Invest America

Providing Every Child with a *Financial Head Start*

Invest America is a bipartisan effort to give every American child the opportunity to build a financial foundation — one they can grow with, learn from, and eventually use to pursue their dreams. Beginning next July, every child under 18 is eligible for an investment account that parents can activate, with extended family and community members able to contribute to over time. Designed as a child-focused investment vehicle, it offers a simple first step toward building savings and establishing a financial stake in America's future.

investamerica.org

Invest America Accounts

- ★ Available to all children in the U.S. with a Social Security number.
- ★ Parents or guardians activate the account.
- ★ Contributions can be made by families, communities, employers, and philanthropies.
- ★ Accounts are long-term, secure, and invested in diversified, low-cost index funds, enabling children to benefit from the power of tax-advantaged financial compounding over time.
- ★ Under the Invest America Act, the U.S. Treasury will provide a **$1,000 automatic seed deposit** for every baby born on or after **January 1, 2025**.

Who Can Contribute

- ★ Parents and community can collectively contribute up to $5,000 per year to help the account grow.
- ★ Employers can contribute up to $2,500 per year to an employee's child's Invest America account. These contributions count toward the $5,000 annual contribution limit.
- ★ Philanthropists, charitable organizations, and state or local governments can contribute without a cap, and these contributions do not count toward the $5,000 limit.

The Dells' Commitment

- ★ To ensure more children also benefit from Invest America from the start, Michael and Susan Dell will contribute a **$6.25 billion gift** from their charitable funds to help **25 million additional children** start building a strong financial foundation.
- ★ With this financial commitment, $250 will go directly into the accounts of the majority of American children ages 10 and under who were born before the qualifying date for the federal newborn contribution.
- ★ This gift is expected to reach nearly 80% of children age 10 and under across 75% of U.S. zip codes.
- ★ Children older than 10 may benefit, too, if funds remain available after initial sign-ups.

America's Future

Investing in children is investing in America's future. By turning early savings into lifelong opportunity, Invest America empowers families to save, learn, and build a child's future. As a 501(c)(3) nonprofit, Invest America is dedicated to expanding financial literacy, strengthening trust in free markets, closing the wealth gap, and ensuring every child can participate in the upside of America's economy.