

Guidance When There is No 1098-T and/or Account Summary

➤ Do we have to see Form 1098-T?

In most cases, the student must have **Form 1098-T**. There are some circumstances when an institution is not required to provide **Form 1098-T**. These include cases in which the student:

- is a nonresident alien; or
- has qualified education expenses paid entirely with scholarships; or
- has qualified education expenses paid under a formal billing arrangement; or
- is enrolled in courses for which no credit is awarded.

The taxpayer may be eligible to claim an education credit without **Form 1098-T**, if they would otherwise qualify. This is usually proved by demonstrating:

- that the taxpayer (or dependent) was enrolled at an eligible educational institution¹; and
- substantiating the payment of qualified tuition and related expenses, usually through Account Summaries.

If there is no **Form 1098-T** and we are unable to get Account Summaries, we cannot prepare an education credit.

Any tax return that might include an Education Credit that will be prepared using Account Summaries because there is no Form 1098-T **must be sent to Drop-Off**. They are not prepared at the tax sites.

➤ Do we need the Account Summary to calculate an education credit?

Not in all cases. The table below shows when we must have account summaries and when they are recommended.

Institutions which commonly do not provide itemized summaries include:

- technical schools
- beauty schools
- trade schools (although in some cases the itemized costs can be found on the enrollment contract)

If an Account Summary is not available, **Form 1098-T, Boxes 1 and 5** (along with any qualified book.supple expenses) are used to calculate the credit.

¹ See [What Are Eligible Institutions for the Credit?](#)