A Framework for Communicating About 530A (Trump) Accounts

A Framework for Employers, Financial Coaches, Community Organizations, Tax Preparers, Financial Institutions, and Other Trusted Communicators

Families living on low and moderate incomes (LMI) expressed significant interest in the opportunity presented by 530A (Trump) Accounts. At the same time, many had questions about how the accounts work, concerns about political branding, and uncertainty about where to find reliable information.

This guide translates Commonwealth's research findings into practical messaging considerations and communication guidance for organizations engaging with eligible families.

RESEARCH THEME 1:

The Opportunity is Compelling

What We Learned

Parents consistently responded positively to the opportunity to give their children a financial head start, particularly when messaging focused on the $1,000 seed investment and long-term wealth-building potential.

How to Structure Your Message

Lead with the opportunity. Focus on how the accounts may help families begin building wealth for their children and create a foundation for future financial security.

Communications Tip

Parents responded most positively to messaging focused on helping children "get started" financially rather than messaging narrowly focused on retirement or long term savings.

RESEARCH THEME 2:

Information Gaps Create Uncertainty

What We Learned

Many parents wanted more information about how the accounts work, how they compare to other savings and investment options, and whether they would remain available in the future.

How to Structure Your Message

Provide clear explanations and proactively address common questions. Focus on helping families understand how the accounts work and where they fit within broader financial goals.

Additional Communications Tip

Families often cited lack of information—not lack of interest—as a barrier to participation. Clear explanations and plain language can help build confidence.

RESEARCH THEME 3:

The Branding of the name (Trump Accounts) Creates a Barrier for Many Families Living on LMI

What We Learned

Some families expressed hesitation about the account due to its name, while others emphasized the importance of receiving straightforward information without political framing.

How to Structure Your Message

Use clear, transparent, and neutral language, and focus on facts, eligibility, and potential benefits. Refer to the accounts as both “530A” Accounts and “Trump” Accounts together: 530A (Trump) Accounts.

Communications Tip

Use both “530A” and “Trump” when communicating about the account. This can help build trust through transparency while also enabling families to quickly find information and conduct their own research.

The goal is not to persuade families to open an account. The goal is to help them access accurate information and make informed decisions.

RESEARCH THEME 4:

Trusted Communicators Help Close the Gap

What We Learned

Families learned about 530A (Trump) Accounts through a mix of formal and informal channels. While many parents first encountered information through coworkers, family members, social media, podcasts, or online communities, they often sought additional information from trusted organizations and professionals before deciding whether to engage with the accounts.

How to Structure Your Message

Meet families where they are and reinforce information through trusted relationships. Employers, financial coaches, tax preparers, educators, healthcare providers, and community organizations all have a role to play in helping families navigate this opportunity.

Additional Communications Tip

Awareness and trust often come from different places. Informal channels may spark initial interest, while trusted communicators can help families evaluate their options and make informed decisions.

Frequently Asked Questions

Given the novelty of 530A (Trump) Accounts and the questions they raise for families and organizations alike, we developed a set of companion FAQs addressing common areas of confusion and uncertainty.

More FAQs

Macro Communications Tip

Address misinformation, understand skepticism, and acknowledge uncertainty. Families need clear information, trusted guidance, and the opportunity to make informed decisions for themselves.

Ready-to-Use Messaging

The following language reflects messaging that tested positively with families and financial experts in Commonwealth's initial research. Copy, customize, and adapt these examples to reflect your organization's brand voice, audience, and communication channels while maintaining the factual information and research-informed messaging principles outlined above.

Message 1: Introducing 530A (Trump) Accounts

Opening a 530A (Trump) Account today could give your child a jump start on building savings. If your child is a U.S. citizen with a social security number and was born between 2025 and 2028, the U.S. government will deposit $1,000 into your child's 530A (Trump) Account. If you have an older child who doesn't qualify for the federal funding, you might still be eligible for additional money from your employer or philanthropic organizations now or in the future. This means that signing up for all your children today could mean further contributions from outside sources later.

Message 2: Explaining 530A (Trump) Accounts

The unique advantages of opening a 530A (Trump) Account includes:

- Babies born between 2025 and 2028 are eligible for a $1,000 seed funded by the U.S. government.
- Additional funding from employers and philanthropic organizations continues to be announced for children of all ages.
- Early investing is one of the most powerful tools a family can use to support a child's future, offering an opportunity for funds to grow over time while helping build confidence and familiarity with investing.

Message 3: Keeping Your Message Neutral

The 530A (Trump) Account is a tax-advantaged investing account (similar to a traditional IRA). At age 18, ownership of the account transfers to the child, who can continue investing, allow the funds to grow, or begin utilizing the account consistent with program rules and tax advantages.

Every child with a social security number under the age of 18 is eligible to open an account.

Children born between 2025 and 2028 may qualify for $1,000 from the U.S. government, and employers and foundations are offering some additional investments, depending on where you work, where you live, and how old your child is.

Message 4: Building Trust

If you've heard about 530A (Trump) Accounts and are looking for more information, we can help explain how the accounts work, answer common questions, and connect you with additional resources about the accounts.

Download and print this ready-to-use flyer to help families in your community learn about 530A (Trump) Accounts and available funding opportunities.

**All investing is subject to risk, including possible loss of principal.*