Student tax folder: school forms, loans, jobs and who claims you

Send one set per student. If a parent claims the student, the parent's preparer needs this list too.

Client or engagement

School forms and statements

- [ ] Form 1098-T from each school attended in the year
  Download it from the student account; check Boxes 1, 5, 7, 8 and 9
- [ ] Bursar or student account statement
  Every charge and payment, with dates and who paid
- [ ] Receipts for required books, supplies and equipment
  Including ones bought outside the school bookstore
- [ ] Scholarship, grant and fellowship award letters
  Show what each award may pay for

Loans and savings plans

- [ ] Form 1098-E from each student loan servicer
  Interest paid in the tax year
- [ ] Form 1099-Q for each 529 or Coverdell withdrawal
  Plus the bills the withdrawal paid
- [ ] Room and board receipts or housing contract
  Counts for a 529 withdrawal, not for the credits
- [ ] Employer tuition assistance statement
  For a working student whose employer paid part

The student's own income

- [ ] Form W-2 from each campus, work-study or part-time job
  Copy B for the tax year
- [ ] Form 1099-NEC from gig or freelance work
  Plus your own log of payments
- [ ] Form 1099-INT or 1099-DIV for savings or investments
  Large unearned income can trigger the kiddie tax
- [ ] Form 1095-B or 1095-C for school health plan coverage
  Only if the plan sends one; keep it with your records

Who claims the student

- [ ] Agreement on whether a parent claims the student
  Only the person who claims the student takes the credit
- [ ] Prior-year returns with Form 8863
  Counts the years the American opportunity credit was used
- [ ] Social Security cards for the student and the filer
  From 2026, an SSN valid for work is required for either credit; an ITIN is not enough
- [ ] International students: Form 1042-S, passport and visa pages
  Their filing rules differ; ask the school's international office