

**To:** Jeffrey Epstein[jeevacation@gmail.com]  
**From:** drsra  
**Sent:** Mon 11/29/2010 3:11:57 PM

Question. Should I pay John's tuition for next semester from available cash in a joint savings account or from the 529 plan I set up for his college. 529 has just over \$40,000.00, which is 4 semesters worth of tuition. Don't have enough left from Steve Alexander-only cash (have just over \$5,000.00 and I use it for Trent's fees). I don't think it matters as long as a PNC judgment can't take cash in joint accounts, but it still may be better to save 529 and use joint cash because it reduces my total net worth on paper. I'm inclined to use joint cash and save the 529 funds, but I don't know if one way is better. Do you? (Either way, I send the school a check, and if I use 529 funds the fund sends a distribution check to me for that amount.)