

Department of the Treasury
Internal Revenue Service

Form 5498-ESA

OMB No. 1545-1815

20**25**



Form 5498-ESA (Rev. 2025) Catalog Number 72373A
Department of the Treasury **Internal Revenue Service** www.irs.gov



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TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 Coverdell ESA contributions	OMB No. 1545-1815 2025 Form 5498-ESA	Coverdell ESA Contribution Information Copy A For Internal Revenue Service Center For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the General Instructions for Certain Information Returns. www.irs.gov/Form1099
		\$		
2 Rollover contributions				
\$				
TRUSTEE'S/ISSUER'S TIN	BENEFICIARY'S TIN			
BENEFICIARY'S name				
Street address (including apt. no.)				
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form **5498-ESA**

Cat. No. 34011J

www.irs.gov/Form5498ESA

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TRUSTEE'S or ISSUER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 Coverdell ESA contributions	OMB No. 1545-1815 2025 Form 5498-ESA	Coverdell ESA Contribution Information Copy B For Beneficiary This information is being furnished to the IRS.
		2 Rollover contributions		
\$	\$			
TRUSTEE'S/ISSUER'S TIN	BENEFICIARY'S TIN			
BENEFICIARY'S name				
Street address (including apt. no.)				
City or town, state or province, country, and ZIP or foreign postal code				
Account number (see instructions)				

Form **5498-ESA**

(keep for your records)

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Instructions for Beneficiary

The information on Form 5498-ESA is furnished to you by the trustee or issuer of your Coverdell education savings account (ESA) by April 30, 2026. Form 5498-ESA reports contributions and rollover contributions made for you for 2025. For more information about Coverdell ESAs, see Pub. 970.

Beneficiary'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 trustee/issuer assigned to distinguish your account.

Box 1. Shows Coverdell ESA contributions made in 2025 and through April 15, 2026, for 2025 on your behalf. Do not deduct these amounts on your income tax return.

If the total contributions made to all your Coverdell ESAs for 2025 exceeded \$2,000, you must withdraw the excess, plus earnings, by June 1, 2026, or you may owe a penalty. You must keep track of your Coverdell ESA basis (contributions and distributions).

Box 2. Shows any rollover (including a direct rollover and contribution of a military death gratuity) you made in 2025. Generally, any amount rolled over from one Coverdell ESA to another Coverdell ESA for the benefit of the named beneficiary or a member of the beneficiary's family who is under age 30 (except for a beneficiary with special needs) is not taxable.

Future developments. For the latest information about developments related to Form 5498-ESA and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/Form5498ESA*.

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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