



1098-T Information and FAQ 2025

Colorado Christian University students who were enrolled in the 2025 calendar year and had qualifying tuition-related transactions are sent a 1098-T. CCU has contracted with Heartland ECSI to prepare and mail out these forms. Students can also opt to have their 1098-T available to them electronically. Heartland ECSI publishes them on their website for students to access online.

The 1098-T is provided to assist students in filing their taxes if they plan to claim the Hope Scholarship Credit or Lifetime Learning Credit. Neither CCU nor Heartland ECSI will advise students or parents regarding tax information, and CCU is not responsible for what is claimed on a student or parent tax return. If you need assistance with understanding how to use the 1098-T, you are encouraged to contact a tax professional or the IRS. The IRS contact information is 800-829-1040 or www.irs.gov.

CCU reports tuition and fee payments that were received in the qualifying tax year 2025. This means that **we have reported payments received** for qualifying tuition and expenses between January 1, 2025 and December 31, 2025.

Frequently Asked Questions

I was enrolled in a 2025 term, but did not get a 1098-T – Why not?

There are several possible reasons why students might not receive a 2025 1098-T:

- First, it is possible that CCU received payment for the spring 2025 term in the prior year and that amount would have been reported on a prior 1098-T you received. If that is the case, you will not receive a 1098-T for the 2025 tax year. In most cases you have already claimed your credit for that semester on a prior tax return.
- Second, if you were billed for tuition and fees but did not make a payment in 2025, you will not receive a 2025 1098-T.
- Third, if your qualified tuition and fees were entirely waived, paid entirely with scholarships, or paid by a third party (such as the Department of Defense), you will not receive a 2025 1098-T.
- Finally, if the payments you made to CCU were for non-qualifying expenses, such as finance charges, fines, or parking fines, these payments will not appear on a 1098-T form.

Can I make a payment for qualifying Spring 2026 tuition and fees in December 2025 and have that payment on my 2025 1098-T?

If you were billed for, and made payments on, Spring 2026 qualifying tuition and fees in 2025, those may be eligible for reporting on a 2025 1098-T, however no check payments received by CCU during the Christmas break will be processed. CCU offices are closed from December 24 through January 1. Check payments must be received by **December 16** to ensure the payment is credited to 2025. Check payments received during the holiday break will be dated and processed in January 2026 and will not count toward payments made in 2025. Payments made online will be credited on the day the payment was made.

How can I get a duplicate 1098-T?

By logging into the Heartland ECSI website at <https://heartland.ecsi.net/index.main.html#/access/lookup>. Once there you will need the school code (ACK3), your account number, and your PIN. All of these are found on your original 1098-T.

I have lost my 1098-T – how can I secure another form?

You can call the Heartland ECSI Hot Line at 866-428-1098 for help with logging onto the Heartland ECSI website and printing off another form.

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If I call Heartland ECSI and don't have a copy of my form, how will I know my account number and PIN?

Your account number is your CCU ID number. Your school code is "ACK3." After that ECSI will help you login and get a duplicate copy.

I never received a 1098-T. How do I know if I should have received one?

Contact CCU's Student Payments office, and we will determine if a 1098-T was generated for you.

Are there exceptions when a 1098-T is not required?

Yes, a 1098-T will not be furnished for courses in which no academic credit is offered, for nonresident alien students (unless requested by the student), for students whose qualified tuition and related expenses are paid entirely with scholarships; and for students covered by a formal billing arrangement between CCU and the student's employer or a governmental entity, such as the Department of Veterans Affairs or Department of Defense.

Is the PIN printed on the 1098-T form the same as my FAFSA PIN?

No, the PIN is assigned by Heartland ECSI. If you do not have your Heartland ECSI PIN from your 1098-T, you can call the 1098-T Hot Line for help at 866-428-1098.

What are qualifying tuition and expenses?

These expenses include actual amounts paid for the courses you enrolled in. Non-qualifying expenses include fines, miscellaneous charges, housing and meal charges, insurance charges, and any items not related to course expenses.

How can I download a statement showing the tuition and fees billed and payments made in 2025?

Log into Self-Service (<https://selfservice.ccu.edu>) and click on Student Finance. From there you'll click on Account Activity and then select the View Statement link at the top right corner of the page.

How can I grant my parent or spouse access to my billing statement in Self-Service?

For information on how to grant proxy access to another person, go to <https://www.ccu.edu/financialaid/proxy>. Access to a student's online account is granted only by authorization of the student.

What amounts are included in the Scholarships and Grants box?

Only scholarships and grants awarded for the calendar 2025 year, including all payments received from a 3rd party. Loans, work-study earnings, housing allowances, or insurance reimbursements are not included.

Can you please give me that contact information again?

Heartland ECSI	866-428-1098 https://heartland.ecsi.net/index.main.html#/access/lookup
School code -	ACK3
Account Number -	Student's CCU ID number
IRS -	800-829-1040 www.irs.gov
Student Financial Services -	303-963-3230 (CUS) 303-963-3040 (CAGS) StudentPayments@ccu.edu