



**Santiago  
Canyon  
College**



## **Form 1098-T Tuition Statement Frequently Asked Questions (FAQs)**

### **DISCLAIMER**

Rancho Santiago Community College District, including Santa Ana College and Santiago Canyon College, does not assist in tax preparation, act as a tax consultant for individuals or entities, provide tax advice, and cannot answer your tax questions. Please consult a tax professional, the IRS, or a financial planner who is proficient with taxation with your tax questions. Each student and or their parents must determine eligibility for, calculation of, and limitation on the tuition and fees deduction or the education tax credits.

While Rancho Santiago Community College District has made every effort to use the most current and accurate data, tax laws change frequently, and it is possible that some of the information provided in this FAQ document may no longer be accurate.

Rancho Santiago Community College District disclaims all liability from the mistreatment of information and materials contained in this document. Information regarding immigration, employment, and tax substantial authority are the responsibility of each individual. Please keep in mind that no one from Rancho Santiago Community College District, while in their official role at the district, can act as a tax consultant, give personal, legal, or tax advice, or represent an individual dealing with the Internal Revenue Service (IRS). Thus, any assistance the information in this document may provide is given as a courtesy to you, and as such, should not be construed in any way as the rendering of legal or tax advice.

### **1. What is the IRS Form 1098-T (Tuition Statement)?**

A college or university that received payments for qualified tuition and related expenses (i.e. enrollment fees including non-resident tuition) on your behalf during the calendar year is required to file Form 1098-T with the Internal Revenue Service (IRS). The Taxpayer Relief Act of 1997 states that educational institutions, such as Rancho Santiago Community College District, including Santa Ana College and Santiago Canyon College, are required to file and furnish a Form 1098-T to students whom payments for qualified tuition and related expenses were received in the calendar year. The information being reported to the IRS verifies your enrollment with regard to certain eligibility criteria for the American Opportunity Tax Credit, the Lifetime Learning Tax

Credit, and the Higher Education Tuition and Fees Deduction; however, the enrollment information by itself does not establish eligibility for either credit or deduction.

## **2. How can I access my Form 1098-T? Can I access it online?**

You have the option to receive Form 1098-T electronically via Self Service. To consent to receive Form 1098-T electronically, **Log on to Self Service > Under the “Financial Information” menu and Tax Information submenu, click on “Change Preferences” > Select your preference > Click Save.**

Benefits of receiving the Form 1098-T electronically vs. through regular postal mail:

- ✓ Online delivery is faster.
- ✓ Online delivery provides 24/7 access to Form 1098-T.
- ✓ Online delivery eliminates the chance that the Form 1098-T will get lost, misdirected, or delayed during delivery.
- ✓ Students can receive their Form 1098-T even while traveling or on assignment away from their home address.
- ✓ Students can withdraw from online delivery at any time.

If you did not consent to receive Form 1098-T electronically, your Form 1098-T will be mailed to your address on file with Admissions & Records.

To access your Form 1098-T electronically log on to **Self Service** and navigate to the **“Financial Information” menu and Tax Information submenu.**

## **3. When will Form 1098-Ts become available?**

Form 1098-T will be made available via Self Service by January 31st.

For student who did not consent to electronic delivery, Form 1098-T will also be sent standard mail and postmarked by January 31st. The form will be mailed to your address on file with Admissions & Records.

## **4. Why didn't I receive a Form 1098-T? If I have not provided a SSN or ITIN, can I still receive a Form 1098-T?**

You are eligible for a Form 1098-T if you had a reportable transaction during the calendar year such as:

- Payments posted to your student account for qualified tuition and related expenses from all sources during the calendar year less any reimbursements or refunds during the calendar year related to these payments. These payments include payments of past-due qualified tuition or related expenses from a previous calendar year.
- Reimbursements or refunds of qualified tuition and related expenses during the calendar year related to payments reported on Form 1098-T in a prior calendar year.
- Scholarships or grants posted to your student account during the calendar year.
- Adjustments during the calendar year to scholarships or grants reported on Form 1098-T in a prior calendar year.

Rancho Santiago Community College District is not required to file Form 1098-T or furnish a statement for:

- Students whose tuition payments were only for non-credit courses, even if the student is otherwise enrolled in a degree program.
- Students whose qualified tuition and related expenses are covered by a formal billing arrangement between the college and the student's employer or a government entity, such as the Department of Veterans Affairs or the Department of Defense.

Other reasons you may not have received a Form 1098-T?

- If you paid for your enrollment fees but dropped all your classes and received a refund during that calendar year, then you would not receive a Form 1098-T.
- If your address on record is out-of-date, your Form 1098-T may have been returned.

Please note that whether or not you provide a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), the College will generate a Form 1098-T for you if you are eligible. However, under Internal Revenue Service Publication 1586, the College is required to request an accurate SSN or ITIN from you and to inform you that should you choose not to provide this information you may incur a \$50 penalty under Internal Revenue Code 6723.

## **5. Can my parent(s), other persons who may claim me as a dependent, or my tax preparer receive my Form 1098-T directly instead?**

As required by FERPA (Family Educational Rights & Privacy Act (20 U.S.C. § 1232g; 34 CFR Part 99)), Rancho Santiago Community College District or its personnel cannot provide this information directly to parents, other persons who may claim the student as a dependent, or tax preparers.

If you are claimed as a dependent on another person's tax return (such as your parent's return), please give your Form 1098-T directly to that person.

## **6. What do the different boxes on Form 1098-T mean?**

Box 1 – Shows the total payments received by the college during the calendar year from any source for qualified tuition and related expenses less any reimbursements or refunds made during the calendar year that relate to those payments received during the same calendar year. The amount reported is not reduced by scholarships and grants reported in box 5. This amount includes, if applicable, payments the college received for past-due qualified tuition or related expenses from a previous calendar year.

Box 2 – Not applicable. Beginning with tax year 2018, the IRS requires all educational institutions to report qualified tuition and related expenses using the payments received method rather than the amounts billed method. As such, Box 2 will be blank.

Box 3 – Shows whether the college changed its reporting method for the tax year. This box was checked for tax year 2018 only since the Rancho Santiago Community College District was required to change its reporting method from the amounts billed method to the payments received method beginning with tax year 2018.

Box 4 – Shows any adjustment made by the college for a prior year for qualified tuition and related expenses that were reported on a prior year Form 1098-T.

Box 5 – Shows the total of all scholarships or grants administered and processed by the college during the calendar year. This includes financial aid scholarships and grants, fellowships, and third-party sponsorships. Loans are not included.

Box 6 – Shows adjustments (reductions) to scholarships or grants for a prior year.

Box 7 – Shows whether the amount in box 1 includes amounts for an academic period beginning January – March of the next tax year.

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 – Not applicable. 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 – Not applicable. Shows the total amount of reimbursements or refunds of qualified tuition and related expenses made by an insurer.

## **7. What are qualified tuition and related expenses?**

Qualified tuition and related expenses are enrollment fees and course material fees required for a student to be enrolled at or attend the college.

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

- Student health fees, student rep fees, and student life fees.
- Charges and fees for room, board, insurance, medical expenses (including student health fees), transportation, and similar personal, living, or family 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 is taken to acquire or improve job skills.

### **8. Why don't my records match the tuition and fee payments reflected on my Form 1098-T?**

When reviewing your records, please consider qualifying expenses only and the date of payments. The amount of qualifying tuition and related expense is the sum of all payments received during the calendar year capped by the total amount billed for qualifying expenses. Please note that the 1098-T form reflects payments and refunds made in the calendar year.

### **9. I know I didn't pay this much in tuition. Why are the figures on my statement so high?**

The Form 1098-T reflects total tuition and related fees, not just items paid by you individually. Therefore, the statement may include amounts paid by financial aid.

### **10. Why is Box 2 of my Form 1098-T blank or display zero?**

Prior to tax year 2018, the Rancho Santiago Community College District was allowed to report on the amounts billed method and this amount was reported in Box 2. Beginning with tax year 2018, the IRS requires all educational institutions to report qualified tuition and related expenses using the payments received method rather than the amounts billed method. As such, Box 2 will be blank.

### **11. Why am I receiving a Form 1098-T when I never attended Santa Ana College or Santiago Canyon College?**

You may have indirectly enrolled at Santa Ana College or Santiago Canyon College through one of the College's partnerships with the County of Orange, local cities, or local K-12 schools. Classes through these partnerships may be held off-campus. If you have further questions about your enrollment, please contact Admissions & Records.

## **12. The name on the 1098-T is incorrect or has been changed, how can I get it corrected?**

To correct or change your name, you will need to visit Admissions & Records. Please do not send sensitive information containing your social security number via email. Please bring one of the following documents:

- Marriage Certificate
- Divorce Certificate
- Legal Name Change
- Original Certificate of Citizenship
- Driver License or other government-issued photo ID

## **13. The SSN/ITIN on the Form 1098-T is incorrect or missing, how can I get it updated?**

To update your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN), proceed to complete a Change of Information Request.

- For Santa Ana College – To submit a Change of Information Request, click <https://nextgensso.com/sp/startSSO.ping?PartnerIdpid=http://adfs.rscdd.edu/adfs/services/trust&SpSessionAuthnAdapterId=rscddSP&TargetResource=https%3a%2f%2fdynamicforms.n-gwebsolutions.com%2fSubmit%2fStart%2f07163a8e-d143-42c3-b780-5a9a88246943>.
- For Santiago Canyon College – To submit a Change of Information Request, click <https://sccollege.edu/changeinfo>

Please do not send sensitive information containing your social security number via email. If preferred, bring your SSN/ITIN card AND Driver License or other government-issued photo ID to Admissions & Records at Santa Ana College or Santiago Canyon College.

## **14. I need to update my mailing address, how can I get it updated?**

To update your address, you can log onto Self Service. From the student menu click on the “Change Contact Information” link, update your address and then submit your changes. You can also visit Admissions & Records to complete and submit a change of address form.

## **15. What if I think the information on the Form 1098-T is incorrect?**

If you believe the information provided is incorrect, you can send your inquiry via email to [1098TAdmin@rscdd.edu](mailto:1098TAdmin@rscdd.edu). Please include your name and student ID number.

**16. Where can I get a duplicate copy of my Form 1098-T for last calendar year (or for any prior year)?**

Students can access prior Form 1098-Ts online via Self Service.

**17. What If I have questions about how to report Form 1098-T or education expenses on my personal taxes?**

For tax reporting questions, please contact the Internal Revenue Service (IRS) or your personal tax advisor for further assistance. RSCCD cannot provide legal or tax advice.

**18. I received an Emergency Aid Grant under the CARES Act. Is that grant included in my 1098-T?**

Emergency Aid Grants will not be reported as scholarships or grants in Box 5 of Form 1098-T.

Beginning tax year 2021, higher education institutions must report total “qualified tuition and related expenses” (QTRE), including QTRE paid with emergency financial aid grant funds, in Box 1 of Form 1098-T.

Click [here](#) for frequently asked questions released by the IRS related to Higher Education Emergency Grants (updated February 15, 2022).