Form **8863**

Department of the Treasury
Internal Revenue Service

Education Credits (American Opportunity and Lifetime Learning Credits)

Attach to Form 1040 or 1040-SR.

Go to *www.irs.gov/Form8863* for instructions and the latest information.

OMB No. 1545-0074

2026

Attachment Sequence No. **50**

Name(s) shown on return

Your social security number

Before you begin: A valid social security number (SSN) is now required to claim an education credit. A valid SSN means it is valid for employment and was issued before the due date of your return (including extensions). See instructions.

Caution: Complete a separate Part III on page 2 for each student for whom you're claiming either credit before you complete Parts I and II.

Part I Refundable American Opportunity Credit

1	After completing Part III for each student, enter the total of all amounts from all Parts III, line 30		1	
2	Enter $180,000 if married filing jointly; or $90,000 if single, head of household, or qualifying surviving spouse	2		
3	Enter the amount from Form 1040 or 1040-SR, line 11a. But if you're filing Form 2555 or 4563, or you're excluding income from Puerto Rico, see Pub. 970 for the amount to enter instead	3		
4	Subtract line 3 from line 2. If zero or less, **stop**; you can't take any education credit	4		
5	Enter $20,000 if married filing jointly; or $10,000 if single, head of household, or qualifying surviving spouse	5		
6	If line 4 is: • Equal to or more than line 5, enter 1.000 on line 6; or • Less than line 5, divide line 4 by line 5. Enter the result as a decimal (rounded to at least three places).		6	.
7	Multiply line 1 by line 6. **Caution:** If you were under age 24 at the end of the year **and** meet the conditions described in the instructions, you **can't** take the refundable American opportunity credit; skip line 8, enter the amount from line 7 on line 9, and check this box ☐		7	
8	**Refundable American opportunity credit.** Multiply line 7 by 40% (0.40). Enter the amount here and on Form 1040 or 1040-SR, line 29. Then go to line 9 below		8	

Part II Nonrefundable Education Credits

9	Subtract line 8 from line 7. Enter here and on line 2 of the Credit Limit Worksheet. See instructions		9	
10	After completing Part III for each student, enter the total of all amounts from all Parts III, line 31. If zero, skip lines 11 through 17, enter -0- on line 18, and go to line 19		10	
11	Enter the smaller of line 10 or $10,000		11	
12	Multiply line 11 by 20% (0.20)		12	
13	Enter $180,000 if married filing jointly; or $90,000 if single, head of household, or qualifying surviving spouse	13		
14	Enter the amount from Form 1040 or 1040-SR, line 11a. But if you're filing Form 2555 or 4563, or you're excluding income from Puerto Rico, see Pub. 970 for the amount to enter instead	14		
15	Subtract line 14 from line 13. If zero or less, skip lines 16 and 17, enter -0- on line 18, and go to line 19	15		
16	Enter $20,000 if married filing jointly; or $10,000 if single, head of household, or qualifying surviving spouse	16		
17	If line 15 is: • Equal to or more than line 16, enter 1.000 on line 17; or • Less than line 16, divide line 15 by line 16. Enter the result as a decimal (rounded to at least three places).		17	.
18	Multiply line 12 by line 17. Enter here and on line 1 of the Credit Limit Worksheet. See instructions		18	
19	**Nonrefundable education credits.** Enter the amount from line 7 of the Credit Limit Worksheet (see instructions) here and on Schedule 3 (Form 1040), line 3		19	

Name(s) shown on return | Your social security number

Caution: Complete Part III for each student for whom you're claiming either the American opportunity credit or lifetime learning credit. Use additional copies of page 2 as needed for each student.

Part III Student and Educational Institution Information (see instructions)

20 Student name (as shown on page 1 of your tax return)

21 Student social security number (as shown on page 1 of your tax return)

22 Educational institution information (see instructions)

22a Name of first educational institution	**22b** Name of second educational institution (if any)
22a(1) Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions.	**22b(1)** Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions.
22a(2) Did the student receive Form 1098-T from this institution for 2026? ☐ **Yes** ☐ **No**	**22b(2)** Did the student receive Form 1098-T from this institution for 2026? ☐ **Yes** ☐ **No**
22a(3) Did the student receive Form 1098-T from this institution for 2025 with box 7 checked? ☐ **Yes** ☐ **No**	**22b(3)** Did the student receive Form 1098-T from this institution for 2025 with box 7 checked? ☐ **Yes** ☐ **No**
22a(4) Enter the institution's employer identification number (EIN) if you're claiming the American opportunity credit or if you checked "Yes" in (**2**) or (**3**). You can get the EIN from Form 1098-T or from the institution. __ __ – __ __ __ __ __ __ __	**22b(4)** Enter the institution's employer identification number (EIN) if you're claiming the American opportunity credit or if you checked "Yes" in (**2**) or (**3**). You can get the EIN from Form 1098-T or from the institution. __ __ – __ __ __ __ __ __ __

23	Has the American opportunity credit been claimed for this student for any 4 prior tax years?	☐ **Yes—Stop!** Go to line 31 for this student.	☐ **No**—Go to line 24.
24	Was the student enrolled at least half-time for at least 1 academic period that began or is treated as having begun in 2026 at an eligible educational institution in a program leading toward a postsecondary degree, certificate, or other recognized postsecondary educational credential? See instructions.	☐ **Yes**—Go to line 25.	☐ **No—Stop!** Go to line 31 for this student.
25	Did the student complete the first 4 years of postsecondary education before 2026? See instructions.	☐ **Yes—Stop!** Go to line 31 for this student.	☐ **No**—Go to line 26.
26	Was the student convicted, before the end of 2026, of a felony for possession or distribution of a controlled substance?	☐ **Yes—Stop!** Go to line 31 for this student.	☐ **No**—Complete lines 27 through 30 for this student.

Caution: You can't take the American opportunity credit and the lifetime learning credit for the same student in the same year. If you complete lines 27 through 30 for this student, don't complete line 31.

	American Opportunity Credit		
27	Adjusted qualified education expenses (see instructions). **Don't enter more than $4,000**	**27**	
28	Subtract $2,000 from line 27. If zero or less, enter -0-	**28**	
29	Multiply line 28 by 25% (0.25)	**29**	
30	If line 28 is zero, enter the amount from line 27. Otherwise, add $2,000 to the amount on line 29 and enter the result. Skip line 31. Include the total of all amounts from all Parts III, line 30, on Part I, line 1	**30**	
	Lifetime Learning Credit		
31	Adjusted qualified education expenses (see instructions). Include the total of all amounts from all Parts III, line 31, on Part II, line 10	**31**	