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## Form 1098-T — Frequently Asked Questions (FAQ)

### 1. What is IRS Form 1098-T?

Form 1098-T, Tuition Statement, is an informational tax form that colleges and universities must provide to eligible students. It reports qualified tuition and related expenses (QTRE) paid during the calendar year, along with scholarships or grants received. The form helps students determine potential eligibility for federal education tax credits.

### 2. Why did I receive a 1098-T?

The IRS requires institutions to issue a 1098-T to students who made eligible tuition payments in a tax year. Receiving the form does *not* guarantee eligibility for credit; it simply alerts you that you may qualify for education-related tax benefits.

### 3. When will my 1098-T be available?

Your 1098-T is typically available on or before January 31 for the prior tax year. You can obtain your Form 1098T electronically through the student portal.

### 4. How do I access my 1098-T?

You can access the form electronically through WMU's student account system.

- Log into GoWMU account.
- Click on 'apps' under the GoWMU logo.
- Select 'Payment and Account Information'
- Click on 'View Statements' to the right of 'Your latest 1098-T Tax.'
- Statement' Click 'view' to the right of the desired tax year 1098-T.
- Tax Statement Once clicked, ECSI will populate, displaying 1098-T tax information.

### 5. Why don't the numbers on my 1098-T match what I paid?

There are several reasons the form may not match your total payments:

- Box 1 includes only payments for QTRE, such as tuition and mandatory fees.
- Items such as room and board, insurance, parking, and health service fees are excluded.
- Payments may fall in a different calendar year than when the classes occur (e.g., spring tuition billed in November of the prior year).

### 6. Are books, supplies, or equipment included on the 1098-T?

Schools do not include amounts paid for books, supplies, or equipment on the 1098-T, even if required for your course. You should consult a tax advisor about whether those expenses can be included when you file.

### 7. What semesters are reflected on my 1098-T?

The form is based on payments made during the calendar year, not the semester in which coursework was taken. To understand which academic terms are included, review your student account or fee bills for the exact payment posting dates.

## **8. What information is reported on the 1098-T?**

Common boxes include:

- **Box 1:** Total payments received for QTRE.
- **Box 4:** Adjustments to QTRE reported for a prior year.
- **Box 5:** Total scholarships or grants processed in the calendar year.
- **Box 6:** Adjustments to scholarships or grants from a prior year.

## **9. Does receiving a 1098-T mean I qualify for a tax credit?**

No, the 1098-T form is informational only. Eligibility for the American Opportunity Tax Credit or Lifetime Learning Credit depends on individual tax circumstances. You must determine eligibility using IRS guidelines or seek advice from a tax professional.

## **10. Who Can Claim Education Tax Credits?**

Only U.S. citizens and resident aliens may claim credits such as the American Opportunity Tax Credit (AOTC) or the Lifetime Learning Credit (LLC).

⚠ International students (F-1/J-1) are generally nonresident aliens and not eligible unless they meet residency requirements.

### **Determining Tax Residency of F-1 & J-1 Visa Holders**

1. Exempt Individual Days: F-1 students are exempt for the first 5 years; J-1 students are exempt for the first 2 years.
2. After Exemption: Days count toward SPT; may become a resident alien if the test is met.
3. Substantial Presence Test (SPT): Requires 183 weighted days over 3 years.

### **Substantial Presence Test (SPT)**

To be a resident alien, you must have already been in the US for the exemption period. After the exemption period has passed, you must count 183 “weighted” days over 3 years:

- All days in the current year
- $\frac{1}{3}$  of the previous year's days
- $\frac{1}{6}$  of the second previous year's days.

## **11. What if the information on my 1098-T is incorrect?**

Review your payment history and adjust for any non-qualified tuition and fees. If the form still does not look right, then e-mail [carol.lalonde@wmich.edu](mailto:carol.lalonde@wmich.edu). Please allow 10 business days for a response from January until March 15.