

# 1098-T FAQs

## **What is the 1098-T form?**

The 1098-T form is used to report information to you and to the IRS as required by the Taxpayer Relief Act of 1997. We are required to submit general student enrollment information and financial data for the corresponding calendar tax year. The information we include is student name, address, social security number or tax identification number, enrollment status, and academic status. We also report the amount that we billed you during the calendar year for qualified tuition. We further report any scholarship or grant amounts, and, if applicable, adjustments to prior year qualified tuition and/or adjustments to prior year scholarships.

## **Is the 1098-T a bill?**

No, it is a report of amounts you have already been billed for. It is used to help you determine whether you may be eligible for certain federal or state income tax benefits.

## **Does the 1098-T report any income that I need to declare on my income tax forms?**

No. However, if financial aid, grants or scholarships exceed the amount of tuition and other qualified expenses, you might need to report the difference as income. Consult a reputable tax advisor for professional advice.

## **Why did I get a 1098-T form?**

Azusa Pacific University is required to provide a 1098-T to students who are U.S. citizens, were enrolled at least half-time at any point during the calendar year, successfully completed their courses enrolled, and whose eligible tuition and related charges were not completely covered by financial aid. Educational loans are not included in the 1098-T totals.

## **How will I receive my 1098-T?**

The law requires that we mail your 1098-T by January 31 for the prior calendar year just completed. You can expect it to come to your home address early in February.

You may also access a copy online at <https://www.1098t.com/access/login.asp>. You will need your Social Security Number or APU student ID number to log in.

## **Why didn't I get a 1098-T form?**

We do not automatically prepare a 1098-T under these circumstances:

- \* Your financial aid (not counting loans) is more than the tuition charged for the calendar year
- \* You are not a U.S. citizen
- \* You withdrew from all your classes
- \* You were not enrolled at least half-time for any academic term during the calendar year
- \* You did not pass your classes
- \* We may not have your social security number

Fill out a W-9S [<http://www.irs.gov/pub/irs-pdf/fw9s.pdf>] and mail or fax it, or just drop it by your Registrar's Office.

If none of these circumstances apply to you (i.e. you do qualify for a 1098-T), federal law requires that you furnish a TIN so that it may be included on an information return filed by APU.

You may speak with your Account Specialist to see if a 1098-T is appropriate for your situation. [See contact information below.](#)

## **I'm a parent. Can I have my student's 1098-T form sent to me?**

Students must make all information requests. The student is responsible for providing information to other parties in accordance with FERPA (Family Education Right to Privacy Act). See <http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html>.

## **I paid a different amount than what the 1098-T reports. Why is there a difference?**

The IRS allows you to deduct the amount you **paid** for eligible educational expenses during the calendar year. The IRS allows schools to report the amount **charged** for eligible educational expenses during the calendar year. Because we frequently post Spring charges in late Fall of the prior year, the date that we charge and the date you pay are often in different calendar years.

Also, the 1098-T is a report of tuition and other eligible expenses during a calendar year, not the academic year.

## **Why aren't there amounts in both boxes 1 and 2 on the 1098-T form?**

Institutions may elect to report EITHER the aggregate amount of payments received for qualified tuition and related expenses (box 1), OR the aggregate amount billed for tuition and related expenses (box 2) during the calendar year, but NOT BOTH. Once an institution selects a

reporting method, that method must be used for all students, and may not be changed without first notifying the IRS.

APU reports in Box 2 the amount we charged to your account during the year.

**Can you prepare a one-off 1098-T just for me, showing what I paid instead of what you charged?**

No. IRS regulations are clear that we must use the same reporting method for all students, no exceptions.

**What kinds of tax benefits might I be eligible for?**

APU cannot offer tax advice.

**What numbers are reported on the 1098-T? What educational expenses are considered as qualified tuition and related expenses?**

Qualified tuition and related expenses are:

- \* Tuition for classes you enrolled in and passed
- \* Required class fees such as Lab Fees

We report all such charges which were posted to your account on or after January 1 and on or before December 31 of the calendar year.

Generally, they do NOT include:

- \* Books
- \* Room and board
- \* Student activities
- \* Athletics (unless the course is part of the degree program)
- \* Insurance
- \* Equipment
- \* Health Center fees
- \* Parking fees or vehicle fines
- \* Other similar personal, living or family expenses.

For the American Opportunity Credit the term “qualified tuition and related expenses” has been expanded to include course materials such as books, supplies, and equipment needed for a course of study whether or not the materials are purchased from the institution as a condition of enrollment.

**I paid my tuition and related expenses with student loans. Can I still claim an American Opportunity Tax Credit or Lifetime Learning Tax Credit or the Higher Education Tuition and Fees Deduction?**

Yes. Loan funds should be treated in the same manner as cash payments when calculating an educational expense tax benefit. However, any scholarships, grants, or other non-taxable aid must be deducted from the amount of qualified tuition and related expenses paid.

**I have more questions, whom do I contact?**

Your account specialist can help answer your questions.

Undergraduate OneStop  
Phone: (888) 788-6090  
Fax: (626) 815-3809  
email: [onestop@apu.edu](mailto:onestop@apu.edu)

Graduate Center  
Phone: (800) 825-5278  
Fax: (626) 815-4545  
email: [graduatecenter@apu.edu](mailto:graduatecenter@apu.edu)

Adult & Professional Students / Non-Traditional Enrollment  
Phone: (626) 815-5300  
Fax: (626) 815-5417  
email: [ntes.sfs@apu.edu](mailto:ntes.sfs@apu.edu)