

Biomedical Engineering (BME) Orientation Fall 2015

Contact Information: Jennifer Rieger, jrieger@umich.edu, 734-615-6971; Susan Douglas, sldougl@umich.edu, 734-615-9412

Important Deadlines:

GradCare (health benefits) – enroll via Wolverine Access prior to Sept 30, 2015

Dental – enroll via Wolverine Access prior to Sept 30, 2015

For more information about your eligibility please visit the following links:

GSRA's <http://benefits.umich.edu/eligibility/gsra.html>

Fellowships <http://benefits.umich.edu/eligibility/benfellow.html>

- Open Enrollment is held every October- it will allow you to change your benefit elections for the upcoming year. **OPEN ENROLLMENT BEGINS ON 10/26/2015 AND ENDS ON 11/6/2015.**
- 2016 Open Enrollment will allow you to change your benefit elections for January 2016- December 2016.

Direct Deposit –enroll via Wolverine Access today! Wolverine Access>Employee Self Service>Payroll and Compensation>Direct Deposit

If you are a US citizen or Permanent Resident please fill out a Federal W-4 and a State of Michigan W-4: You may fill them out via Wolverine Access >Employee Self Service>Payroll and Compensation> click on the “3 more...” link and proceed to select “Federal W4” and “Michigan W4”

Important contact information: **Contact 734-615-2000, Shared Services Center**

Choose Option #1 for questions about Benefits such as *GradCare and Dental coverage*.

Choose Option #2 for questions about Payroll such as your *GSRA or GSI paycheck and tax deduction*. You may also email payroll@umich.edu – please include your UMID# in all electronic communications.

Fellowship vs GSRA

The College of Engineering minimum stipend rate for AY 2015-2016, September 1, 2015-August 31, 2016 is \$2,418.75 per month.

U-M is not required to withhold taxes from fellowship stipends. However, some stipends may be considered taxable income. Please contact your personal accountant or the IRS directly to set-up a quarterly payment schedule with the IRS. Failure to arrange payment prior to next year may result in penalties fees. For more information please visit: http://www.rackham.umich.edu/help/funding_and_awards/tax_information/

- *Tax questions should be directed to the U-M Payroll Tax Section*

You can send an email to payroll@umich.edu (include your UMID #) or call one of the numbers below:

If your UMID# starts with 00-49 Tanesha (734) 764-1485 tanessmd@umich.edu

If your UMID# starts with 50-99 Kim (734) 763-6106 khasan@umich.edu

GSRA and GSI wages are disbursed after tax withholdings have been deducted. Monthly payroll dates are the last working day of every month. Fall 2015 payroll dates are as follows: September 30, October 30, November 30, and December 24. Detailed information regarding your monthly paycheck can be found on Wolverine Access >Employee Self Service>Payroll and Compensation> View Paycheck.

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Fellowship vs GSRA continued

Fellowship stipends are disbursed on two separate schedules. If you are receiving a Rackham Fellowship your schedule will be 03 Disbursement Plan Special Monthly. If you are receiving a BME Fellowship your schedule will be 02 Disbursement Plan Standard Monthly.

For more information about disbursement schedules for Rackham Fellowship please visit:

http://www.rackham.umich.edu/help/funding_and_awards/tax_information/

Rackham fellowship questions can also be directed to fwlshps@umich.edu

For more information about disbursement schedules for BME Fellowships please contact Susan Douglas, sldougl@umich.edu, 734-615-9412, 1125 Gerstacker.

Tuition, Registration and Mandatory fee payments

If you are an eligible College of Engineering GSRA with a 25% effort or higher effort, your tuition, registration and mandatory fees will be paid the first week of every term. Any other additional charges in your student account, such as lab fees, health care co-payments, etc...are not covered by your Principal Investigator, BME or the College of Engineering. You may view your student account information on Wolverine Access> Campus Finances> Account Inquiry. Student account questions should be directed to Student Financial Services at (734) 764-7417.

International Students

International Center's phone # 734-764-9310

- #1 Hours of Operation/Locations/Program Schedule
- #2 F & J Visa
- #3 Health Insurance
- #4 Study/Work Abroad (outside the U.S.) & Peace Corps
- #5 H-1B Visa and Permanent Residency
- #6 Other Questions

Taxes and International Students

If you are an International Student please fill out an Alien Certificate as soon as possible. A copy of the "Alien Certificate" and Instructions can be found on the University Payroll Office web site at:

http://www.finance.umich.edu/system/files/Alien_Certificate_0.pdf

For more information please visit: <http://www.internationalcenter.umich.edu/taxes/>

Websites to visit:

Rackham: www.rackham.umich.edu Resources for graduate students

University Health Service: www.uhs.umich.edu

For currently enrolled students most services are free. Others pay for services or use billable insurance. Services include: allergy, immunization and travel health, eye care clinic and optical shop, gynecology, health education, laboratory, nutrition, pharmacy, physical therapy, radiology and testing for HIV.

Counseling and Psychological Services: <http://www.umich.edu/~caps/index.html>

Tuition Refund Insurance: <http://www.uhs.umich.edu/tri>

University of Michigan School of Dentistry checkup clinic, their website is <http://healthyteeth.dent.umich.edu/>

Graduate Student Benefits 2015 and 2016

Graduate Student Category	Eligibility Requirements	Benefits Available	Enrollment and Defaults
GEO Graduate Student Instructors (GSIs) Graduate Student Staff Assistants (GSSAs)	Minimum of 25% appointment for at least 4 continuous months for fall or winter term, or at least 2 continuous months for spring or summer term.	<ul style="list-style-type: none"> • GradCare only • Prescription drugs • All dental plans • University, Optional and Dependent Life Insurance plans • Vision • Legal • Supplemental Retirement Account • Health Care FSA • Dependent Care FSA • Travel Accident 	GEO members will default to GradCare, Dental Option 1, and the University Life Insurance plan immediately when the job is entered on M-Pathways. Other benefit elections, waiving default elections, and the addition of dependents must be made within 30 days.
GEO: less than a 25% appointment	Less than a 25% appointment for at least 4 continuous months for fall or winter term, or at least 2 continuous months for spring or summer term.	<ul style="list-style-type: none"> • GradCare only • Prescription drugs • All dental plans • Travel Accident 	GEO members with less than a 25% appointment will default to GradCare and Dental Option 1 immediately when the job is entered on M-Pathways. Other benefit elections, waiving default elections, and the addition of dependents must be made within 30 days.
Graduate Student Research Assistants (GSRAs)	Minimum of 25% appointment for at least 4 continuous months at all times	<ul style="list-style-type: none"> • GradCare only • Prescription drugs • All dental plans • University, Optional and Dependent Life Insurance plans • Vision • Legal • Supplemental Retirement Account • Health Care FSA • Dependent Care FSA • Travel Accident 	GSRAs will default to GradCare, Dental Option 1, and the University Life Insurance plan immediately when the job is entered on M-Pathways. Other benefit elections, waiving default elections, and the addition of dependents must be made within 30 days.

Graduate Student Category	Eligibility Requirements	Benefits Available	Enrollment and Defaults
Benefit Eligible Fellowship Holders	<p>Holders of a designated fellowship</p> <p>Michigan Science Training Program fellows</p> <p>Check with your department if you do not know if you are sponsored for GradCare under this provision</p>	<ul style="list-style-type: none"> • GradCare only • Prescription drugs • Dental Plans, Option 1, 2, or 3 • Vision • Legal 	<p>Benefit Eligible Fellowship Holders will default to GradCare and Dental Option 1 immediately when benefit eligibility is entered on M-Pathways. Other benefit elections, waiving default elections, and the addition of dependents must be made within 30 days</p>
Medical School Students	<p>Medical insurance coverage is mandatory for all University of Michigan medical school students. Medical school students are required to either enroll in GradCare or provide verification to the medical school administration that they have comparable medical insurance coverage elsewhere.</p>	<ul style="list-style-type: none"> • GradCare only • Prescription drugs • Dental Plans, Option 1, 2, or 3 • Vision • Legal 	<p>Benefit eligible Medical School students will default to GradCare immediately when benefit eligibility is entered on M-Pathways. Other benefit elections, waiving default elections, and the addition of dependents must be made within 30 days</p> <p>The Medical School may subsidize GradCare premiums. No University contribution towards dental, vision or the legal plan</p>

Enrollment

- The student's appointment information is entered on the system (either as an employed graduate student or a benefit eligible fellowship student)
- M-Pathways processes information and opens Self Service > Benefits for elections by the student the next day
- An email notification is sent to the student's umich.edu email account
- Elections are submitted and a Confirmation Statement is displayed
- A follow-up confirmation is sent by email

Enrollment information is sent to the insurance vendor each Monday. Medical insurance identification cards are produced and sent within one to two business days after the enrollment is processed by the vendor.

Termination of Coverage - *Continuation of Benefits*

- Employed graduate students (GSIs, GSSAs or GSRAs) who terminate employment or become ineligible for benefits may continue health insurance plans under COBRA. COBRA information can be found at <http://benefits.umich.edu/events/termination.html>.
- Fellowship holders can continue GradCare coverage under the GradCare continuance plan during periods when they are not receiving funding. Coverage may be continued for up to 18 months. The cost is 102% of the full premium.
- Medical school students can continue coverage during periods when they are not receiving funding through Blue Care Network (BCN). Information can be found at <http://www.mibcn.com/needcoverage/options/index.shtml> or by calling 800-658-8878.

Delinquency Policy

Fellowship holders and medical school students with benefit charges that are overdue by 45 days will be notified in writing via U.S. mail.

- Payment should be made by the first day of the following month or benefits will be terminated.
- Notification is sent via U.S. mail of benefit termination.
- Students are responsible for benefit charges for the time period prior to termination.
- Failure to make these payments may result in a "hold" being placed on the student's account.

Job Family Priority Rules

If a graduate student has multiple jobs or funding sources that are all benefit eligible, eligibility is based on the benefit group that provides the best benefit package. For example, a GSI with a concurrent benefit eligible fellowship will have benefits based on the GSI position. The job family priority rules are:

1. Members of GEO (Graduate Student Instructors and Graduate Student Staff Assistants)
2. Graduate Student Research Assistants
3. Holders of a designated Rackham fellowship
4. Other fellowships

If a student is consecutively appointed in the same student category from term to term (i.e. GSI Fall term, GSI Winter term), their current medical insurance and other benefit elections will continue. When a benefit-eligible student changes from one student category to another, there may be a change in their benefit eligibility. They will receive notification of the new eligibility or termination of coverage.

Summer Benefit Continuation

Employed GEO members (Graduate Student Instructors and Graduate Student Staff Assistants) who are participating in the University Benefit plans during winter term and either:

- a. will be re-employed to a benefit eligible Graduate Assistant appointment for the following fall term or
- b. were employed during the previous fall term,

are eligible for University contributions during the spring/summer terms.

Graduate Student Research Assistants (GSRAs) are also eligible for University contributions over the spring/summer terms if they are participating in the University Benefit plans during the winter term and will be re-employed as a benefit eligible Graduate Assistant for the following fall term. The provision, listed under b. above, does not apply to GSRAs.

- Department listing of eligible graduate students are emailed to the Graduate Student Administrator in mid to late March
- Completed lists should be returned to kbaer@umich.edu by April 10
- Students who will have summer benefit continuation will have 5 deductions taken from April pay
- Benefits end 5-1 for students who are not eligible for summer benefit continuation, COBRA is automatically issued
- Summer continuation procedures do not apply to benefit-eligible fellowship holders. If the fellowship should continue past April 30th, the fellowship end date should be changed

- GEO members who have worked Fall and Winter terms and have graduated, may continue benefits for Spring/Summer terms with University contributions if the student requests continuation.

Summer Benefit Continuation-FAQs

I didn't receive the spreadsheet listing my students.

Spreadsheets are emailed in mid-March to the contact I have on file. If you didn't receive your spreadsheet, email kbaer@umich.edu, include your department ID number.

How do I report a change to a student's eligibility after the 4-10 deadline?

Email kbaer@umich.edu with the student's name, ID, and change of status.

How do I complete the spreadsheet if the student has a Spring and Summer term appointment and benefit deductions should be taken from monthly pay?

Enter 'No' under the Return Code column. Normal deductions will be taken May-August.

How do I complete the spreadsheet if the student has a Spring and Summer term appointment but benefit deductions should be taken from April pay?

Enter 'Yes' under the Return Code column. Five deductions will be taken in April.

How do I complete the spreadsheet if the student has a Spring or Summer term appointment?

Enter 'Yes' under the Return Code column. Five deductions will be taken from April pay.

How can benefit charges be charged to a shortcode other than the shortcode used for April pay?

The charges must be submitted on a Journal Entry (JE) in order to transfer to a different shortcode.

I have students working Winter term in a different department, they will be working in my department Fall term and should have benefits continued.

Email kbaer@umich.edu with student's name, ID number and status. I will make the appropriate changes on the master spreadsheet.

Process for Enrolling Benefit-Eligible Fellowship and Medical School Students

Departments that hire fellowship or medical school students must have the ‘HR Benefits Fellowship Updater Role’ for access to the Grad Student Fellowship Upload process. To gain access to this role:

- The department’s Unit Liaison needs to submit an access request to ITS
- eLearning or Instructor-Led training courses are required
- Once the access request has been submitted, go to <http://www.mais.umich.edu/>; click on My Linc/Mais Linc; enter your username and UMICH (Kerberos) password; in the search box, type “fellowship benefits”; select your desired course

Benefit Reporting

Reports include benefit-eligible fellowship holders, medical school students, benefit-eligible GSIs, GSSAs and GSRAs. Reports may be run by;

Job

Captures an entire department ID (DeptID) and returns information for all benefit-eligible graduate students. This report shows current benefit eligibility. A “Y” under Primary Job indicates this is the DeptID paying for benefits under the corresponding Empl Record, or;

Student (EmplID)

Captures information for the student for all active records in Job that could be benefit-eligible. This can be used to determine if the student has more than one department providing funding. The “Y” under Primary Job indicates this is the DeptID paying for benefits under the corresponding Empl Record.

Enrollment

Report run using DeptID; returns benefit enrollment information for all benefit-eligible graduate students

Report run using EmplID, returns benefit enrollment information for the individual benefit-eligible graduate student

GradCare	Grad Student 2015 Monthly Deduction	University 2014 Monthly Contribution	2014 Total Premium	COBRA Premium
You Only	\$0	\$224.00	\$224.00	\$228.48
You + Adult	\$0	\$448.00	\$448.00	\$456.96
You + Adult + Children	\$0	\$618.00	\$618.00	\$630.36
You + Child or Children	\$0	\$394.00	\$394.00	\$401.88

GradCare	Grad Student 2016 Monthly Deduction	University 2015 Monthly Contribution	2015 Total Premium	COBRA Premium
You Only	\$0	\$233.00	\$233.00	\$237.67
You + Adult	\$0	\$466.00	\$466.00	\$475.32
You + Adult + Children	\$0	\$643.00	\$643.00	\$655.86
You + Child or Children	\$0	\$410.00	\$410.00	\$418.20

*Medical School Students pay the full cost of GradCare

2015 Monthly Dental Plan Rates	Your Cost	University Contribution
Option 1		
You Only	\$0	\$22.52
You + Child	\$0	\$45.04
You + Adult	\$0	\$45.04
You + Adult + Children	\$0	\$71.84
You + Children	\$0	\$71.84
Option 2		
You Only	\$16.14	\$22.52
You + Child	\$32.28	\$45.04
You + Adult	\$32.28	\$45.04
You + Adult + Children	\$48.40	\$71.84
You + Children	\$48.40	\$71.84
Option 3		
You Only	\$25.70	\$22.52
You + Child	\$51.40	\$45.04
You + Adult	\$51.40	\$45.04
You + Adult + Children	\$78.14	\$71.84
You + Children	\$78.14	\$71.84

2016 Monthly Dental Plan Rates	Your Cost	University Contribution
Option 1		
You Only	\$0	\$22.48
You + Child	\$0	\$44.96
You + Adult	\$0	\$44.96
You + Adult + Children	\$0	\$71.72
You + Children	\$0	\$71.72
Option 2		
You Only	\$14.90	\$22.48
You + Child	\$29.80	\$44.96
You + Adult	\$29.80	\$44.96
You + Adult + Children	\$44.54	\$71.72
You + Children	\$44.54	\$71.72
Option 3		
You Only	\$23.72	\$22.48
You + Child	\$47.44	\$44.96
You + Adult	\$47.44	\$44.96
You + Adult + Children	\$71.98	\$71.72
You + Children	\$71.98	\$71.72

Pay Dates for the 2015/2016 Academic Year

As a BME/PhD student, be aware that your monthly pay date will coincide with whether you are being paid on a fellowship or as a GSRA/GSI

Students who are receiving **departmental fellowships or training grants** will receive their monthly stipend checks/direct deposit on the following dates:

August 10, 2015
September 28, 2015
October 26, 2015
November 23, 2015
December 18, 2015
January 25, 2016
February 22, 2016
March 21, 2016
April 18, 2016
May 16, 2016
June 13, 2016
July 18, 2016
August 15, 2016

GSI/GSRAs will receive their monthly paychecks on the last working day of each month, except in December, when paychecks are available on the last working day before the Winter Break. Monthly paychecks will be available on the following dates:

September 30, 2015
October 30, 2015
November 30, 2015
December 24, 2015
January 29, 2016
February 29, 2016
March 31, 2016
April 29, 2016
May 31, 2016
June 30, 2016
July 29, 2016
August 31, 2016

NSF and Rackham One Terms pay on the Rackham Fellowships Schedule. They are split into 5 equal payments for Fall, 2015 and five for Winter, 2016 with two payments occurring in either September or January.

If you have any questions about your funding source, please contact Sue Douglas (sldougl@umich.edu).

Resources for Graduate Students:

Shared Services Center 734-615-2000

Email sharedservices@umich.edu

Payroll Office 734-615-2000, option 2

Email payroll@umich.edu

Benefits Office website <http://benefits.umich.edu/index.html>

:

Appointment information, update addresses, check benefits enrollment

<https://wolverineaccess.umich.edu/index.jsp>

Blue Care Network 800-658-8878

<http://www.mibcn.com>

GradCare Provider Directory

<http://mibcn.com/provsearch/search?plan=UM01&type=basic>

GradCare Benefit Book

http://benefits.umich.edu/forms/gradcare_bcn.pdf

Tax Information for Fellowship and Scholarship Recipients

Questions

How to report fellowships and scholarships for tax purposes and what types of funding are tax exempt are among graduate students' most frequently asked questions. In general, students bear the tax burden; federal government agencies require students to determine taxation of scholarships and fellowships when filing annual income tax returns. The University of Michigan does not issue 1099 forms to scholarship holders.

Taxable Income

Stipends and Tuition

The general rule is that any income is subject to federal taxation. Scholarships and fellowships, however, are excluded from taxation when the award is a qualified scholarship given to the degree-seeking recipient for the purpose of studying or conducting research at an educational institution.

Qualified scholarship and fellowships are defined to include tuition and fees required for enrollment or attendance at the educational institution and fees, books, supplies, or equipment required for courses of instruction at the institution. Expenses that are NOT tax exempt include room and board, travel, research costs, and equipment and supplies not required for enrollment. For tax purposes you must keep copies of all award notices and announcements. For items you wish to deduct you must have receipts.

All income that doesn't go directly to tuition, fees, and benefits is subject to taxation and must be reported on federal and Michigan state tax forms. This includes stipends, debit funds, and any other funding you receive from the University that isn't considered a qualified scholarship. Salary from any employment at the University (e.g., GSSA, GSI, GSRA, etc.) is subject to taxation and taxes will be withheld from your paychecks and reported with your W-2 form at the end of each calendar year.

For stipends and other funds not tied to employment (e.g., stipends received as part of a fellowship or other funding package), the University does not report the stipend on a federal or state Form 1099 or W-2 and does not withhold any taxes. This does NOT relieve the recipient from the obligation of reporting these amounts on his/her individual income tax returns and paying the tax liability on the taxable portion of the stipend.

Who Must File Federal and State Taxes

Federal Income Tax

All of the filing requirements and instructions can be found in *IRS Publication 17, Your Federal Income Tax*. The IRS also has a web-based tool, *Do I Need to File a Tax Return?*, that allows you to answer a series of questions to determine whether you are required to file.

Questions

The determination of whether you are required to file a federal individual income tax return is based on:

1. Your Federal tax filing status (e.g. single, married filing jointly, etc.)
 - IRS questionnaire for determining filing status
2. Your gross income
 - Gross income generally means all income that you received in the form of money, goods, property, and services that is not exempt from tax, including any income from outside of the United States. For items of gross income generally pertaining to students, please refer to the IRS web page for students, Student's Page - Higher Education.
3. Whether you are claimed as a dependent on another individual's income tax return
 - If you will be claimed as a dependent on another individual's tax return, please refer to the Federal Form 1040 Instructions, page 8 for filing requirements and worksheet.
4. Whether you received a specific credit or owe a tax liability
 - To determine if this applies to you, go through the questions on *Do I Need to File a Tax Return?*

In general, those not claimed as a dependent must file when gross income reaches (numbers current as of 2014):

- \$10,150 for single individuals
- \$20,300 for married persons filing jointly
- \$3,950 for married persons filing separately
- \$13,050 for head of household
- \$16,350 for qualifying widow(er) with dependent child

Note: Even if you do not have to file, you should file a tax return if you can get money back. For example, you should file if one of the following applies:

- You had income tax withheld from your pay
- You made estimated tax payments for the year or had any of your overpayment for last year applied to this year's estimated tax
- You qualify for the earned income tax credit

- You qualify for the additional child tax credit
- You qualify for the refundable American opportunity educational credit

State Income Tax

If you file a federal income tax return, you should also file a Michigan income tax return. You are required to file a Michigan income tax return if the federal adjusted gross income (AGI) is greater than the personal exemption amount on the Michigan income tax return (MI-1040). If you earned income in any other state(s) during the year, you may also be required to file in that state(s) as well.

When to File

There are two ways to pay federal income tax: withholding and estimated tax. The procedure and deadlines for filing are different for each method.

Questions

Withholding

Salary and stipends from any employment at the University (including GSIs, GSRAs, and GSSAs) is subject to withholding and the tax is paid to the IRS on your behalf throughout the year. If taxes are withheld, you file using a version of the IRS Form 1040 once per year, by April 15. For more information, refer to the IRS website.

Estimated Tax

Estimated tax is the method used to pay tax on income that is not subject to withholding. If your stipend is not tied to employment, you may need to make estimated payments.

The Internal Revenue Service (IRS) requires you to make quarterly estimated tax payments for the 2016 calendar year if **both** of the following apply:

1. You expect to owe at least \$1,000 in federal tax for 2016, after subtracting federal tax withholding and credits, **and**
2. You expect federal withholding and credits to be less than the smaller of:
 - 90% of the tax shown on your 2016 federal tax return, **or**
 - 100% of the tax shown on your federal tax return from 2015 (only applies if your 2015 tax return covered 12 months – otherwise refer to 90% rule above only).

For the estimates above, U.S. citizens should estimate a minimum of 15% of taxable income (refer to *IRS Publication 505, Tax Withholding and Estimated Tax* and the estimated tax worksheet in Form 1040-ES for more detailed information).

Quarterly Estimated Tax Payments

To calculate your federal quarterly estimated tax payments, you must estimate your adjusted gross income, taxable income, taxes, deductions, and credits for the calendar year. Form 1040-ES includes an *Estimated Tax Worksheet* to help you calculate your federal estimated tax payments and instructions for various methods of making payments.

Estimated taxes for the calendar year are due in four installments: April 15, June 16, September 15 and January 15. Scholarship and fellowship recipients should retain fee statements, textbook receipts and similar records to support their calculations of the nontaxable and taxable portions of their awards.

Penalties: Generally, if you do not pay enough tax in a timely manner either through withholding or making estimated tax payments, you may be required to pay a penalty. Please refer to *IRS Publication 505, Tax Withholding and Estimated Tax* for a detailed discussion of the underpayment penalty, including exceptions to this penalty.

International Students

Special rules apply to foreign persons or non-resident aliens. The IRS requires educational institutions to report scholarship and fellowship grants to non-resident aliens on form *1042S-Foreign Person's US Sourced Income Subject to Withholding*. Prior to 2001, schools were required to report the nontaxable scholarship or fellowship amounts, but beginning with payments made in 2001, reporting these payments is no longer required. Accordingly, it is the responsibility of the foreign person to determine that the withheld amount is correct, i.e., whether a tax treaty exemption applies, whether the reduced withholding rate applies, etc. For more extensive information, go to the U-M International Center's tax site.

Questions

Resources

Where to Find Tax Publications, Instructions, and Forms

- Internal Revenue Service
- University of Michigan Payroll Office
- State of Michigan website
- *Tackling Your Taxes*, video, U-M Weblogin required

How To Get Tax Help

- Taxpayer Advocate: 1-877-777-4778
- IRS at 1-800-829-1040
- TTY/TDD users: 1-800-829-4059
- Tele Tax topics: 1-800-829-4477 to listen to pre-recorded messages covering various tax topics
- IRS Student's Page - Higher Education

IRS Forms and Publications

- *IRS Publication 17 - Your Federal Income Tax*
- *IRS Publication 505 - Tax Withholding and Estimated Tax*
- *IRS Publication 515 - Withholding of Tax on Nonresident Aliens and Foreign Entities*
- *IRS Publication 970 - Tax Benefits for Education*