

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 in which an institution is not required to provide **Form 1098-T** to a student. 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.

If a student's educational institution is not required to provide **Form 1098-T** to the student, the taxpayer may claim one of the education credits without it if they otherwise qualify, usually by demonstrating:

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

Take Note! When an education credit is claimed without **Form 1098-T**, the return must be **Paper** that is mailed to the IRS.

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

In most cases, the student must provide an Account Summary or Statement for the entire year or for those semesters they were in attendance. However, some institutions do not provide Account Summaries. These include:

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

If an Account Summary is not available, **Form 1098-T, Boxes 1 and 5** alone are used to calculate the credit.

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