

**EXHIBIT 2**  
Qualified Higher Education Expenses (QHEE)<sup>1</sup>

	Tuition, Fees and Books <sup>2</sup>	Room and Board	Transportation	Computer Expenses <sup>3</sup>
Hope Scholarship Credit (HSC)	✓			
Lifetime Learning Credit (LLC)	✓			
Savings Bond Interest Exclusion (SBIE) <sup>4</sup>	✓			
Student Loan Interest Deduction (SLID)	✓	✓	✓	✓
529 Plans	✓	✓	✓	✓
Independent 529 Plans	✓			
Coverdell Education Savings Account (ESA) <sup>5</sup>	✓	✓	✓	✓
IRA Withdrawals	✓	✓	✓	✓
a) Penalty free (though taxable) from traditional one				
b) Tax free from a Roth prior to age 59½				

<sup>1</sup>Reduced by tax-exempt support such as scholarships and grants.

<sup>2</sup>Expenditures for books, along with course equipment and supplies, are eligible if paid directly to the educational institution.

<sup>3</sup>Includes computer equipment and Internet access.

<sup>4</sup>Also includes contributions to 529 and ESA plans but not books and supplies.

<sup>5</sup>Includes academic tutoring and school uniforms.