Frequently Asked Question regarding 1098T Forms

What is Form 1098-T?
It is a form to provide students with information that will assist them with filing for education tax benefits and tax credits. For more information on these credits, see IRS Publication 970 at [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf), or consult your personal tax advisor.

How do I obtain Form 1098-T?
Students will receive a paper copy of their 1098-T statement in late January for the previous calendar year. Form 1098-T is mailed to the student’s permanent address as maintained by Binghamton University. This will be postmarked by January 31st. 1098T statements are also available electronically. Click here for step-by-step directions on how to access your 1098-T Form on-line.

I went to the website and found that my Form 1098-T is not available. What does this mean?
Following are several reasons why Form 1098-T may not be available:

- Form 1098-T is not issued to nonresident aliens, as they do not qualify for the U.S. education tax credits. Please contact the IRS or your personal tax advisor for more information.

- If the University does not have either a Social Security number (SSN), or an Individual Tax Identification Number (ITIN) on record for the student, then the form is not automatically released. You can update your records at the record’s office in the Admissions Center room 112. Be sure to bring your social security or ITIN card.

- If Binghamton University has no valid permanent address for you, the form is not automatically released.

Do international students receive this form?
Students classified as nonresident aliens in the Binghamton University student records system will not be issued a 1098-T form as they do not qualify for the U.S. education tax credits. Please contact the IRS or your personal tax preparer for assistance. If you are a resident alien, see the following question.

I am a resident alien, should I receive Form 1098-T?
Yes. Resident aliens are taxed the same as U.S. citizens and qualify for the U.S. education tax credits.

How do I know if I am a resident alien?
You are a resident alien of the U.S. for tax purposes if you meet either the green card test or the substantial presence test for the calendar year being measured. See IRS Publication 519 for more information. A student in the U.S. on an F-1 or J-1 visa most likely meets the substantial presence test in the 6th year of presence. For more information, see IRS Publication 519 on the IRS website ([www.irs.gov](http://www.irs.gov)).

Undocumented students who pass the substantial presence test are taxed as resident aliens. Please note that you need to provide us with your International Taxpayer Identification Number (ITIN) in order to receive Form 1098-T. Also, see FAQs for undocumented students below.

Are the individual U.S. income tax credits and deductions for tuition available to undocumented students?
An undocumented student who qualifies as a RESIDENT ALIEN is taxed the same as a U.S. citizen and is eligible to claim any allowable tuition credits or deductions.

How do I know if I meet the rules to qualify as a Resident Alien?
Under the tax laws of the U.S., a RESIDENT ALIEN can be defined as:

a) A green card holder
b) A person meeting the substantial presence test

How do I pass the Substantial Presence Test?

1. Current year days in the U.S. X 1 = ______ days
2. First preceding year days in the U.S. X 1/3 = _____ days
3. Second preceding year days in the U.S. X 1/6 = ______ days
4. Total days in the U.S. = _____ days (add lines 1, 2, and 3)

If total days in the U.S. equals or exceeds 183 days, and you have been in the U.S. at least 31 days in the current year, you have passed the substantial presence test.
May I file a U.S. tax return without a social security number or individual taxpayer identification number?
No. Any individual U.S. tax return filed without either a social security number or individual taxpayer identification number (ITIN) will be rejected by the IRS.

What is an individual taxpayer identification number (ITIN) and how do I obtain one?
An ITIN is a taxpayer identification number assigned to nonresident aliens and others who do not qualify to obtain a social security number. It is used for U.S. tax purposes only. It is obtained by filing Form W-7 with the Internal Revenue Service (IRS). Please note the instructions require certain attachments to be filed with Form W-7, such as a certified copy of your foreign birth certificate and a photo ID. You can find Form W-7 and instructions on the IRS website at: www.irs.gov.

What does Box 2 mean?
Box 2 “Amounts billed for qualified tuition and related expenses” of your 1098-T displays the amounts billed during the tax year that were required as a condition of your enrollment and attendance. Box 2 contains Tuition, Technology Fee, University Fee, Undergraduate or Graduate Activity Fee and the Academic and Excellence Fee. See IRS Publication 970 at www.irs.gov/pub/irs-pdf/p970.pdf for "Expenses That Do Not Qualify" in Chapter 2 (Hope Credit), or "Expenses that Do Not Qualify" in Chapter 3 (Lifetime Learning Credit) of Publication 970.

What does Box 5 mean?
Box 5 "Scholarships or grants" shows the net amount of certain forms of educational assistance that were received or applied to your student account during the tax year. The IRS states that there is "no double benefit allowed." This means that if you pay tuition with certain forms of educational assistance, on which you do not pay taxes, you must reduce any education credit you claim by those amounts. See "No Double Benefit Allowed" in Chapter 2 (Hope Credit), or "No Double Benefit Allowed" in Chapter 3 (Lifetime Learning Credit) of Publication 970. Reportable forms of education assistance are not limited strictly to scholarships and grants, but may include funds received from employers or sponsors.

What does Box 6 mean?
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 adjusted or reduced in the current tax year. For example, if you received Fall 2013 Binghamton University Grant in September 2013, it would be reported as "scholarships or grants" on your 1098-T for 2013. If the grant amount later was adjusted or reduced in January 2014, and the charge to your student account was paid, the amount cannot be summed into Box 5. It must be reported separately in Box 6 for tax year 2014.

What does the check mark in Box 8 mean?
Box 8, if checked, indicates that you were considered to be "enrolled at least half-time" for one or more terms/semesters during the tax year. At Binghamton University, "at least half-time" means that you were enrolled in 8 or more credits for any term/semester.

What does the check mark in Box 9 mean?
Box 9, if checked, indicates that you were enrolled in a graduate program for one or more terms/semesters during the tax year. The University checks this box if you attended as a graduate student for any term/semester of your enrollment during the tax year.

Please note that tax law is extremely complex and constantly changing. Accordingly, staff members are advised NOT to give tax advice to students. Instead, students are advised to seek professional assistance from their personal tax advisor.

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