

IRS Tax Form 1098T

General Information For Calendar Year 2025

The Internal Revenue Service (IRS) requires colleges and universities to report annually the total amount of payments received from students for qualified tuition and related expenses (QTRE) from all sources during the calendar year by generating IRS Form 1098-T, Tuition Statement. Under IRS guidance prior to 2018, Essex County College reported Qualified Tuition and Related Expenses (QTRE) billed.

Exceptions: Essex County College (ECC) is not required to file Form 1098-T or furnish a statement for:

- Courses for which no academic credit is offered. Academic credit is credit awarded by an eligible educational institution for the completion of coursework leading to a postsecondary degree, certificate, or other recognized post-secondary educational credential.
- Nonresident alien students, unless requested by the student
- Students whose qualified tuition and related expenses are entirely waived or paid entirely with scholarships; and
- Students for whom you do not maintain a separate financial account and whose qualified tuition and related expenses are covered by a formal billing arrangement between an institution and the student's employer or a governmental entity.

Qualified tuition and related expenses (QTRE) are tuition, fees, and course materials required for a student to be enrolled at Essex County College.

The following are **not** qualified tuition and related expenses:

- Amounts paid for any course or other education involving sports, games, or hobbies, unless the course or other education is part of the student's degree program or taken to acquire or improve job skills.
- Charges and fees for room, board, insurance, medical expenses (including student health fees), transportation, and similar personal, living, or family expenses.

The amount reported is the total amount of payments received, less any reimbursements or refunds made during the calendar year that relate to the payments received for qualified tuition and related expenses during the same calendar year.

Instructions for Students

To view and/or print form 1098-T, log on to <http://www.essex.edu/student-services/> then:

- click on Webservices
- click Access Your Portal
- enter Username and Password

- click Student Self-Services
- click Tax Notification
- enter the Tax Year (i.e., 2025)
- click Submit.

You, or the person who can claim you as a dependent, may be able to claim an education credit on Form 1040 or 1040-SR. This statement has been provided to you by Essex County College, at which you are enrolled and is required to support any claim for an education credit. Retain this statement for your records.

Essex County College cannot offer tax advice; therefore, we encourage students to consult with a tax advisor to determine eligibility for any educational tax benefit. Additional information regarding Education Tax Benefits can be found at [IRS.gov](https://www.irs.gov) by searching for education tax benefits under URL www.irs.gov/Credits-Deductions/Individuals/Qualified-Ed-Expenses.

Note: Form 1098-T will be system generated only for those individuals who paid qualified tuition and related expenses in excess of scholarships and grants during the calendar year.

Below is a blank sample of Form 1098-T that you may receive in January 2026 for your general reference. For more information about Form 1098-T, visit <https://www.irs.gov/pub/irs-pdf/f1098t.pdf>. For your protection, this form may show only the last four digits of your social security number (SSN) however, Essex County College (ECC) has reported your complete SSN to the IRS.

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number	1 Payments received for qualified tuition and related expenses \$	OMB No. 1545-1574 ©25 Form 1098-T	Tuition Statement	
	2			
FILER'S employer Identification no. STUDENT'S TIN	3			Copy B For Student This is important tax information and is being furnished to the IRS. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.
STUDENT'S name	4 Adjustments made for a prior year \$	5 Scholarships or grants \$		
Street address (including apt. no.)	6 Adjustments to scholarships or grants for a prior year \$	7 Checked if the amount in box 1 includes amounts for an academic period beginning January-March 2026		
City or town, state or province, country, and ZIP or foreign postal code				
Service Provider/ Acct. No. (see Instr.) 18 Checked if at least half-time student <input type="checkbox"/>	9 Checked If a graduate student <input type="checkbox"/>	10 Ins. conl (act reimbl refund)		

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the total payments received by an eligible educational institution in 2025 from any source for qualified tuition and related expenses less any reimbursements or refunds made during 2025 that relate to those payments received during 2025.

Box 2. Reserved for future use.

Box 3. Reserved for future use.

Box 4. Shows any adjustment made by an eligible educational institution for a prior year for qualified tuition and related expenses that were reported on a prior year Form 1098-T. This amount may reduce any allowable education credit that you claimed for the prior year (may result in an increase in tax liability for the year of the refund). See “recapture” in the index to Pub. 970 to report a reduction in your education credit or tuition and fees deduction.

Payments received: Includes reimbursements or refunds of QTRE made in 2025 that relates to payments received that were reported for any prior year after 2002.

Amounts billed: Includes any reductions in charges made for QTRE and related expenses made during the calendar year that relate to amounts billed that were reported for any prior year after 2002.

This amount may reduce

Box 5. Shows the total of all scholarships or grants administered and processed by the eligible educational institution. The amount of scholarships or grants for the calendar year (including those not reported by the institution) may reduce the amount of the education credit you claim for the year. TIP: You may be able to increase the combined value of an education credit and certain educational assistance (including Pell Grants) if the student includes some, or all of the educational assistance in income in the year it is received. For details, see Pub. 970.

Box 6. Shows adjustments to scholarships or grants for a prior year. This amount may affect the amount of any allowable tuition and fees deduction or education credit that you claimed for the prior year. You may have to file an amended income tax return (Form 1040-X) for the prior year.

Box 7. Shows whether the amount in box 1 includes amounts for an academic period beginning January–March 2026. See Pub. 970 for how to report these amounts.

Box 8. Shows whether you are considered to be carrying at least one-half the normal full-time workload for your course of study at the reporting institution.

Box 9. Shows whether you are considered to be enrolled in a program leading to a graduate degree, graduate-level certificate, or other recognized graduate-level educational credential.

Box 10. Shows the total amount of reimbursements or refunds of qualified tuition and related expenses made by an insurer. The amount of reimbursements or refunds for the calendar year may reduce the amount of any education credit you can claim for the year (may result in an increase in tax liability for the year of the refund).

Future developments. For the latest information about developments related to Form 1098-T and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098T. Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options

Frequently Asked Questions FAQs):

Why am I unable to access the 1098-T form?

- You received financial aid which covered your tuition bill after your payment was made – the refund received returns your out-of-pocket payment to you. OR
- You are a visa student who does not have a valid Social Security Number (SSN) or Tax Identification Number (TIN) on file.
- IRS regulations specify that the College is not required to issue a 1098-T in this situation unless the student requests the form. OR
- You are a student whose SSN or TIN is not on file or is incorrect in ECC Office of Enrollment Services.

I reviewed my 1098-T and the SSN, TIN or my name is incorrect. What should I do?

Reporting to the IRS depends primarily on your SSN or TIN so it is important to have the correct information on file with the College. Your correct name is also a key element for reporting tax information.

The IRS requires that you furnish a TIN or SSN (section 6109 of the Internal Revenue Code) – failure to do so may result in a \$50 IRS penalty. Follow these steps to have a corrected 1098-T Form:

1. Bring your original Social Security card or TIN letter to Enrollment Services to correct your student record.
2. For name change, provide documentation such as a marriage certificate.
3. After your records are updated in Enrollment Services, contact the Bursars Office at (973)877-3381 to have your tax record updated.
4. After your tax information is updated, you will be able to view and print your Form 1098-T on web services at www.essex.edu/student.services/ .

5. **Make corrections before or by March 27, 2026.**

Is a copy of this form sent to the IRS?

Yes. Section 6050S of the Internal Revenue Code requires institutions to file information returns with the IRS. For tax year 2025 the College is required to file form 1098-T with the IRS **by March 31, 2026.**

What am I supposed to do with the 1098-T form?

Keep it for your records. If you or your parents are required to file an income tax return for **2025**, the information contained in the 1098-T will help you to determine if you or your parents may claim an education tax credit or deduction.

Can I get a copy of the previous years' 1098-T form?

Yes, if a 1098-T form was previously generated for you. Please follow login instructions above. **Contact the Bursar's Office at (973) 877-3381 for additional information.**

For the latest information about developments related to Form 1098-T and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098T. Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

Additional Information Regarding IRS Form 1098-T: Depending on your income (or your family's income, if you are a dependent), whether you were considered full or half-time enrolled, and the amount of your qualified educational expenses for the year, you may be eligible for a federal education tax credit. You can find detailed information about claiming education tax credits in [IRS Publication 970](#) - Tax Benefits for Higher Education & Tax Topic 456: Student Loan Interest Deduction.