

Giving Every Child a Financial Headstart

This year, every American child can get an investment account backed by the U.S. Treasury. These accounts, known as Trump Accounts or 530A Accounts, represent a nonpartisan effort to give every American child a financial foundation that they can grow with, learn from, and eventually use to pursue their dreams.

Parents can sign up for their child’s account today, with activation beginning in July 2026. Friends, family, employers, and donors can all contribute over time, with every dollar compounding and building toward the future.

Trump Accounts or 530A Accounts

- ★ Available to all U.S. children with a Social Security number.
- ★ Accounts are long-term, secure, and invested in diversified, low-cost index funds, enabling children to benefit from the power of 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.
- ★ Additional contributions can be made by families, communities, employers, and philanthropies, with **dozens already committed**.

Who Can Contribute

- ★ Parents, extended family, and friends 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 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 annual limit.

How to Claim an Account

There are two ways to sign up:

- 1 Through the **official online form**, or
- 2 When you **file your federal taxes, using form 4547**

The Dells’ Commitment

- ★ To ensure more children benefit from the accounts, Michael and Susan Dell will contribute \$6.25 billion 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 born in 2016-2024, before the qualifying date for the federal newborn credit.

Determining Eligibility

Eligibility for the Dell gift is determined by birth year and zip code. The contribution is distributed by geographic area, not by individual household, in accordance with U.S. Treasury regulations.

Independent analysis* showed the greatest impact would come from prioritizing:

- ★ **Birth year:** Children born **2016–2024**
- ★ **ZIP code of residence:** Median Family Income (MFI) of **\$150,000 or less** by ZIP code, using the most recent U.S. Census Bureau **ACS 5-year estimates (2019–2024)**

This distribution approach was designed to maximize inclusion. The zip codes are home to:

- ★ **97%** of children below the poverty line.
- ★ **95%** of children in low- and middle-income families.

To see if a child is eligible, visit investamerica.org/dell.

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.

*The eligibility methodology was developed using independent analysis from the Economic Innovation Group (EIG), a bipartisan public policy organization. EIG used established economic indicators, including income levels, poverty rates, and local economic conditions, drawing on its Distressed Communities Index (DCI), which ranks zip codes nationwide using U.S. Census Bureau data.