Trump Accounts

A head start on your child's financial future

A new **tax-deferred investment account for kids**, created by the One Big Beautiful Bill Act of 2025. Families began contributing on **July 4, 2026**. Think of it as an IRA that starts at birth.

$1,000
FREE FROM TREASURY
One-time deposit for U.S.-citizen kids born 2025 to 2028

$250
DELL FAMILY GIFT
For many kids age 10 and under born before 2025*

$5,000
YEARLY LIMIT
Total from family, friends and employers per child

0.1%
MAX FUND FEE
Low-cost U.S. stock index funds only

How It Works

1. **Open** — File IRS Form 4547 at trumpaccounts.gov or with your tax return
2. **Claim** — Check the box for the $1,000 seed if your child qualifies
3. **Grow** — Money stays invested in U.S. index funds. No withdrawals before 18
4. **Age 18** — Account becomes a traditional IRA in your child's name

Who Can Add Money

COUNTS TOWARD THE $5,000 YEARLY LIMIT

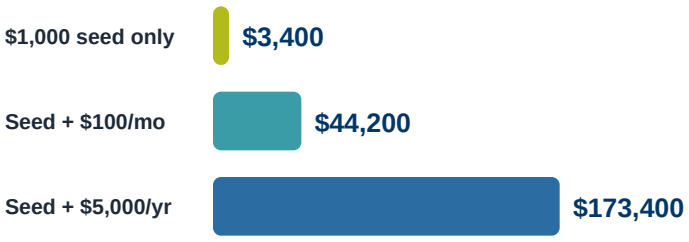
- **Employer** — up to $2,500, tax-free to you
- **Parents, Family, Friends** — after-tax dollars

ON TOP OF THE LIMIT (BONUS MONEY)

- **$1,000 Treasury seed** — born 2025 to 2028
- **Charity and government gifts** — e.g., the Dell $250

Your child does not need a job to have an account, and contributions do not reduce what you can save in your own IRA or 401(k).

What Could It Grow To?



Hypothetical value at age 18 assuming contributions start at birth and a 7% average annual return. For illustration only; not a projection or guarantee. Actual returns will vary and may be negative.

Good to Know

- **Investments:** S&P 500 or broad U.S. stock index funds; no leverage or sector funds.
- **Taxes:** No deduction going in. Growth is taxed only when withdrawn; your contributions come back tax-free.
- **After 18:** IRA rules apply. Early withdrawals may owe a 10% penalty unless an exception applies (like college or a first home).

Your Next Steps

- [ ] Child born 2025 to 2028? Claim the $1,000, even if you add nothing else.
- [ ] Confirm the account is activated before contributing.
- [ ] Ask your employer about a Trump Account contribution benefit.
- [ ] Saving for college? Let's compare with a 529 plan first.

*Dell gift: $250 for up to 25 million children age 10 and under living in ZIP codes with median income under $150,000; kids receiving the $1,000 Treasury seed generally do not also qualify. Limits shown are for 2026 and 2027 and adjust for inflation afterward. This guide is for general education only and is not individualized tax, legal or investment advice. It reflects the law, IRS Notice 2025-68 and Treasury proposed regulations as of November 2026; rules are not final and may change. Use only official .gov sites to open an account.

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