Invest America

Every Child Deserves a *Strong Start*

What Parents and Families Need to Know

Invest America is a new national effort that gives every child under 18 access to an investment account that families can activate and grow over time. These accounts help children build long-term savings.

investamerica.org

Every American child can have an Invest America account

- Accounts are available to all children in the U.S. under age 18 with a Social Security number.
- Parents or guardians activate the account through the U.S. Treasury.
- Accounts are secure, low-cost, and professionally managed.
- Accounts are overseen by the U.S. Treasury to ensure transparency and safety.

Children born on or after January 1, 2025, receive $1,000 automatically

- A $1,000 deposit from the U.S. Treasury is added at birth.
- Parents and community can collectively contribute up to $5,000 per year to help the account grow.
- Employers may implement benefit plans that include contributions to their employees' children's Invest America Accounts. Employer contributions would count towards the $5,000 per year cap.
- Philanthropists, charitable organizations, and state or local governments can contribute without a cap, and these contributions do not count toward the $5,000 limit.

Children born before 2025 may also receive a contribution from the Dells' commitment

- 25 million children age 10 and under will receive an initial deposit of $250 once parents activate their accounts.
- Priority goes to younger children if demand exceeds available funds.
- Children who receive the federal newborn deposit are not eligible for this contribution.
- Any remaining funds may open eligibility for older children.
- This contribution is funded by Michael and Susan Dell through their charitable funds.

When your child can use the money

- Starting at age 18, your child can use a portion of the savings for important early-adulthood needs such as:
  - Education or job training
  - Starting a business
  - Buying a first home
- Accounts automatically convert to traditional IRAs at age 18, allowing any unused funds to continue to grow.

How it helps families long-term

Invest America gives every American child an early head start with a tax-advantaged account that makes saving simple and creates opportunities to teach children about money as their accounts grow. Over time, these accounts can strengthen financial confidence, narrow wealth gaps, and give children a more secure path into adulthood.