

INTERNATIONAL STUDENT NONRESIDENT TAX OVERVIEW

TAX YEAR: 2025



LOYOLA
UNIVERSITY CHICAGO



AGENDA

1. Tax Disclaimer
2. Tax Background
3. Income Tax Treaties
4. Sprintax Calculus– Nonresident alien tax compliance system
5. Tax Filing Responsibilities
6. Questions

PRESENTATION DISCLAIMER

This presentation is designed to give you an overview of the United States tax laws that may apply to you as a student at Loyola University Chicago.

Students are solely responsible for the proper completion of their tax filings and should not rely on this presentation for all their tax information. Students should refer to the official IRS and State of Illinois websites for additional tax information. The Tax Department and ISSS does not and cannot provide tax advice on your personal income tax situation or filings. If you need assistance completing tax filings, please consult a qualified tax preparer.

TAX BACKGROUND

The Internal Revenue Service (IRS) is responsible for collecting U.S. federal taxes and administering the Internal Revenue code (IRC) for the United States.

Loyola University Chicago is considered a withholding agent for the IRS and must report and withhold income taxes from payment subject to withholding such as wages, prizes, fellowships, and other miscellaneous payments.

The IRC contains specific rules on the taxation of payment to non-U.S. Citizens based on visa type, country, income type, and length of stay in the U.S.



TAX BACKGROUND – CLASSIFICATION OF NRA VS RA

The IRS classifies individuals into two buckets for tax purposes:

- 1) Nonresident Alien (NRA)
- 2) Resident Alien (RA) for tax purposes (Does not mean you are a “green card” holder, it means you have passed the substantial presence test and are no longer a NRA)

The information shared on the following slides is specifically for those F-1 visa students who are considered a nonresident alien for tax purposes.

- F-1 are NRAs for the first 5 years in the U.S. assuming no prior immigration history
 - For example, if you entered the U.S. for the first time on an F-1 in 2025 you will be considered a NRA for 2025-2029
 - Once you surpass the five years, depending on the length of your stay in year 6, you become a RA for tax purposes

TAX BACKGROUND – TYPE OF INCOME

COMMON EXAMPLES OF INCOME AS A STUDENT (F-1 STUDENT VISA)

Income Source	Withholding Rate	Payment Method	How does Student pay tax?
Wages – employment as a student worker (services provided to hiring department)	Taxes withheld based on IRS withholding tables + Illinois income tax rate of 4.95%	Payroll	Taxes are withheld directly via payroll (both federal and state taxes)
Fellowship/Cost of Attendance – funds awarded to a student to aid in the pursuit of research/study	Subject to a federal income tax rate of 14% + Illinois income tax rate of 4.95%	Awarded through financial aid/student account	Tax charges are posted on the student account typically in September & February of each year
Room/Board Scholarship – funds awarded to a student to defray the costs of room and board student charges (also considered fellowship)	Subject to a federal income tax rate of 14% + Illinois income tax rate of 4.95%	Awarded through financial aid/student account	Tax charges are posted on the student account typically in September & February of each year

INCOME TAX TREATIES

QUESTION: AS AN INTERNATIONAL STUDENT, ARE THERE ANY WAYS TO REDUCE OR ELIMINATE INCOME TAX WITHHOLDINGS?

Answer: The U.S has income tax treaties with certain countries that may reduce or eliminate income tax withholdings

In order to take advantage of an income tax treaty the following four criteria must be met:

- 1) You must be a tax resident of a country that has an income tax treaty with the U.S.
- 2) The income tax treaty must apply to the type of income you have earned
- 3) You must possess either a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)
- 4) You must complete a Sprintax Calculus profile and sign the required tax treaty forms

INCOME TAX TREATIES

QUESTION: HOW WILL THE UNIVERSITY KNOW IF I AM ELIGIBLE TO CLAIM AN INCOME TAX TREATY OR IF I NEED TO PAY INCOME TAXES ON MY AWARD OR PAYMENT?

Answer: The University tax department evaluates all payments made to students on visas. Financial Aid notifies Tax when a student on a visa is receiving an award or scholarship that covers beyond tuition & fees.

In order for the tax department to analyze your tax status (NRA vs RA) and to determine treaty eligibility, the international student must fill out their immigration and income information in Sprintax Calculus annually.

SPRINTAX – LOYOLA'S NONRESIDENT ALIEN TAX COMPLIANCE SYSTEM

OVERVIEW

LUC uses Sprintax Calculus, a tax software that analyzes an individual's immigration status, history, tax residency, and income type to determine if the individual is a NRA or RA, and whether the individual is eligible for any income tax treaty benefits.

Once you are hired as a student worker or if you receive a fellowship/award you will receive an email from noreply@sprintax.com asking you to login and set up your profile

From: noreply@sprintax.com <noreply@sprintax.com>
Sent: Monday, August 18, 2025 12:55 PM
To: YOUR EMAIL ADDRESS
Cc: NRA-Processing <NRA-Processing@luc.edu>
Subject: STUDENT NAME, Welcome to Sprintax Calculus

Hello STUDENT NAME,

You have received this email because you will be receiving payments from Loyola University of Chicago. Loyola University of Chicago uses Sprintax Calculus, a secure Nonresident Alien tax compliance system to collect immigration and tax information needed to assess your income tax withholding obligations. The information and forms must be provided prior to any payment received so that the correct tax withholding and reporting decisions are made; failure to do so may result in the maximum rate of tax withholding and/or delayed payment. Information provided to Sprintax Calculus is transmitted and stored securely and will only be used by Loyola University of Chicago for purposes of tax withholding and reporting.

You will receive emails from the Sprintax Calculus system periodically, from the following email address: noreply@sprintax.com. Please add this email to your address book so that it does not get confused with SPAM or phishing emails.

SPRINTAX – LOYOLA’S NONRESIDENT ALIEN TAX COMPLIANCE SYSTEM

What forms should I have available during the completion of the Sprintax Calculus profile?

- Form I-20
- I-94 Record (Get most recent I-94 here: <https://i94.cbp.dhs.gov/home>)
- Prior immigration history (entry/exit dates if applicable)
- Passport Page
- Current Visa
- SSN Card (if you do not have an SSN yet, indicate that you are applying for one)

Visit the [Sprintax Calculus User Resources website](#) for specific information on how to navigate Calculus.

You will find a step-by-step user guide as well as Sprintax Youtube videos on the process






Access Sprintax Calculus: <https://calculus.sprintax.com/uni/login/>

If you forget your password, reset it via the “Forgotten password” link

SPRINTAX CALCULUS – USER VIEW






Left side panel progress path

Progress:

- 1 Residency**
-  **Personal data**
-  **Contact details**
-  **Tax Forms Info**
-  **Payments**
- 6 Final Summary**
- 7 Tax Forms**
-  **Document Exchange**

Required Documents

[Download all documents](#)

	Sprintax Tax Summary	Required
	I-20 Certificate of Eligibility for Nonimmigrant Student Status	Required
	Passport	Required
	Current Visa	Required
	I-94	Required

SPRINTAX CALCULUS – TAX TREATY FORM

Form **W-8BEN** Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)

(Rev. October 2021)

Department of the Treasury Internal Revenue Service

OMB No. 1545-1021

► For use by individuals. Entities must use Form W-8BEN-E.
► Go to www.irs.gov/FormW8BEN for instructions and the latest information.
► Give this form to the withholding agent or payer. Do not send to the IRS.

Do NOT use this form if:
 • You are NOT an individual
 • You are a U.S. citizen or other U.S. person, including a resident alien individual
 • You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the United States (other than personal services)
 • You are a beneficial owner who is receiving compensation for personal services performed in the United States
 • You are a person acting as an intermediary

Instead, use Form:
 W-8BEN-E
 W-9
 W-8ECI
 8233 or W-4
 W-8IMY

Note: If you are resident in a FATCA partner jurisdiction (that is, a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner
 2 Country of citizenship
 Spain

3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address.
 City or town, state or province. Include postal code where appropriate.
 Country
 Spain

4 Mailing address (if different from above)
 City or town, state or province. Include postal code where appropriate.
 Country
 USA

5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)

6a Foreign tax identifying number (see instructions)
 6b Check if FTIN not legally required

7 Reference number(s) (see instructions)
 8 Date of birth (MM-DD-YYYY) (see instructions)

Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)

9 I certify that the beneficial owner is a resident of Spain within the meaning of the income tax treaty between the United States and that country.

10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph 22(1) of the treaty identified on line 9 above to claim a 0 % rate of withholding on (specify type of income):
Scholarship or fellowship grants
 Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding:
Beneficial Owner is a resident of Spain and is meeting the terms of Article 22(1) of U.S. - Spain tax treaty


Part III Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income or proceeds to which this form relates or am using this form to document myself for chapter 4 purposes;
- The person named on line 1 of this form is not a U.S. person;
- This form relates to:
 - (a) income not effectively connected with the conduct of a trade or business in the United States;
 - (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an applicable income tax treaty;
 - (c) the partner's share of a partnership's effectively connected taxable income; or
 - (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f);
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country; and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.


I certify in the capacity to sign for the person identified on line 1 of this form.

Sign Here  _____
 Signature of beneficial owner (or individual authorized to sign for beneficial owner)


 Date (MM-DD-YYYY)

Print name of signer


I-20 Certificate of Eligibility for Nonimmigrant Student

 **Date uploaded**
 09/10/2025 15:37:40


Form W-8 BEN, Income code 23 (E-signed)

 **Date e-signed**
 08/30/2025 18:10:08

Sprintax Tax Summary (E-signed)

 **Date e-signed**
 08/30/2025 18:11:15

Form W-8 BEN, Income code 16 (E-signed)

 **Date e-signed**
 08/30/2025 18:09:11

Progress:

- Residency
- Personal data
- Contact details
- Tax Forms Info
- Residency Summary
- Tax Treaties
- Final Summary
- Tax Forms
- 9** Document Exchange

TAX FILING RESPONSIBILITIES

QUESTION: AS AN INTERNATIONAL STUDENT, DO I HAVE INCOME TAX FILING RESPONSIBILITIES?

Answer: Yes, all international students have an annual tax filing requirement, even if they have NO earned income for the year

Failure to file can lead to complications when applying for US visas in the future

QUESTION: WHAT ARE THE ANNUAL TAX FORMS I NEED TO FILL OUT?

Answer:

NRA with U.S. income

- 1) **Form 1040NR** or **1040NR-EZ** (U.S. Nonresident Alien income tax return)
- 2) **Form 8843** (Statement for Exempt Individuals & Individuals with a Medical Condition)

NRA with no U.S. income

- 1) **Form 8843** (Statement for Exempt Individuals & Individuals with a Medical Condition)

TAX FILING RESPONSIBILITIES

QUESTION: WHEN ARE THE TAX FILINGS DUE?

Tax Form	Due Date – Calendar Year 2025
Form 1040NR/1040NR-EZ	Wednesday, April 15, 2026
Form 8843	June 15 th , unless it is filed with your 1040NR/1040NR-EZ then it should be filed by the tax return due date

TAX FILING RESPONSIBILITIES

QUESTION: HOW DO I FILE MY INCOME TAX RETURN?

Answer: To assist you with your annual tax filing requirements, ISSS has contracted with Sprintax Returns, an online tax software provider to provide students access to tax preparation software. Access to the software is available at the start of the following calendar year by early February.

QUESTION: IS SPRINTAX RETURNS DIFFERENT FROM SPRINTAX CALCULUS?

Answer: YES, Calculus is to provide Loyola with your tax and immigration information. Sprintax returns is the software to prepare your annual tax returns.

SPRINTAX RETURNS – HOW TO FILE

1. Gather the documents you may need for Sprintax (find a list on the [Sprintax blog](#)). Have the discount code provided by ISSS available.
2. Create a Sprintax account. **If you are already a Sprintax Calculus user, select Sign In and use the same username and password to log in to your account.**
3. Follow the Sprintax instructions.
4. If required, complete any applicable state tax return.
5. Read the instructions for e-filing or mailing your return. Depending on your circumstances and certain eligibility criteria, you may be able to e-file your federal tax return instead of mailing it.

WHAT TAX FORMS CAN I EXPECT TO RECEIVE?

If you worked in the United States or received a taxable room/board/fellowship payment than you will receive the following forms:

Form Name	Issued by:	Income Reported	Issue Date:
Form W-2 (Wage & Tax Statement)	Payroll: Electronic delivery via the employee self-service portal or mailed to last address on file if no longer employed by LUC or did not opt-in for electronic delivery.	Wages as a student worker, wages were all subject to income tax	By no later than January 31, 2026
Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding)	Tax: Electronic delivery via Sprintax Calculus system.	Income that was tax exempt due to an income tax treaty OR Fellowship, Room/Board Scholarship, Award/ Prizes, and Other income that was subject to income tax withholding.	By no later than January 31, 2026

FORM EXAMPLES

FORM W-2 (Wages)

22222		VOID <input type="checkbox"/>	a Employee's social security number	For Official Use Only OMB No. 1545-0029	
b Employer identification number (EIN)		1 Wages, tips, other compensation		2 Federal income tax withheld	
c Employer's name, address, and ZIP code		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld	
		7 Social security tips		8 Allocated tips	
d Control number		9		10 Dependent care benefits	
e Employee's first name and initial		Last name	Suff.	11 Nonqualified plans	
				12a See instructions for box 12	
		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b	
		14 Other		12c	
				12d	
f Employee's address and ZIP code					
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax
					20 Locality name

Form **W-2** Wage and Tax Statement **2025**

Copy A—For Social Security Administration. Send this entire page with Form W-3 to the Social Security Administration; photocopies are not acceptable.

Do Not Cut, Fold, or Staple Forms on This Page

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 10134D

Form 1042-S (Fellowship/Room/Board)

Form 1042-S		Foreign Person's U.S. Source Income Subject to Withholding		2025		OMB No. 1545-0096	
Department of the Treasury Internal Revenue Service		Go to www.irs.gov/Form1042S for instructions and the latest information.		UNIQUE FORM IDENTIFIER <input type="checkbox"/> AMENDED <input type="checkbox"/> AMENDMENT NO.		Copy A for Internal Revenue Service	
1 Income code	2 Gross income	3 Chapter indicator. Enter "3" or "4"		13d City or town, state or province, country, ZIP or foreign postal code			
		3a Exemption code	4a Exemption code	13e Recipient's U.S. TIN, if any		13f Ch. 3 status code	
		3b Tax rate	4b Tax rate	13g Ch. 4 status code			
5 Withholding allowance				13h Recipient's GIIN			
6 Net income				13i Recipient's foreign tax identification number, if any		13j LOB code	
7a Federal tax withheld				13k Recipient's account number			
7b Check if federal tax withheld was not deposited with the IRS because escrow procedures were applied (see instructions) <input type="checkbox"/>				13l Recipient's date of birth (YYYYMMDD)			
7c Check if withholding occurred in subsequent year with respect to a partnership interest <input type="checkbox"/>				14a Primary withholding agent's name (if applicable)			
7d Check if you are a qualified intermediary, withholding foreign partnership, or withholding foreign trust revising its reporting on Form 1042-S to report to a specific recipient <input type="checkbox"/>				14b Primary withholding agent's EIN			
8 Tax withheld by other agents				15 Check if pro-rata basis reporting <input type="checkbox"/>			
9 Overwithheld tax repaid to recipient pursuant to adjustment procedures (see instructions) ()				15a Intermediary or flow-through entity's EIN, if any		15b Ch. 3 status code	15c Ch. 4 status code
10 Total withholding credit (combine boxes 7a, 8, and 9)				15d Intermediary or flow-through entity's name			
11 Tax paid by withholding agent (amounts not withheld) (see instructions)				15e Intermediary or flow-through entity's GIIN			
12a Withholding agent's EIN		12b Ch. 3 status code	12c Ch. 4 status code	15f Country code		15g Foreign tax identification number, if any	
12d Withholding agent's name				15h Address (number and street)			
12e Withholding agent's global intermediary identification number (GIIN)				15i City or town, state or province, country, ZIP or foreign postal code			
12f Country code		12g Foreign tax identification number, if any		16a Payer's name		16b Payer's TIN	
12h Address (number and street)				16c Payer's GIIN		16d Ch. 3 status code	16e Ch. 4 status code
12i City or town, state or province, country, ZIP or foreign postal code				17a State income tax withheld		17b Payer's state tax no.	17c Name of state
13a Recipient's name		13b Recipient's country code					
13c Address (number and street)							

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Cat. No. 11386R

Form 1042-S (2025)

WEB RESOURCES

IRS NRA taxation overview :

<https://www.irs.gov/individuals/international-taxpayers/taxation-of-nonresident-aliens>

LUC Nonresident Alien Tax Compliance Overview:

<https://www.luc.edu/finance/nracompliance/>

International Student – Tax Season FAQs

<https://www.luc.edu/finance/taxcompliance/nonresident-taxseasonfaq/>

Payroll Services – Year End Reminders:

<https://www.luc.edu/finance/yearendreminders/>

Form 8843 Overview: <https://blog.sprintax.com/tax-form-8843-filing-instructions/> (5 minute read)

**PLEASE VISIT THE WEB
RESOURCES LINKS FOR ANY
ADDITIONAL QUESTIONS**



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