

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  <b>Education Services</b> P. O. Box 7051 Utica, NY 13504-7051 866.364.0645		OMB No. 1545-1576  <b>2017</b>  Form <b>1098-E</b>		<b>Student Loan Interest Statement</b>  <b>Copy B For Borrower</b>  This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.
RECIPIENT'S federal identification no. <b>952501112</b>	BORROWER'S social security number <b>XXX-XX-5783</b>	<b>1</b> Student loan interest received by lender \$ <b>2,094.31</b>		
BORROWER'S name <b>WICHMAN, ELIZABETH S</b>		XXX-XX-5783-1 ACCESS 261.51 XXX-XX-5783-2 ACCESS 183.14 XXX-XX-5783-3 ACCESS 495.61 XXX-XX-5783-4 ACCESS 176.46 XXX-XX-5783-5 ACCESS 977.59		
Street address (including apt. no.) <b>125 70TH ST APT 2F</b>				
City or town, state or province, country, and ZIP or foreign postal code <b>GUTTENBERG NJ 07093-3479</b>				
Account number (see instructions)		<b>2</b> If checked, box 1 does <b>not</b> include loan origination fees and/or capitalized interest for loans made before September 1, 2004 <input type="checkbox"/>		

Form **1098-E** (keep for your records) www.irs.gov/form1098e Department of the Treasury - Internal Revenue Service

According to our records, this Form 1098-E reflects the student loan interest paid on the loan(s) listed above in 2017. The interest reported on your 1098-E could be different from the total interest paid to Education Services in 2017 as lenders are not required to report loan origination fees and/or capitalized interest for loans made before September 1, 2004 pursuant to IRS instructions. The amount reported in Box 1 on your 1098-E could also be different from the amount of interest you are able to deduct.

The IRS stipulates that borrowers who wish to deduct their student loan interest paid must meet certain eligibility criteria. There is also a limit on the amount of interest you may deduct. To determine your eligibility to deduct this interest, or if you need assistance in preparing your tax return, you should:

- Refer to Internal Revenue Service IRS Publication 970. Publication and Forms can be obtained by calling the IRS at 1-800-TAXFORM or 1-800-829-3676.
- Call the IRS with tax questions at 1-800-TAX-1040.
- TTY/TDD Access at 1-800-829-4059 for questions, publications or forms.
- Visit the IRS Web Site at <http://www.irs.ustreas.gov>.
- If you still need help, you should consult a tax advisor.

## Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2017 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, and the Student Loan Interest Deduction Worksheet in your Form 1040 or 1040A instructions.

**Borrower's taxpayer identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS.

**Account number.** May show an account or other unique number the lender assigned to distinguish your account.

**Box 1.** Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2017. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

**Box 2.** If checked, indicates that loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

**Future developments.** For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form1098e](http://www.irs.gov/form1098e).