

Who Can Claim Education Benefits for a Dependent?

Types of Education Benefits <ul style="list-style-type: none"> • Student Loan Interest • American Opportunity Credit • Lifetime Learning Credit 	Expenses must be: <ul style="list-style-type: none"> • For an eligible student • Paid to an eligible educational institution • Paid for qualified education expenses for the particular benefit • Not paid with tax-free funds
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These benefits may not be claimed by anyone using filing status MFS. For more information, refer to Publication 970.

Student Loan Interest

Legally obligated to pay	Claiming exemption for eligible student	Actually paid the expense or someone else made the payments for you	Are you qualified to claim the tax benefit
Yes	Yes	Yes	Yes
Yes	No	Yes	No
No	Yes	Yes	No

American Opportunity/Lifetime Learning Credits

If you...	Then only...
claim an exemption on your tax return for the student	you can claim the credit
do not claim an exemption on your tax return for the student (even if eligible to claim)	the student can claim the credit