Started School Tax Checklist

Make school easier — and your taxes smarter.

Gather Your Must-Have Forms

Form / Document	What It's For	Where to Get It
Form 1098-T	Reports tuition and qualified education expenses paid to your school.	Your school (usually available online in your student account by Jan 31).
Form 1098-E	Reports student loan interest paid (up to $2,500 may be deductible).	Your loan servicer.
W-2	Reports your wages and federal/state taxes withheld.	From your employer(s).
1099-NEC / 1099-K	Reports freelance or gig income.	From platforms or clients.
Scholarship / Grant Letters	Show amounts received and any conditions for use.	From your financial aid office.
Tuition Statements / Receipts	Back up your qualified education expenses.	From your school or your records.

Check Which Education Benefits You Qualify For

Tax Benefit	What It Does	Max Value
American Opportunity Tax Credit (AOTC)	For undergrads; covers tuition, fees, and course materials.	Up to $2,500 per student (partially refundable).
Lifetime Learning Credit (LLC)	For grad or continuing ed students; covers tuition and fees.	Up to $2,000 per return.
Student Loan Interest Deduction	Reduces taxable income if you paid student loan interest.	Up to $2,500 deduction.
Employer Tuition or Loan Repayment Benefit	If your employer helps pay tuition or loans, it can be tax-free.	Up to $5,250 per year.