

Rhode Island School of Design partners with [Heartland ECSI](#) to print and mail your 1098-T. **Students are able to view, download and print the 1098-T by following [these instructions](#).** If you have any issues with accessing your form, please contact ECSI directly at [\(866\) 428-1098](tel:8664281098).

Please note that Rhode Island School of Design is not able to provide tax advice. You should consult a tax professional for assistance in filing your taxes and for all other tax related questions. The purpose of this document is to provide basic public information regarding your 1098-T.

## **Frequently Asked Questions/Understanding Your 1098-T Tax Form**

### [What is a 1098-T?](#)

A 1098-T is an IRS tax form that lists the amount of payments up to and toward the amount of qualified tuition and related expenses (QTRE), as well as the scholarships/grants posted to your account during the calendar year (January through December). This form is used to help determine eligibility for the [American Opportunity Tax Credit and Lifetime Learning Credit educational tax credits](#).

### [Who receives a 1098-T form?](#)

Students that are US citizens or permanent residents, and who receive enrollment credit in the tax year and have reportable QTRE transactions in the tax year.

### [When will I get my 1098-T form?](#)

Students that signed up for electronic consent will receive an email notification instructing them on how to access the form on the ECSI site on or before January 31st. Students that did not provide electronic consent will have their forms mailed to them at their listed primary address on or before January 31st. Please allow 2 weeks for mail delivery. If you are unsure of your primary home address on file, please log into Workday and review your contact information.

### [What is reported in Box 1?](#)

Box 1 reports all payments received up to and towards QTRE charges. The amount reported is the total amount of payments received less any reimbursements or refunds during the calendar year. It may also include prior-year Carryover (see below).

#### What is included?

Financial aid, loans, checks, wires, or ANY other source of payment to the account

What charges are considered QTRE?

Tuition, academic and technology fee, student activity fee, orientation fee

[What is reported in Box 4?](#)

Box 4 reports any reductions in charges for QTRE made during the calendar year that relate to amounts previously reported in a prior year.

[What is reported in Box 5?](#)

Box 5 reports the total amount of scholarships and grants administered or processed by Student Financial Services and posted on your account during the calendar year.

[What is reported in Box 7?](#)

Box 7 is checked when there is at least one QTRE charge for an academic period that begins between January and March of 2025 AND the total QTRE charges (excluding those between January and March of 2025) are less than total payments.

[What is reported in Box 8?](#)

Box 8 is checked if the student was enrolled at least half-time during the calendar year.

[What is reported in Box 9?](#)

Box 9 is checked if the student was enrolled in a graduate level program within the calendar year.

[Does the amount in Box 1 exceed what you were billed/paid in 2024? It could be carryover. What is carryover and how is it included?](#)

Carryover provides the maximum taxable benefit of the American Opportunity Tax Credit and Lifetime Learning Credit educational tax credits. When a student's total charges are greater than their total payments, the difference is recorded as carryover for the next year.

[Who does not automatically receive a 1098-T?](#)

Non-resident alien (international student), students not enrolled in credit applicable courses, students with no reportable QTRE for the tax year, students with no adjustments made to a prior year and students with no reportable scholarships or grants.

[What if I need a 1098-T form and do not have one?](#)

Students requesting a 1098-T must:

1. Provide RISD with your Social Security Number (SSN) or Tax Identification Number (TIN). After confirming your SSN or TIN is entered in Workday,

2. Complete the [Electronic Consent](#) at ECSI by registering your account and following the provided instructions
3. Complete the [1098-T Request Form](#) and allow up to 2 weeks for processing

#### [Why do you need my Social Security Number or TIN for the 1098-T form?](#)

In order to properly prepare and submit the tax statement, your correct U.S. Tax Identification Number - either a U.S. Social Security Number (SSN) or U.S. Tax Identification Number (TIN) - is required. Students failing to furnish the School with a Tax Identification Number (or Social Security Number) may be subject to individual penalties by the IRS.

#### [I read through what the Box numbers mean, but I still don't understand where the amounts on my form are coming from. How can I find out?](#)

The timing of each charge and payment/scholarship/refund are all important regarding which calendar year they are reported in. At times, charges may be posted in one calendar year, and payments in another calendar year which will impact how the data is reported on the 1098-T. Additionally, if the sum of charges in a calendar year is greater than the sum of payments in a calendar year, that difference is carried forward and included as part of the QTRE sum for the following calendar year. It may help to view your account statements in Workday. If you have further questions about how the form totals were generated, please contact [sfs@risd.edu](mailto:sfs@risd.edu).

#### [I graduated in May, why aren't all my Spring payments included in Box 1?](#)

RISD bills for the Spring term in December. Box 1 is payments up to and toward the QTRE charges for the 2024 calendar year. The QTRE charges in this case would have been included in the prior year 1098-T form. You may have some carryover, but it is likely not the full payment amount, as you would have received some of this credit in the prior year.

#### [My Box 5 is greater than box 1, is this taxable?](#)

Please consult with a tax professional. This calculation may be because the amount of scholarship/grant received for the calendar year is greater than the amount paid for QTRE for the year.