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

QTRE does not include some of the following:
- 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 2020 activity will be reported in Box 4 if the net adjustments are negative. Adjustments related to 2020 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 2020 activity will be reported in Box 6 if the net adjustments are negative. Adjustments related to 2020 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 you billing statement option
- As part of your Student Self-service in WINGS Express

1 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:

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>Beginning Carry Forward of Unreported Charges Billed (A)</th>
<th>Current Charges Billed (B)</th>
<th>Current Decrease Previous Charges (C)</th>
<th>Box 4 Adjustment (D)</th>
<th>Cap Limit Charges Billed (E= A+B+C+D)</th>
<th>Current Payments Received (F)</th>
<th>Box 1 Payments Reportable (G= (Least E,F))</th>
<th>Ending Carry Forward of Unreported Charges Billed (H=E-G)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>$1,000.00</td>
<td>$3,500.00</td>
<td>-$1,500.00</td>
<td>$500.00</td>
<td>$3,500.00</td>
<td>$1,400.00</td>
<td>$1,400.00</td>
<td>$2,100.00</td>
</tr>
</tbody>
</table>

Where:

- Beginning Carry Forward of Unreported Charges Billed (A) equals any excess charges over payments received associated with 2020’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):

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

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 2021 (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 2021 (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.