

Your Child May Qualify for a \$1,000 Federal Seed Investment

A simple guide to new 530A (Trump) Accounts and associated funding opportunities.



OVERVIEW

A 530A (Trump) Account is a tax-advantaged investment account* created by the U.S. government to help children begin building long-term financial security.

The 530A (Trump) account functions similarly to a traditional IRA (an Individual Retirement Account). At age 18, ownership of the account transfers to the child, who can continue investing, let the funds grow, or begin using the money according to the program's rules and tax advantages.



ELIGIBILITY

Every child under age 18 with a valid Social Security number is eligible to open a 530A (Trump) account. Depending on your child's age, where you live, and other eligibility factors, they may also qualify for one or more funding opportunities, including:

- Children born between 2025 and 2028 may qualify for a \$1,000 federal seed investment from the U.S. government.
- Children born in or between 2016 to 2024 living in eligible ZIP codes may qualify for a \$250 seed investment from the Michael and Susan Dell Foundation.
- Some employers and philanthropic organizations are also offering additional investments based on where families live or work.



THE POWER OF STARTING EARLY

The earlier money is invested, the more time it has to grow. If your child qualifies for the \$1,000 federal seed investment, that investment could triple by the time they turn 18 and continue growing throughout adulthood if it remains invested.

LEARN MORE

Visit trumpaccounts.gov or scan the code to claim your child's \$1,000.



This educational resource was developed by national nonprofit Commonwealth with generous support from The Vanguard Foundation.

commonwealth **Vanguard**

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