

**Central Michigan University**  
**LEARNING EXPERIENCE PARTICIPANTS**  
**Financial aid and tax implications**

This communication is for CMU and non-CMU students who participate in learning experiences through Central Michigan University and receive stipend payments, and/or support for housing and meals in the form of an allowance, reimbursement, or payment on behalf of the student. If you have any questions concerning the financial aid or tax implication of this support, please see the contact information below.

**FOR CMU STUDENT PARTICIPANTS**

FINANCIAL AID: The CMU Office of Scholarships and Financial Aid (OFSA) will record CMU student stipend payments, meal allowances, and housing allowances as a financial aid resource on your financial aid package. This includes any payments made to external CMU entities on your behalf, reimbursements for meals, travel, and/or conference fees. This may result in a reduction of other aid, including student loans. Any amount of money that is not used for tuition or books (including housing and meal allowances) is considered non-qualified scholarship and may be subject to taxation.

TAX: Payments made to CMU students will be reported on a 1098-T tax form at year end. This includes stipends, housing, meals, and travel reimbursements. It is the student's responsibility to consult with a tax preparer regarding the implications of the 1098-T received from Central Michigan University.

**FOR NON-CMU STUDENT PARTICIPANTS**

FINANCIAL AID: Not applicable.

TAX: Stipend payments, meal allowances, and housing payments made to non-CMU student participants will be issued a 1099 tax form at year end when the total amount exceeds \$600.

It is the responsibility of the participant to consult with a tax preparer regarding the implications of the 1099 received from Central Michigan University.

**INTERNATIONAL STUDENT PARTICIPANTS**

International CMU students participating in learning experiences are subject to the same tax and financial aid rules as listed for CMU students. Housing and meal allowances are considered non-qualified scholarship and will be taxed accordingly.

Please be aware that if tax payments are withheld from the intended stipends, the net amount may be less than anticipated.

**CONTACT INFORMATION**

For 1098T Inquiries  
**Student Account Services and University Billing**  
Call **ONECENTRAL** to be directed appropriately  
P. 989-774-3918

For Payroll or International Tax Questions:  
**Payroll Office**  
Warriner 204  
P. 989-774-3481      [payroll@cmich.edu](mailto:payroll@cmich.edu)

For Financial Aid Questions:  
**Kristin H. Herndon**  
ASSOCIATE DIR/OPERATIONS  
Scholarship and Financial Aid  
P. (989) 774-2063      [hernd1kh@cmich.edu](mailto:hernd1kh@cmich.edu)