

Federal Tax Guide for U.S. Residents: Graduate Students

Tax Year 2025



Agenda

- > IRS Info & Resources
- > Gross Income & Income Thresholds
- > Deductions & Credits
- > Lifetime Learning Credit
- > Qualified & Non-Qualified Education Expenses
- > Departmental Scholarships, Fellowships and Grants for U.S. Resident students
- > Prepaying your Taxes to the IRS
- > Form 1098T
- > Deductible Student loan interest
- > Information Tax Forms & Resources



Important Information

- > Tax due date is **04-15-2026**
- > Standard deduction is \$15,750 for single and \$31,500 for married joint return
- > Only use the 1040 tax form to file. Form 1040A or 1040EZ have been discontinued



What is the IRS?

- > The Internal Revenue Service
- > The tax collection agency of the United States
- > Administers the Internal Revenue Code enacted by Congress
- > **Mission Statement:**
 - Provide top quality service
 - Help taxpayers understand and meet tax responsibilities
 - Apply the tax law with integrity and fairness



IRS Resources

Great source for:

- Information about tax return preparation
- Tax forms and instructions
- IRS Publications

Help by phone:

- Hotline available to answer questions
- Helps with tax return preparation
- Most documents are easy to print



www.irs.gov

IRS Publication 970



Individual Tax Help

1-800-829-1040



IRS Seattle Office

915 Second Ave (Downtown Seattle)
32nd Floor, Federal Building

Call 206-946-3400 for more info.

Hours:

Monday - Friday

8:30 am to 4:30 pm by appointment



At Your Service

Taxpayer Advocate Service

www.irs.gov/advocate

(206) 946-3707

- > Serves taxpayers in Washington State
- > Helps if you have tried unsuccessfully to resolve a problem with the IRS
- > Offers special help to taxpayers experiencing a significant hardship due to their tax problems



At Your Service

UW Federal Tax Clinic

(206) 685-6805 | (866) 866-0158 (toll free)

- > Staffed by second-year, third-year, and post-graduate law students and volunteer attorneys
- > Helps taxpayers who do not already have tax representation in a current dispute and cannot afford representation
- > Assists taxpayers with IRS audits and other federal tax controversies
- > Services provided only to those whose income falls at or below a certain level (e.g., \$39,125 for a single person in 2025)
- > The LITC does not prepare tax returns



Your Rights & Responsibilities

As a U.S. taxpayer you have the right to:

- > Know that your rights are protected
- > Privacy and confidentiality
- > Professional and courteous service
- > Representation
- > Pay only the correct amount of tax
- > Help with unresolved tax problems
- > Appeals and judicial review
- > Relief from certain penalties and interest



Your Rights & Responsibilities

As a U.S. taxpayer you are responsible for:

- > Filing your federal income taxes every year
- > Filing your taxes on time
- > Completing the form accurately and signing it
- > Attaching required documents and mailing it by April 15th,2026
- > Paying the taxes due or making a payment plan arrangement with the IRS to pay over time
- > Participating in an audit if necessary

If you can't pay, failure to file your return only makes the situation **worse!**



Who Has to File Taxes?

You must file a federal tax return if you:

- > Worked in the United States or received United States source income, and
- > The amount of gross income meets a certain threshold amount

If you have a Social Security Number (SSN), file using your SSN

If you do not have a Social Security Number, get an Individual Taxpayer Identification Number (ITIN) from the IRS and file using your ITIN



What is United States Source Income

Residents of the United States get taxed on **ALL** worldwide income regardless of its source

Non-Residents get taxed **ONLY** on United States source income

Source depends on type of income:

- > Wages are sourced where they are earned
- > Scholarships and grants are sourced where the payer of the funds resides



What is NOT Included in Gross Income?

Scholarships, Fellowships, and Grants are not included in gross income if:

- > You are a degree candidate
- > Your money is for tuition, books, and supplies

AND

- > The amounts you received were not payments to you for performance of services (for example, a wage for a part-time job)



What is Included in Gross Income?

Amounts received for living expenses are taxable

Amounts received as payment for services are taxable

- > Most stipends for services performed as an ASE (Academic Student Employee), regardless of the purpose for which these stipends are awarded, are fully taxable



What is Included in Gross Income?

Other common forms of gross income

- > Interest and dividend income from savings and investments
- > Gambling winnings
- > Summer job abroad (if you are a U.S. resident)
- > Discharge of debt (there are exceptions)
- > Unemployment

Beware! Just because the payer does not withhold taxes does not mean the income is not taxable



What is the Threshold Amount?

You must file a federal tax return if:

- > You are a dependent of someone else, and you earned:
 - Over \$1,350 of unearned income (e.g. interest, dividends)
 - Over \$15,750 of earned income (e.g. wages, compensation)
 - \$400 of self-employed income
- > You are **not** a dependent, Single Filing Status, and you earned
 - \$15,750 of **any** type of income (\$31,500 if Married Filing Joint)
 - \$400 of self-employed income

Whether you are a dependent relies on several factors:

- Who is claiming you (parent, other relative, non-relative)
- Age and whether in school
- Support provided by you or the person claiming you as a dependent
- Best to consult directions for the 1040 form



2025 Standard Deduction is \$15,750 for single

- > An amount you will subtract from your gross income before you calculate your taxes.
 - > Taxpayers can do itemized deductions if they have more expenses, like mortgage interest or property taxes.
 - > If you cannot do the itemized deduction, the IRS gives you a standard deduction amount.
- ✓ You can use the standard deduction whether you are a dependent or not!



Tax Credit or Deduction

A **tax credit** reduces the amount of income tax you may have to pay.

A **deduction** reduces the amount of income subject to tax.



Tax Credit or Deduction

Example of a Deduction:

Wages	3,000
Gambling Winnings!	<u>1,000</u>
Gross Income	4,000
(Less Deduction)	<u>250</u>
Taxable Income	3,750
Tax Percentage	<u>10%</u>
Tax	375
<i>Tax Owed</i>	<i>\$375</i>

Example of a Credit:

Wages	3,000
Gambling Winnings!	<u>1,000</u>
Gross Income	4,000
Taxable Income	4,000
Tax Percentage	<u>10%</u>
Tax	400
(Less Credit)	<u>250</u>
<i>Tax Owed</i>	<i>\$150</i>

Note that the \$250 Credit is far more valuable to this student!



Lifetime Learning Tax Credit

- * For students enrolled in a graduate program or fee based program
- * For **any type of post-secondary education**, including classes taken to improve or acquire job skills
- * For an unlimited number of years
- * Credit is calculated by 20% of the first \$10,000 you paid for the qualified education expenses.
- * **Maximum \$2,000** in tax year 2025



When you CAN claim a Tax Credit

- > You pay qualified education expenses
- > MAGI (Modified Adjusted Gross Income) is under **\$90,000** for single or under **\$180,000** for married filing jointly.
- > The Lifetime Learning Credit is incrementally decreased if your MAGI is between **\$80,000 – \$90,000** for single filers and **\$160,000 – \$180,000** for joint filers.
- > To claim a credit, use **tax form 1040**
- > To calculate the tax credit, use **form 8863**



You CANNOT claim the Lifetime Learning Tax Credit

- > If your filing status is married filing separately
- > You are listed as a dependent in the exemptions section on another person's tax return
- > For the Lifetime Learning: your income is over **\$90,000** for single and over **\$180,000** for married filing jointly
- > You or your spouse were a non-resident alien for any part of 2025 and the non-resident did not elect to be treated as a resident for tax purposes



Qualified Education Expenses – Lifetime Learning Credit

- > Per IRS regulations, qualified education expenses are:
 - 1) Tuition and fees required for enrollment
 - 2) Course related books
 - 3) Supplies
 - 4) Equipment needed for a course of study**

Only if paid for an eligible student that is required for enrollment or attendance at an eligible institution



Qualified Education Expenses

Do NOT include:

- > Insurance
- > Medical Expenses (including student health fees)
- > Transportation (U-pass)
- > Room & Board
- > Athletic Fees



Departmental Scholarships, Fellowships, and Grants

A scholarship or fellowship is tax free when:

the money is paying for qualified education expenses

AND

the student is working towards a degree



Prizes, Awards, and Stipends to U.S. Citizens & Resident Students

1. The money will affect a student's financial aid status and can affect a student's tax credit
 - When departments awards money through the student tuition account, the UW does not withhold tax
2. When departments award money in the student account system, the Financial Aid Office will receive all payment information to determine the needs of students when they apply for financial aid
3. Prizes, awards, and stipends are taxable income



Paying Taxes on Stipend Payments

- > Stipend payment from your department is a taxable income.
- > The payroll office does not withhold FICA income tax from a stipend payment.
- > If you have taxable income but taxes are not withheld from your paychecks, you should prepay taxes to the IRS quarterly. This will help you reduce the tax due amount when you file your tax return later.



How to Prepay Your Taxes



- > Visit: irs.gov/payments
- > Go to make a payment section:

Pay from your bank account

Pay now or schedule payments up to a year in advance. [Now accepting payments on additional forms.](#)

Direct Pay with bank account

Debit card, credit card or digital wallet

For individuals and businesses. Processing fees apply. Not for payroll taxes.

Pay by card or digital wallet

Other ways you can pay

- [Same-day wire](#) — Bank fees may apply
- [Check or money order](#) — Through U.S. mail
- [Cash](#) — Through a retail partner and other methods
- [Electronic funds withdrawal](#) — During e-filing only

- > Pay using your SS# with the amount
- > You need to select the tax year and prepay taxes
- > Print a payment receipt after you pay



1098T Form (prepared by UW)

For the Lifetime Learning Credit:

- > UW generates a 1098T form to all UW and CC/PCE students.
On-line printing available from website:

<http://finance.uw.edu/sfs/tax>

- > Summarizes all tuition and fee charges in **Box 1**
- > Summarizes scholarship, fellowship, and financial aid in **Box 5**
- > Helps students determine if they qualify for a tax credit or if the scholarship and grant aid money is taxable
- > Non-Resident Alien Students do not qualify and will not receive the 1098T form



1098T Form (prepared by UW)

UW reports tuition payments plus scholarships and financial aid grants on the 1098T form

Information on the form:

- > Box 1 – total of qualified tuition and fees payments
- > Box 5 – total of scholarships or financial aid grants

When comparing box 1 to box 5:

- > If box 1 total is greater than the box 5 total, student may qualify for a tax credit
- > If box 5 total is greater than the box 1 total, student will have to report the difference in the amount as income



1098T Form – Tax Credits



UNIVERSITY OF WASHINGTON
Educational Tax Credits Report
IRS Form 1098-T and UW Information Statement – Tax Year 2025

1/23/26

If you have any questions regarding this report, please contact Student Fiscal Services via email at taxquest@uw.edu or call 206-221-2609, 9-5 Pacific Time Monday through Friday. See reverse page for additional information.

University of Washington
Student Fiscal Services
129 Schmitz Hall, Seattle WA 98195

UW IRS Identification Number:

Box 1 \$14,857.00

Box 5 - \$0.00

Difference: **\$14,857.00**

you can only claim one of the credits:

American Opportunity is **\$2,500**

Lifetime Learning is **\$2,000**

INFORMATION SUBMITTED TO THE IRS

The following information is being sent to the IRS. Box numbers correspond to IRS form 1098-T, also called the "Tuition Statement". Any box number not listed should be considered to have a zero dollar amount.

Box 1 : Payments for qualified tuition & related expenses...	\$14,857.00
Box 5 : Scholarships or grants.....	\$0.00
Box 7 : Expenses include an amount for 2026.....	No
Box 8 : Student is at least half-time.....	Yes
Box 9 : Student is a graduate student.....	No

DETAIL OF CHARGES AND FINANCIAL ASSISTANCE RECEIVED

The following itemized information is NOT being sent to the IRS.

QUALIFIED TUITION and RELATED EXPENSES PAID IN 2025

Charged	Transaction	Expense	Paid
9/10/25	AUTUMN 2025 TUITION	14,807.00	14,807.00
	REGULAR COURSE FEES	50.00	50.00
TOTAL:		14,857.00	14,857.00



1098T Form – Scholarship Income



UNIVERSITY OF WASHINGTON
Educational Tax Credits Report
 IRS Form 1098-T and UW Information Statement – Tax Year 2025

2/05/26

If you have any questions regarding this report, please contact Student Fiscal Services via email at taxquest@uw.edu or call 206-221-2609, 9-5 Pacific Time Monday through Friday. See reverse page for additional information.

University of Washington
 Student Fiscal Services
 129 Schmitz Hall, Seattle WA 98195

UW IRS Identification Number:

Box 1: \$12,904.00
 Box 5: -\$30,014.00
 Difference: **\$-17,110.00**

INFORMATION SUBMITTED TO THE IRS

The following information is being sent to the IRS. Box numbers correspond to IRS form 1098-T, also called the "Tuition Statement". Any box number not listed should be considered to have a zero dollar amount.

Box 1 : Payments for qualified tuition & related expenses... \$12,904.00
 Box 5 : Scholarships or grants..... \$30,014.00
 Box 7 : Expenses include an amount for 2026..... No
 Box 8 : Student is at least half-time..... Yes
 Box 9 : Student is a graduate student..... No

DETAIL OF CHARGES AND FINANCIAL ASSISTANCE RECEIVED

The following itemized information is NOT being sent to the IRS.

QUALIFIED TUITION and RELATED EXPENSES PAID IN 2025

Charged	Transaction	Expense	Paid
12/31/24	WINTER 2025 TUITION	4,254.00	4,254.00
3/26/25	SPRING 2025 TUITION	4,254.00	4,254.00
9/10/25	AUTUMN 2025 TUITION	4,396.00	4,396.00
TOTAL:		12,904.00	12,904.00

SCHOLARSHIPS OR GRANTS RECEIVED IN 2025

Date	Transaction	Grant Aid	Total
12/31/24	UNDERGRAD TUITION EXEMPTION	1,572.00	
	GEISEN FAMILY FUTURE	667.00	
	PASSPORT TO COLLEGE	933.00	
	WASHINGTON COLLEGE GRANT	3,758.00	
	WASHINGTON COLLEGE GRANT	368.00	
3/26/25	FEDERAL SUPPLEMENTAL GRANT	75.00	
	FEDERAL PELL GRANT	2,465.00	
	UNDERGRAD TUITION EXEMPTION	1,572.00	
	GEISEN FAMILY FUTURE	666.00	
	PASSPORT TO COLLEGE	933.00	
9/17/25	WASHINGTON COLLEGE GRANT	4,126.00	
	FEDERAL SUPPLEMENTAL GRANT	75.00	
	FEDERAL PELL GRANT	1,467.00	
	FEDERAL PELL GRANT	998.00	
	UNDERGRAD TUITION EXEMPTION	1,514.00	
	GEISEN FAMILY FUTURE	1,333.00	
	PASSPORT TO COLLEGE	667.00	
WASHINGTON COLLEGE GRANT	955.00		
WASHINGTON COLLEGE GRANT	3,305.00		
FEDERAL SUPPLEMENTAL GRANT	100.00		
FEDERAL PELL GRANT	2,465.00	30,014.00	

Extra scholarship funds to report as income: \$17,110.00



1098T Form – Stipend



UNIVERSITY OF WASHINGTON
Educational Tax Credits Report
 IRS Form 1098-T and UW Information Statement – Tax Year 2025

1/28/26

If you have any questions regarding this report, please contact Student Fiscal Services via email at taxquest@uw.edu or call 206-221-2609, 9-5 Pacific Time Monday through Friday. See reverse page for additional information.

University of Washington
 Student Fiscal Services
 129 Schmitz Hall, Seattle WA 98195

UW IRS Identification Number:

Box 1: \$37,523.00
 Box 5: - \$88,141.49
 Difference: - **\$50,618.49**

Additional scholarship payments should be reported as additional income:
 \$50,618.49

Stipend Paid via Payroll:

No taxes are withheld by the payroll office – stipends are reported on the 1098T form as a scholarship. This may increase tax liability.

INFORMATION SUBMITTED TO THE IRS

The following information is being sent to the IRS. Box numbers correspond to IRS form 1098-T, also called the "Tuition Statement". Any box number not listed should be considered to have a zero dollar amount.

Box 1 : Payments for qualified tuition & related expenses... \$37,523.00
 Box 5 : Scholarships or grants..... \$88,141.49
 Box 7 : Expenses include an amount for 2026..... No
 Box 8 : Student is at least half-time..... Yes
 Box 9 : Student is a graduate student..... Yes

DETAIL OF CHARGES AND FINANCIAL ASSISTANCE RECEIVED

The following itemized information is NOT being sent to the IRS.

QUALIFIED TUITION and RELATED EXPENSES PAID IN 2025

Charged	Transaction	Expense	Paid
12/31/24	WINTER 2025 TUITION	11,306.00	11,306.00
3/26/25	SPRING 2025 TUITION	11,306.00	11,306.00
6/18/25	SUMMER 2025 TUITION	3,231.00	3,231.00
9/10/25	AUTUMN 2025 TUITION	11,680.00	11,680.00
TOTAL:		37,523.00	37,523.00

SCHOLARSHIPS OR GRANTS RECEIVED IN 2025

Date	Transaction	Grant Aid	Total
1/02/25	TARA SERV APPTMNT NONRES EXMPT	4,842.00	
	UW FUNDS TECH FEE	27.00	
1/07/25	1% MERIT-GRADUATE/F EXEMPT	5,021.00	
1/14/25	FINESST CELESTE TONG	1,486.00	
3/27/25	TARA SERV APPTMNT NONRES EXMPT	4,842.00	
	UW FUNDS TECH FEE	27.00	
4/01/25	1% MERIT-GRADUATE/F EXEMPT	5,981.00	
4/07/25	FINESST CELESTE TONG	255.00	
6/25/25	1% MERIT-GRADUATE/F EXEMPT	1,793.77	
7/25/25	TARA SERV APPTMNT NONRES EXMPT	1,382.00	
	FINESST CELESTE TONG	1,304.49	
7/28/25	FINESST CELESTE TONG	400.00	
8/01/25	FINESST CELESTE TONG	155.23	
	FINESST CELESTE TONG	449.00	
10/06/25	653128 ATMSPHERIC SCI GRAD FD	500.00	
10/15/25	TARA SERV APPTMNT NONRES EXMPT	5,002.00	
	UW FUNDS TECH FEE	32.00	
10/27/25	FINESST CELESTE TONG	6,710.00	
	FINESST CELESTE TONG	6,289.00	
12/31/25	SUM OF AMTS PAID THRU WORKDAY	41,673.00	88,141.49

← stipend payment



Deductible Student Loan Interest

- > Your student loan interest may be deductible up to \$2,500 per year
- > Some restrictions apply:
 - You are not claimed as a dependent by someone else
 - Your AGI does not exceed \$100,000 (\$200,000 for married filing jointly)
 - Deduction is reduced when income exceeds \$85,000 (\$170,000 for married filing jointly)
 - You are legally liable for the loan



Earned Income Credit

“Refundable” Credit

- > You may receive a refund even if you did not pay taxes!

How to qualify

- > Must have Earned Income
- > Must be a U.S. Resident
- > Must either have one or more qualifying children or be 25 years or older
- > Meet the income threshold. Cannot have investment income of more than \$11,950 in the tax year 2025



Earned Income Credit

Earned income includes:

- > Wages from employment
- > Scholarship or fellowship reported on a W-2

Amount of credit varies depending upon your filing status, income and number of kids

Income ceilings for Married filing Joint

- > Three or More Qualifying Children - \$68,675
- > Two Qualifying Children - \$64,430
- > Only One Qualifying Child - \$57,554
- > No Qualifying Child & over age 25 - \$26,214



Additional Dependent Issues

Issues can arise with divorced parents with dependent children

Generally, the parent who has custody of the child can claim the Dependent Deduction

“Custodial parent” may give up that right by signing a Form 8332



IRS Form 1040 Schedule 1

**SCHEDULE 1
(Form 1040)**

Additional Income and Adjustments to Income

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

2025
Attachment
Sequence No. **01**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR	Your social security number
---	-----------------------------

For 2025, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss

Note: The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See www.irs.gov/1099k.

Part I Additional Income

1 Taxable refunds, credits, or offsets of state and local income taxes	1	
2a Alimony received	2a	
b Date of original divorce or separation agreement (see instructions):		
3 Business income or (loss). Attach Schedule C	3	
4 Other gains or (losses). Check if any from Form(s): <input type="checkbox"/> 4797 <input type="checkbox"/> 4684	4	
5 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6 Farm income or (loss). Attach Schedule F	6	
7 Unemployment compensation. If you repaid a 2025 overpayment (see instructions), check here <input type="checkbox"/> and enter amount repaid:	7	
8 Other income:		
a Net operating loss	8a	()
b Gambling	8b	
c Cancellation of debt	8c	
d Foreign earned income exclusion from Form 2555	8d	()
e Income from Form 8853	8e	
f Income from Form 8889	8f	
g Alaska Permanent Fund dividends	8g	
h Jury duty pay	8h	
i Prizes and awards	8i	
j Activity not engaged in for profit income	8j	
k Stock options	8k	
l Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n Section 951(a) inclusion (see instructions)	8n	
o Section 951A(a) inclusion (see instructions)	8o	
p Section 461(l) excess business loss adjustment	8p	
q Taxable distributions from an ABL account (see instructions)	8q	
r Scholarship and fellowship grants not reported on Form W-2	8r	
s Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	()
t Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u Wages earned while incarcerated	8u	
v Digital assets received as ordinary income not reported elsewhere. See instructions	8v	
z Other income. List type and amount:		
	8z	
9 Total other income. Add lines 8a through 8z	9	
10 Combine lines 1 through 7 and 9. This is your additional income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	

To report excess scholarship as income use:

LINE 8r of Schedule 1:
amount & "SCH"



IRS Form 1040 Page 1

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2025** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 See separate instructions.

Filed pursuant to section 301.9100-2 Combat zone Deceased Spouse

Other

Your first name and middle initial Last name Your social security number

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025.

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code

Foreign country name Foreign province/state/county Foreign postal code Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Filing Status Single Head of household (HOH) Qualifying surviving spouse (QSS)
 Married filing jointly (even if only one had income) Married filing separately (MFS). Enter spouse's SSN above and full name here: _____
 If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . Yes No

Dependents	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income

1a Total amount from Form(s) W-2, box 1 (see instructions) 1a

b Household employee wages not reported on Form(s) W-2 1b

c Tip income not reported on line 1a (see instructions) 1c

d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) 1d

e Taxable dependent care benefits from Form 2441, line 26 1e

f Employer-provided adoption benefits from Form 8839, line 31 1f

g Wages from Form 8919, line 6 1g

h Other earned income (see instructions). Enter type and amount: 1h

i Nontaxable combat pay election (see instructions) 1i

z Add lines 1a through 1h 1z

2a Tax-exempt interest 2a

3a Qualified dividends 3a

c Check if your child's dividends are included in 1 Line 3a

4a IRA distributions 4a

c Check if (see instructions) 1 Rollover

5a Pensions and annuities 5a

c Check if (see instructions) 1 Rollover

6a Social security benefits 6a

b Taxable interest 2b

b Ordinary dividends 3b

2 QCD 3

b Taxable amount 4b

2 PSO 3

b Taxable amount 6b

c If you elect to use the lump-sum election method, check here (see instructions)

d If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here

7a Capital gain or (loss). Attach Schedule D if required 7a

b Check if: Schedule D not required Includes child's capital gain or (loss)

8 Additional income from Schedule 1, line 10 8

9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income 9

10 Adjustments to income from Schedule 1, line 26 10

11a Subtract line 10 from line 9. This is your adjusted gross income 11a

This is the form you will use to report eligible tax credits

Access the pdf version:



IRS Form 1040 Page 2

Form 1040 (2025) Page **2**

Tax and Credits	11b Amount from line 11a (adjusted gross income) 11b 12a Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent <input type="checkbox"/> Spouse itemizes on a separate return c <input type="checkbox"/> You were a dual-status alien d You: <input type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind Spouse: <input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind e Standard deduction or itemized deductions (from Schedule A) 12e 13a Qualified business income deduction from Form 8995 or Form 8995-A 13a b Additional deductions from Schedule 1-A, line 38 13b 14 Add lines 12e, 13a, and 13b 14 15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income 15 16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> 16 17 Amount from Schedule 2, line 3 17 18 Add lines 16 and 17 18 19 Child tax credit or credit for other dependents from Schedule 8812 19 20 Amount from Schedule 3, line 8 20 21 Add lines 19 and 20 21 22 Subtract line 21 from line 18. If zero or less, enter -0- 22 23 Other taxes, including self-employment tax, from Schedule 2, line 21 23 24 Add lines 22 and 23. This is your total tax 24	
Payments and Refundable Credits	25 Federal income tax withheld from: a Form(s) W-2 25a b Form(s) 1099 25b c Other forms (see instructions) 25c d Add lines 25a through 25c 25d 26 2025 estimated tax payments and amount applied from 2024 return 26 If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): _____ 27a Earned Income credit (EIC) 27a b Clergy filing Schedule SE (see instructions) <input type="checkbox"/> c If you do not want to claim the EIC, check here <input type="checkbox"/> 28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here <input type="checkbox"/> 28 29 American opportunity credit from Form 8863, line 8 29 30 Refundable adoption credit from Form 8839, line 13 30 31 Amount from Schedule 3, line 15 31 32 Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits 32 33 Add lines 25d, 26, and 32. These are your total payments 33	
Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid 34 35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/> 35a b Routing number _____ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings d Account number _____ 36 Amount of line 34 you want applied to your 2026 estimated tax 36	
Amount You Owe	37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions 37 38 Estimated tax penalty (see instructions) 38	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions. <input type="checkbox"/> Yes . Complete below. <input type="checkbox"/> No Designee's name _____ Phone no. _____ Personal identification number (PIN) _____	
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge. Your signature _____ Date _____ Your occupation _____ If the IRS sent you an Identity Protection PIN, enter it here (see inst.) _____ Spouse's signature. If a joint return, both must sign. _____ Date _____ Spouse's occupation _____ If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) _____ Phone no. _____ Email address _____	
Paid Preparer Use Only	Preparer's name _____ Preparer's signature _____ Date _____ PTIN _____ Check it: <input type="checkbox"/> Self-employed Firm's name _____ Phone no. _____ Firm's address _____ Firm's EIN _____	

Standard deduction for:
 • Single or Married filing separately, \$15,750
 • Married filing jointly or Qualifying surviving spouse, \$31,500
 • Head of household, \$23,625
 • If you checked a box on line 12a, 12b, 12c, or 12d, see inst.

If you have a qualifying child, you may need to attach Sch. EIC.

To report tax credits from form 8863 use:

LINE 29



IRS Form 8863 – Calculate Tax Credit

8863 **Education Credits**
(American Opportunity and Lifetime Learning Credits)
 Attach to Form 1040 or 1040-SR.
 Go to www.irs.gov/Form8863 for instructions and the latest information.

OMB No. 1545-0074
2025
 Attachment Sequence No. 50

Department of the Treasury
 Internal Revenue Service
 Name(s) shown on return

Your social security number

Form 8863 (2025) Page 2
 Name(s) shown on return Your social security number

Caution: Complete a separate Part III on page 2 for each student for whom you're claiming either credit before you complete Parts I and II.

Part I Refundable American Opportunity Credit

1	After completing Part III for each student, enter the total of all amounts from all Parts III, line 30	1
2	Enter \$180,000 if married filing jointly; or \$90,000 if single, head of household, or qualifying surviving spouse	2
3	Enter the amount from Form 1040 or 1040-SR, line 11b. But if you're filing Form 2555 or 4563, or you're excluding income from Puerto Rico, see Pub. 970 for the amount to enter instead	3
4	Subtract line 3 from line 2. If zero or less, stop ; you can't take any education credit	4
5	Enter \$20,000 if married filing jointly; or \$10,000 if single, head of household, or qualifying surviving spouse	5
6	If line 4 is: • Equal to or more than line 5, enter 1.000 on line 6; or • Less than line 5, divide line 4 by line 5. Enter the result as a decimal (rounded to at least three places).	6
7	Multiply line 1 by line 6. Caution: If you were under age 24 at the end of the year and meet the conditions described in the instructions, you can't take the refundable American opportunity credit; skip line 8, enter the amount from line 7 on line 9, and check this box <input type="checkbox"/>	7
8	Refundable American opportunity credit. Multiply line 7 by 40% (0.40). Enter the amount here and on Form 1040 or 1040-SR, line 29. Then go to line 9 below.	8

Part II Nonrefundable Education Credits

9	Subtract line 8 from line 7. Enter here and on line 2 of the Credit Limit Worksheet. See instructions	9
10	After completing Part III for each student, enter the total of all amounts from all Parts III, line 31. If zero, skip lines 11 through 17, enter -0- on line 18, and go to line 19	10
11	Enter the smaller of line 10 or \$10,000	11
12	Multiply line 11 by 20% (0.20)	12
13	Enter \$180,000 if married filing jointly; or \$90,000 if single, head of household, or qualifying surviving spouse	13
14	Enter the amount from Form 1040 or 1040-SR, line 11b. But if you're filing Form 2555 or 4563, or you're excluding income from Puerto Rico, see Pub. 970 for the amount to enter instead	14
15	Subtract line 14 from line 13. If zero or less, skip lines 16 and 17, enter -0- on line 18, and go to line 19	15
16	Enter \$20,000 if married filing jointly; or \$10,000 if single, head of household, or qualifying surviving spouse	16
17	If line 15 is: • Equal to or more than line 16, enter 1.000 on line 17 and go to line 18; or • Less than line 16, divide line 15 by line 16. Enter the result as a decimal (rounded to at least three places).	17
18	Multiply line 12 by line 17. Enter here and on line 1 of the Credit Limit Worksheet. See instructions	18
19	Nonrefundable education credits. Enter the amount from line 7 of the Credit Limit Worksheet (see instructions) here and on Schedule 3 (Form 1040), line 3	19

Caution: Complete Part III for each student for whom you're claiming either the American opportunity credit or lifetime learning credit. Use additional copies of page 2 as needed for each student.

Part III Student and Educational Institution Information (see instructions)

20	Student name (as shown on page 1 of your tax return)	21	Student social security number (as shown on page 1 of your tax return)
22	Educational institution information (see instructions)		
a Name of first educational institution		b Name of second educational institution (if any)	
(1) Address, number and street (or P.O. box), city, town or post office, state, and ZIP code. If a foreign address, see instructions.		(1) Address, number and street (or P.O. box), city, town or post office, state, and ZIP code. If a foreign address, see instructions.	
(2) Did the student receive Form 1098-T from this institution for 2025? <input type="checkbox"/> Yes <input type="checkbox"/> No		(2) Did the student receive Form 1098-T from this institution for 2025? <input type="checkbox"/> Yes <input type="checkbox"/> No	
(3) Did the student receive Form 1098-T from this institution for 2024 with box 7 checked? <input type="checkbox"/> Yes <input type="checkbox"/> No		(3) Did the student receive Form 1098-T from this institution for 2024 with box 7 checked? <input type="checkbox"/> Yes <input type="checkbox"/> No	
(4) Enter the institution's employer identification number (EIN) if you're claiming the American opportunity credit or if you checked "Yes" in (2) or (3). You can get the EIN from Form 1098-T or from the institution.		(4) Enter the institution's employer identification number (EIN) if you're claiming the American opportunity credit or if you checked "Yes" in (2) or (3). You can get the EIN from Form 1098-T or from the institution.	
23	Has the American opportunity credit been claimed for this student for any 4 prior tax years? <input type="checkbox"/> Yes—Stop! Go to line 31 for this student. <input type="checkbox"/> No—Go to line 24.		
24	Was the student enrolled at least half-time for at least one academic period that began or is treated as having begun in 2025 at an eligible educational institution in a program leading toward a postsecondary degree, certificate, or other recognized postsecondary educational credential? See instructions. <input type="checkbox"/> Yes—Go to line 25. <input type="checkbox"/> No—Stop! Go to line 31 for this student.		
25	Did the student complete the first 4 years of postsecondary education before 2025? See instructions. <input type="checkbox"/> Yes—Stop! Go to line 31 for this student. <input type="checkbox"/> No—Go to line 26.		
26	Was the student convicted, before the end of 2025, of a felony for possession or distribution of a controlled substance? <input type="checkbox"/> Yes—Stop! Go to line 31 for this student. <input type="checkbox"/> No—Complete lines 27 through 30 for this student.		

Caution: You can't take the American opportunity credit and the lifetime learning credit for the same student in the same year. If you complete lines 27 through 30 for this student, don't complete line 31.

American Opportunity Credit			
27	Adjusted qualified education expenses (see instructions). Don't enter more than \$4,000	27	
28	Subtract \$2,000 from line 27. If zero or less, enter -0-	28	
29	Multiply line 28 by 25% (0.25)	29	
30	If line 28 is zero, enter the amount from line 27. Otherwise, add \$2,000 to the amount on line 29 and enter the result. Skip line 31. Include the total of all amounts from all Parts III, line 30, on Part I, line 1	30	
Lifetime Learning Credit			
31	Adjusted qualified education expenses (see instructions). Include the total of all amounts from all Parts III, line 31, on Part II, line 10	31	



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[Transcript](#)

Link:
<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>



Other Tax Help

United Way Free Online Tax Help

January 26th – April 19th, 2026

- > 17 locations across King County + virtual tax site
 - Seattle Public Library, Central Branch
 - Seattle Public Library, South Park Branch
 - Rainier Beach Community Center
 - Southcenter Mall

- > No appointment needed

Follow the link below:

[FreeTaxExperts.org](https://www.freetaxexperts.org)



UW Free Tax Assistance

UW VITA reopens on February 2nd, 2026

Hours:

Tuesdays 11:00 am - 2:30 pm

Thursdays 11:00 am - 2:30 pm

Fridays 11:00 am - 2:30 pm

Location:

University of Washington, Seattle Campus

Dempsey Hall Room 212

4273 E Stevens Way N.E. Seattle, WA 98195

Who Qualifies:

Households making less than \$80,000 can access free tax help and preparation for this tax year and prior tax years going back to 2019. The UW site also helps prepare nonresident returns.



For More Tax Information

IRS Web Site
www.irs.gov

IRS Publication 970
IRS Instructions for 1040



Opting out the Paper 1098-T

For a no-hassle, paperless, environmentally friendly 1098T, sign up to

“Opt Out”

of receiving the paper 1098T form

Student Fiscal Services will send you an email as soon as the 1098T is on your MyUW page!

W UNIVERSITY of WASHINGTON

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1098-T TAX FORM

STUDENT LOGIN

PARENT LOGIN

NEWS & NOTICES

Phishing Scam Alert - 01/31/20:

We are aware of a phishing scam that may have affected UW students and staff. The phishing email mentions confirmation of a Webcheck payment and/or a direct deposit transfer. If you receive an email confirming a Webcheck payment when you have not initiated a payment or receive an email regarding a direct deposit you had not anticipated please do not click on or provide any personal information on the webpages linked in the email. We are investigating the matter and its possible causes. Thank you for your cooperation.

CHANGE ADDRESS INFO FORMS FOR STUDENTS FAQ DIRECT DEPOSIT

For more information go to:

<http://finance.uw.edu/sfs/tax>



UW Tax Resources

To contact Student Fiscal Services by phone or email, you need to provide your **student ID number**.



Student account questions?

Send email to: taxquest@uw.edu



Student Fiscal Services

206-221-2609



UW student tax website:

<https://finance.uw.edu/sfs/tax>



Contacts

1098T Forms

Student Fiscal Services

taxquest@uw.edu

206-221-2609

W-2 forms

Payroll Tax

payroll@uw.edu

206-221-1700

