

Student Tax Filing Checklist

Everything you need to file fast, claim every credit, and get your refund sooner without the tax jargon.

Gather Your Tax Documents

Document	Where to Get It	What It's For
Form W-2	From your employer	Reports wages and taxes withheld from jobs
Form 1099-NEC or 1099-K	From gig apps or freelance work	Reports self-employment or side income
Form 1098-T	From your college or university	Reports tuition, scholarships, and grants
Form 1098-E	From your loan servicer	Reports student loan interest paid
Form 1099-Q	From your 529 plan provider	Reports qualified tuition distributions
Form 1042-S / Form 8843	For international students	Reports nonresident student income or exempt status
Social Security Number or ITIN	From SSA or IRS	Needed for identification and e-filing
Bank Account & Routing Numbers	From your bank	For direct deposit of your refund

Check If You Need to File

Even if you earned little or no income, filing can still get you money back (thanks to refundable credits).

✅ File if:

- You earned over \$15,750 (single, under 65) in 2025
- You had taxes withheld from your paycheck (you may get a refund)
- You received a 1098-T or 1098-E
- You want to claim an education credit or the student loan interest deduction
- You earned gig income (\$400+ from freelance work)
- You're an international student with taxable U.S. income.

Education Credit and Deductions

Credit / Deduction	Maximum Benefit
American Opportunity Tax Credit	Max \$2,500 (40% refundable)
Lifetime Learning Credit	Max \$2,000 per return
Saver's Credit/EITC	Varies
529 Plan Exclusion	Tax-free withdrawals