Q: What is a 1098-T?

A: IRS Form 1098-T is a Tuition Statement issued to certain students with a copy sent to the IRS during January of each year. It is to be used by federal income tax filers to determine eligibility for Hope or Lifetime Learning tax credits.

Q: I received a 1098-T from Montclair State University; does that mean I am eligible for the credit?

A: Not necessarily. Receipt of a 1098-T does not mean that you are eligible for the credit. There are many restrictions associated with the tax credits. You should review IRS forms, instructions and publications for guidance and consult your tax advisor.

Q: Why did I not receive a 1098T?

A: Montclair State University is only required to send 1098T forms in accordance with IRS guidelines to students whose scholarships and/or grants equaled or exceeded your tuition and related charges.

Example:
Joe Smith has qualified tuition, fees of $7,550.00 (Box 2), scholarship, and grants of $11,250.00 (Box 5). The University will not produce a 1098T form.

Q: I do not have a social security number. Do I qualify for a 1098T?

A: Per State and Federal guidelines, MSU will request that all students provide their Social Security Number (SSN) for reporting purposes. Having an accurate SSN on tax forms supports the tax deduction that a student or family may claim for qualified educational expenses on both Federal and State income tax returns.
Q:  What do I have to do if the social security number (SSN) on my tax form is incorrect?

A:  There is a two-step process in rectifying your social security number.

   **Step 1:** Notify the Registrar’s Office at Montclair State University.
   To correct your SSN on your tax form with the University, you must complete the Request for Change of Name and/or Student ID Number and submit to the Registrar’s Office at Montclair State University.

   **Step 2:** Notify ECSI. You must inform ECSI as well by completing a Form W-9S. [Click here to download Form W-9S](#). Please include your School Code (WT) and School name on the top of the form to help expedite your request. Please note that your SSN cannot be corrected without a W-9S form on file. After completing the form, you can submit it to ECSI using the following methods:

   Fax the form to: (866) 291-5384

   Mail the form to: ECSI/Montclair State University
   181 Montour Run Road, Coraopolis, PA 15108

   Please be sure to include your email address on the form. By providing your email address, ECSI will be able to notify you via email that your new form is available. You will also receive a new login for your website account.

Q:  Why are my payment(s) not included in my 1098T?

A:  IRS Publication 970 explains qualifying tuition and fees, and payments. To receive the HOPE Credit or Lifetime Learning Credit, you must account for and document the amount you have paid for tuition and expenses on IRS Form 8863 and file with your federal tax return.

   Payment information is not included on a 1098T. Therefore, Box 1 will be blank. You are responsible for saving receipts or retrieving all payment information. Your 1098T will only include tuition, mandatory student fees, scholarships and grants.

Q:  Why are my loans not appearing on my 1098T?

A:  Payments paid with proceeds from student loans are considered the same as cash payments and will count as “out of pocket” payments for qualified tuition and related expenses. If you paid for a portion of your qualified expenses using scholarships or grants, those are **not** considered “out of pocket” payments.
Q: I am an international student; do I need a 1098-T?

A: For most international students, the answer is no. Montclair State University is not required to provide a 1098-T to international students. However, that depends on whether you are a US citizen or a nonresident alien for US tax purposes. If you have a social security number and would like to request a 1098T, you must contact the Office of Student Accounts in the beginning of January.

Q: How do I know whether I am eligible for a 1098-T?

A: You are eligible for a 1098-T if you are a US citizen, a permanent resident or a resident alien for tax purposes. Otherwise, you are considered a non-resident alien for the purpose of filing taxes. More information is available in the IRS Publication 519 (US Tax Guide for Aliens). Most F-1 and J-1 students are nonresident aliens for tax purposes and will not need the 1098-T form.

Q: My personal information has changed. What must I do?

A: You are responsible for informing MSU of any changes pertaining to your name, social security number and address for tax reporting purposes. If you move or change your name, you must update this immediately.

Q: I attended during the spring semester of this tax year, why didn’t I receive a 1098-T form?

A: Students that attended in the spring semester were actually billed for the semester in the previous tax year. In accordance with IRS requirements, this tuition and fee information was reported on that year’s 1098 -T form. For further information please check your WESS account (Please see question 5 below) and view the tax information for the previous school year. Your WESS account has a record of all the tax information reported during your tenure at MSU.

Q: Can I see my 1098-T on the web?

A: Yes, you can view the information contained on your 1098-T by logging on to your WESS account. Under the Student Records tab you will find an option to select "IRS Form 1098-T Information."

Q: Where can I get a copy of the 1098T information?

A: You can view and then print a copy of your tax information by logging onto WESS. All current and previous years are available online using your WESS account at wfs.montclair.edu. If your WESS account has been deactivated leave a message at 973-655-3000. Someone will get back to you as soon as possible.

Q: Can Montclair State University or ECSI give tax advice?

A: Neither the school or ECSI can provide individual income tax advice. If you have any 1098T tax related questions, please consult with your personal tax professional.
Q: Can you explain more about the 1098-T?

A: The 1098-T Tuition Statement is an information form filed with the IRS. The form you received reports amounts billed to you for qualified tuition and related expenses/fees, as well as other information. You, or the person, who claims you as a dependent, may be able to claim an education tax credit for the qualified tuition and related expenses that were paid during the calendar year.

Box 2 - Amounts Billed for Qualified Tuition and Related Expenses/Fees:

The amount reported in this box represents the qualified tuition and related expenses/fees billed to you during the calendar year. The following charges are included in qualified tuition and related expenses/fees: Tuition, mandatory fees, course fees. Charges that are not considered qualified include room, board, course related books and equipment, late fees, health insurance premiums.

Box 4 – Scholarships or Grants

The amount reported in box 4 represent the total amount of scholarships, grants or tuition and/or fee waivers processed by MSU during the calendar year. Excluded from this box are loans, such as such as subsidized, unsubsidized, Plus, Perkins and alternative loans, work study and reimbursements. Detailed information is available on WESS. Please see question 4 above.

MSU does not provide tax advice with respect to your specific situation. However, you may obtain a copy of IRS publication 970 which explains the 1098-T by clicking here: http://www.irs.gov/pub/irs-pdf/p970.pdf

More detailed information is available at the following website: www.irs.ustreas.gov

Q: How can I obtain additional information from the IRS?

A: Visit IRS Tax Benefits for Education

IRS Taxpayer Advice by Telephone: 1-800-829-1040, Monday- Friday, 7:30AM – 5:30PM

Online Resources http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center


http://www.irs.gov/uac/Form-1098-T,-Tuition-Statement

PLEASE BE AWARE THAT MONTCLAIR STATE UNIVERSITY CANNOT ACT IN THE CAPACITY OF TAX ADVISORS. WE STRONGLY URGE YOU TO CONSULT WITH YOUR TAX ADVISOR FOR ADDITIONAL INFORMATION AND INSTRUCTIONS.