

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.

► 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.

| | |
|--|---------------------------------------|
| There is no Form 1098-T for an eligible institution. | Yes |
| Box 1 is larger than 0 and Box 5 is 0 or empty | No |
| Box 1 is larger than Box 5 by: <ul style="list-style-type: none"> ● \$4,000 for a full-time undergraduate student ● \$10,000 for a part-time OR graduate student | No |
| Box 1 is larger than Box 5 but not by more than: <ul style="list-style-type: none"> ● \$4,000 for a full-time undergraduate student ● \$10,000 for a part-time OR graduate student | Recommended |
| Box 5 is larger than Box 1. | Required or there is no credit |
| The institution is a trade school or similar which does not provide summaries.* | No |

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

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** alone are used to calculate the credit.