

# 1098-T GUIDE FOR STUDENTS

Only students with Qualified Tuition Related payments (Box 1) greater than Scholarships or Grants (Box 5) or a prior year adjustment (Box 4 or Box 6) will be issued a 1098-T (and reported to the IRS). If you did not provide electronic consent, a 1098-T form will be mailed to you, otherwise it will be available for printing via WINGS Express in our e-commerce portal where you view your electronic billing statements. Even if you were excluded from being issued a 1098-T form, you can still obtain a representation of your 1098-T form from WINGS Express.

Generally, Box 1 will be the lesser of payments received or Qualified Tuition Related Expenses (QTRE). In most cases it will be the QTRE. Box 1-Payments Reportable on the WINGS Express web statement details the calculation of your Box 1 (See Key Information Displayed in WINGS Express section).

QTRE includes the following<sup>1</sup>:

- Tuition and most fees
- Inclusive courseware (electronic textbook materials)
- Career services fee

QTRE does not include some of the following<sup>1</sup>:

- Room and meal related fees
- Health insurance
- Student legal fees
- Counselling/Wellness services fee
- Parking permits and fines
- Installment payments fees or late fees

A summary of qualified charges and payments and non-qualified charges and payments can be found by accessing your 1098-T statement from WINGS Express. It cannot be found on the form provided on our E-commerce portal via TouchNet. The form in our e-commerce portal can be used for your IRS filing.

Generally, payment or charge related adjustments related to 2022 activity will be reported in Box 4 if the net adjustments are negative. Adjustments related to 2022 activity that net to a positive amount will be added to the current year and reported in Box 1. See the Box 4 worksheet in the Key Information Displayed in WINGS Express section. Raider Connect or the Bursar Office can provide a more detailed calculation of Box 4 if necessary.

Scholarship and Grant adjustments related to 2022 activity will be reported in Box 6 if the net adjustments are negative. Adjustments related to 2022 activity that net to a positive amount will be added to current year activity and reported in Box 5. Raider Connect or the Bursar Office can provide a more detailed calculation of Box 6 if necessary.

Two places you can find your 1098-T:

- Through our E-commerce platform hosted by TouchNet as part of your billing statement option
- As part of your Student Self-service in WINGS Express

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<sup>1</sup> Not an all-inclusive listing.

To access through our E-commerce platform via TouchNet (IRS form only, if reported to IRS):

- Sign-on to your WINGS Express Account
- Select Student and Financial Aid
- Select Student Fees
- Select Student Account Options
- Select View Statement
- Select 1098-T Statement

OR

To access your 1098-T through WINGS Express (with supporting detail):

- Sign-on to your WINGS Express account
- Select Student and Financial Aid
- Select Student Fees
- Select IRS 1098-T Tax Notification
- Enter a Tax Year

**Key Information Displayed in WINGS Express:**

If you access the 1098-T with supporting detail (second method listed above), you can find the following information:

**Detail of Payments Received:** Shows the terms, details codes and description and amount by term and all terms of the payments received that qualified as 1098-T payments for the year.

**Detail of Charges Billed:** Shows the terms, details codes and description and amount by term and all terms of the charges billed that qualified as 1098-T charges for the year.

**Box 1- Payments Reportable:** This section will show how Box 1 was calculated:

Tax Year	Beginning Carry Forward of Unreported Charges Billed (A)	Current Charges Billed (B)	Current Decrease Previous Charges (C)	Box 4 Adjustment (D)	Cap Limit Charges Billed (E= A+B+C+D)	Current Payments Received (F)	Box 1 Payments Reportable (G= (Least E,F))	Ending Carry Forward of Unreported Charges Billed (H=E-G)
2022	\$1,000.00	\$3,500.00	-\$1,500.00	\$500.00	\$3,500.00	\$1,400.00	\$1,400.00	\$2,100.00

Where:

- Beginning Carry Forward of Unreported Charges Billed (A) equals any excess charges over payments received associated with 2022’s 1098-T (if any).
- Current Charges Billed (B) equals the current charges from the Detail of Charges Billed section.
- Current Decrease Previous Charges (C) equals any prior year charge adjustments (negative adjustments). See Supplemental Detail of Related Charges for these adjustments.
- Box 4 Adjustment (D) is the difference between the Prior Year Box 1 and Adjusted Previous Box 1 Payments Reportable. The Adjusted Previous Box 1 Payments Reportable which is the lesser of:
  - Adjusted Previous Cap Limit Charges Billed (Previous Cap Limit Charges Billed (A) from prior year) plus Current Decrease Charges Billed (C) (MOST LIKELY SITUATION) or
  - Adjusted Previous Payments Received (Previous Payments Received plus Current Decrease Previous Payments).

Below is a Box 4 adjustment worksheet (with numbers as an example):

Line	Line Item	Example
1.	Prior Year Box 1	\$2,000.00
2.	Previous Cap Limit Charges Billed (from prior year)	\$3,000.00
3.	Current Decreased Charges Billed (if any- see Supplemental Detail of Related Charges section)	-\$1,500.00
4.	Adjusted Previous Cap Limit Charges Billed (Line 2 less Line 3)	\$1,500.00
5.	Previous Payments Received (from prior year)	\$2,000.00
6.	Current Decreased Payments Received (if any- see Supplemental Detail of Related Payments section)	-\$200.00
7.	Adjusted Previous Payments Received (Line 5 less Line 6)	\$1,800.00
8.	Prior Year Box 1 (Line 1)	\$2,000.00
9.	Adjusted Previous Box 1 Payments Reportable (lesser of Line 4 or Line 7)	\$1,500.00
10.	Box 4 Adjustment (Line 8 less Line 9)	\$500.00

Raider Connect or the Bursar Office can provide a more detailed calculation of Box 4 if necessary.

- Cap Limit Charges Billed (E) equals the sum of:
  - Beginning Carry Forward of Unreported Charges Billed (A)
  - Current Charges Billed (B) equals the current charges from the Detail of Charges Billed section.
  - Current Decrease Previous Charges (C)
  - Box 4 Adjustment (D)
- Current Payments Received (F) equals the current payments from the Detail of Payments Received section.
- Box 1 Payments Reportable (G) equals the lesser of Cap Limit Charges Billed (E) or Current Payments Received (F). *This is Box 1 on the 1098-T form.*
- Ending Carry Forward of Unreported Charges Billed equals Cap Limit Charges Billed (E) less Box 1 Payments Reportable (G). Any amount will carry forward to next year's reporting.

**Supplemental Detail of Related Payments:** Provides additional detailed payment information including payment date and scholarships/grants.

- Indicates which payments are for 2023 (Code: PR), which payments are part of the prior year adjustment calculation (Code: AP).
- Shows the scholarships and grants that are included as payments for Box 5 (Code SG) and which scholarships and grants that are included in Box 6 (Code: AS).

**Supplemental Detail of Related Charges:** Indicates which charges are for 2023 (Code: CB), which charges are part of the prior year adjustment (Code: AC).

**Supplemental Detail of Non-Tuition Related Charges:** Shows those charges (if any) that did not qualify as QTRE.

**Supplemental Detail of Non-Tuition Related Payments:** Shows those payments and scholarships/grants (if any) that were not related to QTRE.