

Explanation of IRS Form 1098-T

1098-T forms are made available by January 31 each year.

Kirkwood Community College cannot interpret tax law or explain how IRS Form 1098-T affects your individual tax situation. The 1098-T and this resource are provided for informational purposes only and should be used together with your own payment records and IRS guidance. Kirkwood recommends reviewing your [Account Activity](#) in MyHub and retaining applicable semester statements, along with receipts or other proof of payment for qualified education expenses, to provide to your tax preparer.

What is the 1098-T and how is it used?

The 1098-T is an informational tax form that colleges are required to provide to eligible students and the IRS. It reports payments received during the calendar year for qualified tuition and related expenses, along with certain types of financial aid. The form may help a student or the person who claims the student as a dependent determine whether they **may be eligible** for an education tax credit.

Important limitations to understand:

- Receiving a 1098-T does **not** guarantee a tax credit or determine your eligibility for one.
- The amounts shown **may not match** what you paid out of pocket or what appears on your bill.
- The 1098-T reports **payments received**, not charges billed.
- Scholarships, grants, employer or third-party payments, and Veterans' Education Benefits can affect how amounts appear.

A 1098-T is issued to students who had reportable payments for qualified tuition and related expenses during the calendar year. A form may not be issued if tuition was fully covered by scholarships or grants, no qualified payments were made, or the student was enrolled only in non-credit coursework.

Where can I find my 1098-T?

Online access (recommended)

Students must consent to electronic delivery before the form can be viewed online. You can view and download your 1098-T through MyHub:

1. Log in to [MyHub](#)
If you are having trouble logging in, try [resetting your password](#).
2. Select **Billing + Payments**
3. Click the **1098-T** link under the Taxes section

Paper copies

- If you do **not** consent to electronic delivery, your 1098-T will be mailed to the address on file with the college

Understanding the boxes on the 1098-T

Box 1 – Payments Received for Qualified Tuition and Related Expenses

- Shows the total payments received during the calendar year for qualified tuition and related expenses
- Reduced by refunds or reimbursements related to those payments
- Not reduced by scholarships or grants shown in Box 5

The amount in Box 1 may be **different from what you actually paid**. You may be able to include additional qualified expenses not shown on the form if you can prove payment.

Box 4 – Adjustments to Prior-Year Tuition

- Reports reductions to qualified tuition and related expenses from a **prior year**
- Common reasons include course withdrawals or dropped classes
- May reduce any education tax credit claimed for the prior year

Note: It is possible for only Box 4 to have an amount. This means there was a prior-year adjustment but no other reportable activity for the current year.

Box 5 – Scholarships and Grants

- Shows the total amount of scholarships and grants received
- Includes payments from third parties
- Includes **Veterans' Education Benefits**, per IRS instructions

The amount in Box 5 may exceed tuition charges, which can affect how income is reported on a tax return.

Box 6 – Adjustments to Scholarships or Grants

- Reports reductions to scholarships or grants that were reported in a prior year

Additional boxes

- **Box 7:** Checked if Box 1 includes payments for an academic period that begins in the following year (for example, spring semester paid in November or December)
- **Box 8:** Indicates whether you were enrolled at least half-time during the year

Boxes 2 and 3: For forms issued after 2017, these boxes are always blank.

For assistance determining how the 1098-T applies to you, consult:

- A qualified tax professional
- IRS Form 8863 (Education Credits)
- IRS Publication 970 (Tax Benefits for Education)

The following IRS resources may also be helpful:

- <https://www.irs.gov/individuals/students>
- <https://www.irs.gov/taxtopics/tc421>
- <https://www.irs.gov/newsroom/tax-benefits-for-education-information-center>