



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

Caution: DRAFT—NOT FOR FILING

This is an early release draft of an IRS tax form, instructions, or publication, which the IRS is providing for your information. **Do not file draft forms.** We incorporate all significant changes to forms posted with this coversheet. However, unexpected issues occasionally arise, or legislation is passed—in this case, we will post a new draft of the form to alert users that changes were made to the previously posted draft. Thus, there are never any changes to the last posted draft of a form and the final revision of the form. Forms and instructions are subject to OMB approval before they can be officially released, so we post drafts of them until they are approved. Drafts of instructions and pubs usually have some additional changes before their final release. Early release drafts are at [IRS.gov/DraftForms](https://www.irs.gov/DraftForms) and remain there after the final release is posted at [IRS.gov/LatestForms](https://www.irs.gov/LatestForms). Also see [IRS.gov/Forms](https://www.irs.gov/Forms).

Most forms and publications have a page on IRS.gov: [IRS.gov/Form1040](https://www.irs.gov/Form1040) for Form 1040; [IRS.gov/Pub501](https://www.irs.gov/Pub501) for Pub. 501; [IRS.gov/W4](https://www.irs.gov/W4) for Form W-4; and [IRS.gov/ScheduleA](https://www.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](https://www.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](#).

Form **W-9S**

(Rev. January 2026)

Department of the Treasury
Internal Revenue Service**Request for Student's or Borrower's Taxpayer
Identification Number and Certification**Go to www.irs.gov/FormW9S for the latest information.**Give form to the
requester. Do not
send to the IRS.****Part I Student or Borrower Identification (All must complete.)**

Name of student or borrower (see instructions)		Taxpayer identification number
Address (number and street)		Apt. or suite no.
City	State	ZIP code

Part II Student Loan Certification (Complete for student loans only.)I certify that **all** of the loan proceeds are solely to pay for qualified higher education expenses.

Sign Here	Signature of borrower	Date
		/ /

Part III Requester Information (Optional)

Requester's name and address	Tuition account number
	Loan account number

General Instructions

Future developments. For the latest information about developments related to Form W-9S and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9S.

What's New

Identification requirement. Beginning in 2026, taxpayers claiming the American Opportunity Credit or Lifetime Learning Credit will be required to have a social security number (SSN) that is valid for work and that was issued before the due date of the return. In cases where the individual claiming the credit is not the student for whom the tuition and related expenses were paid, the student will also need a valid SSN in order to qualify for the credit. See Pub. 970, Tax Benefits for Education, for additional information.

Purpose of form. An eligible educational institution, such as a college or university, or a lender of a student loan must get your correct identifying number to file certain information returns with the IRS and to furnish a statement to you. For students, this will be your SSN or, if you are not eligible to obtain an SSN, enter your individual taxpayer identification number (ITIN). The returns they must file contain information about qualified tuition and related expenses (Form 1098-T, Tuition Statement) and student loan interest (Form 1098-E, Student Loan Interest Statement). The information about your tuition will help to determine whether you, or the person who can claim you as a dependent, may claim an education credit (American Opportunity Credit or Lifetime Learning Credit). See Form 8863, Education Credits, for details. The information about your student loan interest will help to determine your deduction for such interest. For more information on the student loan interest deduction or education credits, see Pub. 970.

Use Form W-9S to give your correct SSN or ITIN to the person requesting it and, if applicable, to certify that the proceeds of a loan are being used, or will be used, solely to pay for qualified higher education expenses (defined on page 2). You are required to provide the requested information.

Note: The educational institution or lender may request your SSN or ITIN and certification on paper or electronically.

Specific Instructions**Part I. Student or Borrower Identification**

You must complete this part.

Name and address. Enter the name and mailing address of the student if the request for the student's SSN or ITIN is being made because of tuition payments. Enter the name and mailing address of the borrower if the request for the borrower's SSN or ITIN is being made because of a student loan.

Note: If you pay tuition to and have a student loan from the same educational institution and the student is not the loan borrower (for example, the borrower is the student's parent), complete two Forms W-9S, one for the student and one for the loan borrower. See Pub. 970 for more information on determining your eligibility to claim student loan interest.

Taxpayer's identifying number. Enter your SSN or ITIN. If you do not have an SSN or ITIN and you have applied for one or you intend to apply for one soon, write "Applied For" in the space provided. If the IRS has deactivated your ITIN, you may still use it on Form W-9S. However, you will have to apply to renew your deactivated ITIN when you need to file a tax return. For more information, see the Instructions for Form W-7.

How to get an SSN or ITIN. To apply for an SSN, use Form SS-5, Application for a Social Security Card, that you can get from your local Social Security Administration office or get this form online at www.SSA.gov/forms. You may also get this form by calling 800-772-1213.

To apply for an ITIN because you are not eligible to get an SSN, use Form W-7, Application for IRS Individual Taxpayer Identification Number. Go to www.irs.gov/FormW7 to view, download, or print Form W-7. Or you can go to www.irs.gov/OrderForms to place an order and have Form W-7 mailed to you within 15 business days.

Part II. Student Loan Certification

If your loan is a student loan incurred solely to pay for qualified higher education expenses, sign the certification in Part II. If you do not sign the certification, the lender may not issue or file Form 1098-E for student loan interest on your behalf. Do not sign the certification for a mixed use loan because such a loan is not used solely for qualified higher education expenses. However, you may sign the certification for a revolving line of credit or similar loan if you use the line of credit solely to pay for qualified higher education expenses.

Qualified higher education expenses. These expenses are the costs of attending an eligible educational institution, including graduate school, on at least a half-time basis. Generally, these costs include tuition and certain related expenses. See Pub. 970 for more information.

Part III. Requester Information

This part is not required to be completed. It is provided for the convenience of the requester to help identify the account to which this Form W-9S relates. The requester may enter its name and address and a tuition or loan account number.

Note: For information about electronic submission of Forms W-9S, see the Instructions for Forms 1098-E and 1098-T.

Penalties

Failure to furnish correct SSN or ITIN. Generally, if you fail to furnish your correct SSN or ITIN to the requester, you are subject to a penalty of \$50 unless your failure is due to reasonable cause and not to willful neglect.

Misuse of SSN or ITIN. If the requester discloses or uses your SSN or ITIN in violation of federal law, the requester may be subject to civil and criminal penalties.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, taxpayer identification number (TIN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your TIN to receive a refund.

To reduce your risk:

- Protect your TIN,
- Ensure the requester is protecting your TIN, and
- Be careful when choosing a tax preparer.

If your SSN has been lost or stolen or you suspect you are a victim of tax-related identity theft, visit www.irs.gov/IdentityTheft to learn what steps you should take. See Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contact with taxpayers by email, text messages, or social media channels to request personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar access information for credit cards, banks, or other financial accounts.

Report all unsolicited email—including the full email header—claiming to be from the IRS or an IRS-related function to phishing@irs.gov. If you've experienced any monetary losses due to an IRS-related incident, please report it to the Treasury Inspector General for Tax Administration (TIGTA), the Federal Trade Commission (FTC), and the Internet Crime Complaint Center (IC3). You can also forward the email to your internet service provider's abuse department. You may also report misuse of the IRS name, logo, or other IRS personal property to the TIGTA at 800-366-4484. You can forward suspicious emails to the FTC at spam@uce.gov or contact them at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338).

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct SSN or ITIN to persons who must file information returns with the IRS to report certain information. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The requester or the IRS may provide this information to the Department of Justice for civil and criminal litigation. The IRS may provide this information to cities, states, the District of Columbia, and U.S. territories to carry out their tax laws. The IRS may also disclose this information to other countries under a tax treaty, or to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. Failure to provide the requested information, or providing false or fraudulent information, may prevent a lender from filing Form 1098-E and an educational institution from filing Form 1098-T, and may subject you to penalties.