

## Frequently Asked Questions (FAQ)

### What is the Form 1098-T?

The Form 1098-T, also referred to as the “Tuition Payment Statement,” is mailed to the student to assist you, the taxpayer, in determining if you are eligible to claim tax credits such as the *Hope Scholarship Tax Credit* or the *Lifetime Learning Tax Credit* for educational expenses.

### When will I receive my Form 1098-T?

If you are eligible for a Form 1098-T, your form will be available to you electronically at <https://heartland.ecsi.net> on or before January 31st (if you have not created a login, follow the directions on the screen to create a login; if you already have a login, you can login to the student portal and download your 1098-T from there). If you do not download your form electronically, it will be mailed to you.

### Why didn't I receive the Form 1098-T?

You did not meet the eligibility requirements for receiving a 1098-T. 1098-Ts are NOT provided for:

- Payments for courses which offered no academic credit
- Nonresident alien students (unless requested)
- Students whose qualified tuition and related expenses are entirely waived or paid entirely with grants/scholarships
- Students who are covered by a billing agreement with their employer or a government entity such as the Department of Veterans Affairs or the Department of Defense

### Does the Form 1098-T include charges for textbooks?

No. CGTC does not include amounts paid for books in Box 2 of the Form 1098-T because we do not require students to purchase their books from the college.

### How does CGTC report payments received?

Due to a change to institutional reporting requirements under federal law, beginning with tax year 2018, colleges must report in Box 1 the amount of qualified tuition and related expenses (QTRE) you paid during the year.

### Can CGTC provide me tax advice?

No. If you have any questions about education credits, allowable deductions, or anything else related to preparing and filing your income tax return, please consult with a qualified tax professional or use one of the help tools available from the IRS.



### Central Georgia Technical College

#### Business Office

ycross@centralgatech.edu  
(478) 757-3412  
[www.centralgatech.edu](http://www.centralgatech.edu)

### Internal Revenue Service (IRS)

#### Help and Contact Information

##### Online

[www.irs.gov/help](http://www.irs.gov/help)

##### In Person

IRS Taxpayer Assistance Center  
Visit [www.irs.gov/help](http://www.irs.gov/help) for an office locator tool

##### Phone

1-800-829-1040  
1-800-829-4059 (TTY/TDD for people with hearing impairments)

#### Tax Form Information

##### Form 1040/1040A, U.S. Individual Income Tax Return

[www.irs.gov/Form1040](http://www.irs.gov/Form1040)

##### Form 1098-T, Tuition Statement

[www.irs.gov/Form1098T](http://www.irs.gov/Form1098T)

##### Form 8863, Education Credits

[www.irs.gov/Form8863](http://www.irs.gov/Form8863)





## Important Changes

In January of each year, CGTC prepares the 1098-T Form for eligible students reflecting amounts associated with tuition and financial aid for the prior calendar year as outlined in the IRS regulations. In previous years, the 1098-T sent to the student provided a figure in Box 2 that represented the qualified tuition and related expenses (QTRE) that were **BILLED** to the student's account for the calendar (tax) year. Due to a change to institutional reporting requirements mandated by federal law, beginning with tax year 2018, the amount of QTRE **PAID** during the calendar year will be reported in Box 1. Please note that all payments received by December 31, 2020, will be posted to your student account. Payments that are made online to your student account in BannerWeb will post on the date the payment is made. Payments received after December 31, 2020, will be reported on the 2021 1098-T Form.

## FAQs (continued from front)

### Why don't the numbers on 1098-T equal the amounts I paid to CGTC during the year?

There are potentially many reasons for this discrepancy. First, the amount in Box 1 only represents amounts paid for qualified tuition and related expenses (QTRE) and does not include payments made for room and board, insurance, health service fees, books, or parking which, though important, are not considered mandatory education expenses for tax purposes.

Secondly, the 1098-T reports amounts that the student paid in a certain year, and the pay date does not necessarily correspond to the dates that the classes were attended. For example, tuition for the spring semester is typically billed in November, so a student may have paid tuition for the spring semester in 2019 despite the fact that classes didn't start until 2020. The best and most accurate source of information about the amounts that you paid for qualified tuition and related expenses will be your Student Account Detail.

### My tax form does not display my social security number. How can I get this fixed?

The 1098-T Form will only display the last four digits of your social security number (SSN) or Individual Taxpayer Identification Number (ITIN). If the form is missing the last 4 digits of your SSN or ITIN, please contact the Business Office and ask for a W9-S form. You will need to complete the W9-S form and submit it to the Business Office.

### I received CARES grant funding. Why is that included in my grants and scholarships on the 1098-T?

Our institution reported the amounts for the emergency grants to students in Box 5 on IRS Form 1098-T, as the grants were administered and processed by the institution.

The IRS has also clarified that because the emergency grant aid is not included in gross income, students cannot claim any deduction or credit—including the tuition and fees deduction, the American Opportunity Tax Credit, or the Lifetime Learning credit—for expenses paid with the grant. This also includes the Higher Education Emergency Relief Fund (HEERF).

### My accountant says that the College must provide me with a form 1098-T.

The college is not required by the IRS to furnish a 1098-T for students who did not meet eligibility requirements (please refer to *Why didn't I receive the 1098-T Form?*).

### How do I prepare my tax returns without a 1098-T Form?

When determining your eligibility for education related tax credits and deductions, you will need to report the amount you paid for qualified education and related expenses. Your Student Account Detail will be the best and most accurate source of information for amounts paid for qualified education and related expenses. This is true regardless of whether or not you receive a 1098-T.