



EDUCATION CREDITS

Comparing AOTC and LLC

Scan the QR code to use the **Interactive Tax Assistant (ITA)** to see if you qualify for an education credit.



Taxpayers can only claim one education tax credit per student. The student can be the taxpayer, their spouse (if filing jointly) or a dependent. The major differences between the two credits are:

AMERICAN OPPORTUNITY TAX CREDIT

Up to **\$2,500** credit per student and up to **\$1,000** may be refundable

4-year limit per student

Enrolled at least half-time in a program leading to a post-secondary degree or certificate

No felony drug conviction allowed

Employer identification number (EIN) of school, college, or university is required



LIFETIME LEARNING CREDIT

Up to **\$2,000** credit per return

Unlimited number of years per student

Enrolled in one or more courses to acquire or improve job skills

Felony drug conviction doesn't make student ineligible

Employer identification number (EIN) of school, college, or university is not required

See [Education Credits: AOTC and LLC](#) for complete eligibility criteria and an expanded comparison chart.

To claim AOTC or LLC:



For tax year 2026, you or your spouse (if married filing jointly) and the student (if your dependent) must have a **work-eligible Social Security number**.



Your [modified adjusted gross income](#) must be less than \$90,000 (\$180,000 if married filing jointly).



- Use [Form 1098-T, Tuition Statement](#) to help calculate your education credit.
- Complete [Form 8863, Education Credits](#).



- [Avoid education errors](#)
- [Publication 970, Tax Benefits for Education](#)