS requires that we leave the box blank in cases of invalid social security (SSN) or taxpayer (TIN) numbers.

Will I receive a Form 1098-T if I made qualified payments but withdrew from classes?

Yes, per IRS regulations, you will receive a Form 1098-T for only the amount of qualified expenses that have not been refunded.

How can the Lifetime Learning Credit or American Opportunity Credit be claimed using the Form 1098-T?

Students or their parents who may be eligible for these federal income tax credits can claim these credits using IRS Form 8863. However, CUNY cannot advise students on the preparation of their tax return. Please contact the IRS or your tax professional for guidance.

If I must file an amended tax return due to a corrected Form 1098-T, will I be compensated for the additional charges?

CUNY does not compensate students or parents for these costs.

I am an international student, how may I obtain a Form 1098-T for tax reporting purposes?

To request a Form 1098-T please contact your college 1098-T Representative: weng@gc.cuny.edu
How can I get a copy of a prior year Form 1098-T issued to me?
You may request a copy from your college 1098-T Representative: weng@gc.cuny.edu

**CUNYfirst Self-Service:** Students attending a college that is using CUNYfirst may log into Self Service access a Form 1098-T for a prior year.

I received a notice about submitting a Form W-9S, why?
Per IRS regulations any student who does not have a valid Social Security Number or Individual Taxpayer Identification Number must be notified of the method in which to correct their SSN or ITIN. If you have obtained your valid SSN or ITIN, please contact your college Registrar’s Office about submitting Form W-9S, “Request for Student’s or Borrower’s Taxpayer Identification Number and Certification” on the IRS website: [http://www.irs.gov/pub/irs-pdf/fw9s.pdf](http://www.irs.gov/pub/irs-pdf/fw9s.pdf)

Helpful Resources:
For more information regarding the American Opportunity Credit and Lifetime Learning Credit, you may visit the following websites:


Any further questions can be directed to your college 1098-T Representative: weng@gc.cuny.edu
Box 1 ("Payments received for qualified tuition and related expenses") of your 1098-T displays the net amount of payments received during the tax year (January - December) that were required as a condition of your enrollment and attendance. To "qualify," payments must relate to an academic period for which fees are due and payable during the tax year and for which instruction begins no later than March of the following tax year.

Box 2- ("Amounts billed for qualified tuition and related expenses") is blank because CUNY reports "Payments received" instead. The IRS provides the option for schools to report either "Payments received" in Box 1, or "Amounts billed" in Box 2, but not both.

Box 3 ("Check if you have changed your reporting method for 2014") is blank because CUNY has not changed its reporting method from a previous tax year, and continues to report "Payments received," not "Amounts billed."

Box 4 ("Adjustments made for a prior year") shows any refunds during the current year for payments of "qualified tuition and related expenses" reported on a 1098-T for a prior tax year. For example, if you paid Spring 2015 registration fees in December 2014, "qualified tuition" for that quarter would have been reported on your 1098-T for 2014. If you subsequently received a refund of Spring 2015 registration fees in January 2015, the amount refunded would be reported in Box 4 for tax year 2015. Refunds may be the result of changing from full-time to part-time study, nonresident to resident classification, or cancellation/withdrawal.

Box 5 ("Scholarships or grants") reflects financial aid and scholarships made to the student during the tax year.
Box 6 ("Adjustments to Scholarships or grants for a prior year") shows an amount if "scholarships or grants" that were reported on a 1098-T for a prior year were subsequently reduced in the current tax year.

Box 7, if checked, indicates that "payments received" in Box 1 include payments for terms that start in the first three months of 2015 (i.e. Winter or Spring).

Box 8, if checked, indicates that you were considered to be "enrolled at least half-time" for one or more quarters during the tax year. At CUNY, "at least half-time" means that you were enrolled in 6 or more units for any quarter.

Box 9, if checked, indicates that you were enrolled in a graduate program for one or more quarters during the tax year. The University checks this box if you attended as a graduate student for any quarter of your enrollment during the tax year.

Box 10 ("Ins. Contract reimb./refund") is blank because CUNY is not an insurer.