Note: *The draft you are looking for begins on the next page.*

Caution: *DRAFT—NOT FOR FILING*

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Most forms and publications have a page on IRS.gov: IRS.gov/Form1040 for Form 1040; IRS.gov/Pub501 for Pub. 501; IRS.gov/W4 for Form W-4; and IRS.gov/ScheduleA for Schedule A (Form 1040), for example, and similarly for other forms, pubs, and schedules for Form 1040. When typing in a link, type it into the address bar of your browser, not a Search box on IRS.gov.

If you wish, you can submit comments to the IRS about draft or final forms, instructions, or pubs at IRS.gov/FormsComments. Include “NTF” followed by the form or pub number (for example, “NTF1040”, “NTFW4”, “NTF501”, etc.) in the body of the message to route your message properly. We cannot respond to all comments due to the high volume we receive and may not be able to consider many suggestions until the subsequent revision of the product, but we will review each “NTF” message. If you have comments on reducing paperwork and respondent (filer) burden, with respect to draft or final forms, please respond to the relevant information collection through the Federal Register process; for more info, click here.

TREASURY/IRS AND OMB USE ONLY DRAFT

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RECIPIENT'S/LENDER'S name				OMB No. 1545-1576	**Student Loan Interest Statement**
Street address			Room/suite no.	**2027**	
City/town	State/province	Country	ZIP/foreign code	Form **1098-E**	
Telephone number:				**1** Student loan interest received by lender	**Copy A** **For Internal Revenue Service Center**
RECIPIENT'S TIN	BORROWER'S TIN			$	
BORROWER'S name					For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns**. *www.irs.gov/Form1099*
Street address			Apt. no.		
City/town	State/province	Country	ZIP/foreign code		
Account number (see instructions)				**2** Check if box 1 does **not** include loan origination fees and/or capitalized interest, and the loan was made before September 1, 2004 . . . . . ☐	

Form **1098-E** Created 5/29/26 Cat. No. 25088U www.irs.gov/Form1098E Department of the Treasury - Internal Revenue Service

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TREASURY/IRS AND OMB USE ONLY DRAFT

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name					OMB No. 1545-1576	**Student Loan Interest Statement**
Street address			Room/suite no.		2027	
City/town	State/province	Country	ZIP/foreign code		Form **1098-E**	
Telephone number:				**1** Student loan interest received by lender		**Copy B For Borrower**
RECIPIENT'S TIN	BORROWER'S TIN			$		This is important tax information and is being furnished to the IRS. 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.
BORROWER'S name						
Street address			Apt. no.			
City/town	State/province	Country	ZIP/foreign code			
Account number (see instructions)				**2** If checked, box 1 does **not** include loan origination fees and/or capitalized interest for loans made before September 1, 2004 . . . . . ☐		

Form **1098-E** (keep for your records) www.irs.gov/Form1098E Department of the Treasury - Internal Revenue Service

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TREASURY/IRS AND OMB USE ONLY DRAFT

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 2027 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, Tax Benefits for Education, and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040, U.S. Individual Income Tax Return.

Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (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 TIN 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 2027. 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*.

Free File Program. Go to *www.irs.gov/FreeFile* to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

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