



# TRUMP ACCOUNTS



  
Get the app  
Scan with your phone's camera to download Trump Accounts and create your child's account.



[www.trumpaccounts.gov](http://www.trumpaccounts.gov)

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ALL AGES

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## Financial Literacy

Investing in America

# TRUMP ACCOUNTS



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for learning about the Trump Accounts program.

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# Financial Literacy

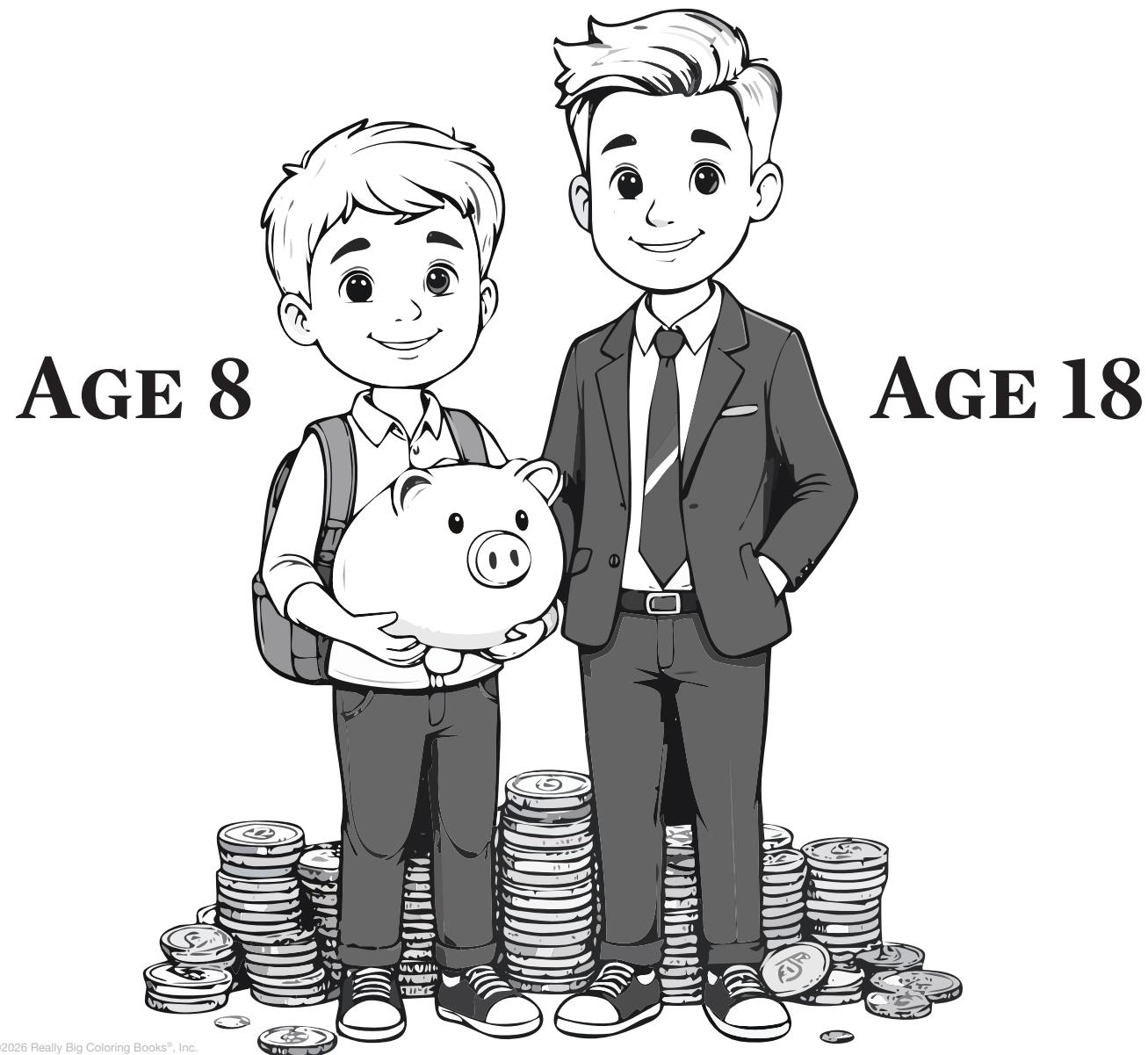
Investing in America



# YOUR FUTURE BEGINS NOW

It's a seed planted early, cared for by adults who want you to succeed, and grown through smart investing.

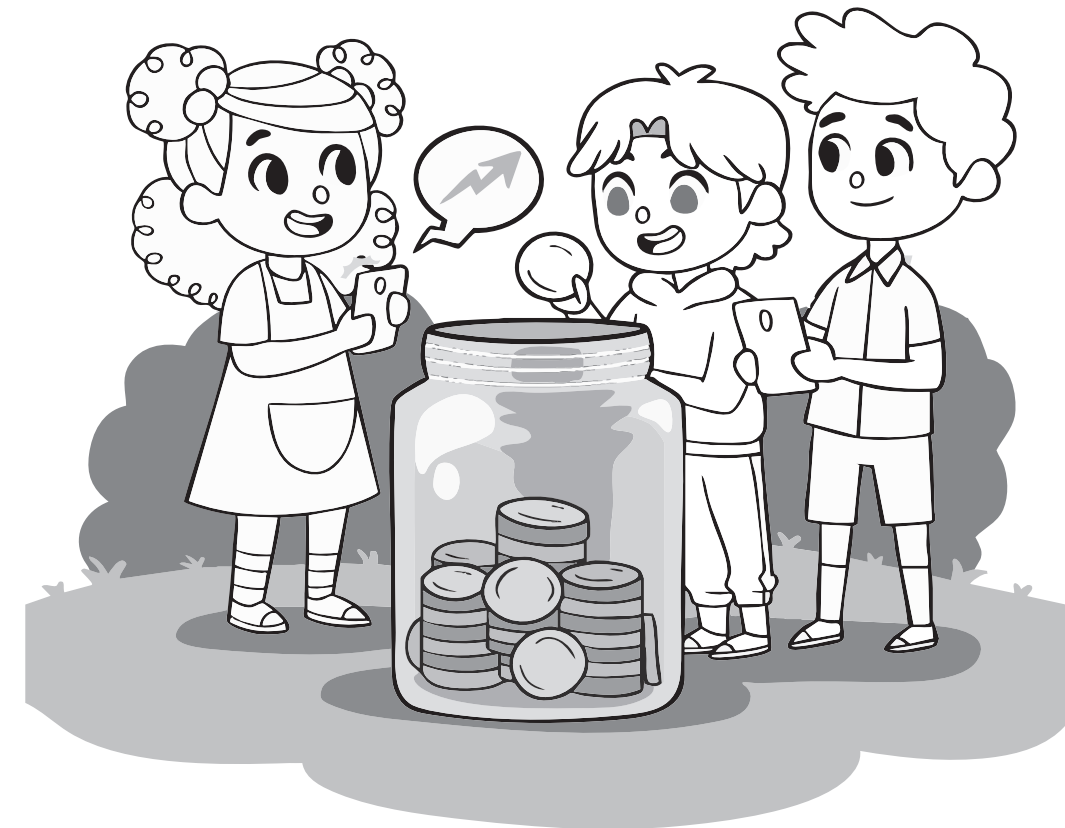
By the time you're ready for adulthood, the account may have grown into something truly helpful — something that makes your future a little brighter and a little easier.



# TRUMP ACCOUNTS

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# WHAT IS A TRUMP ACCOUNT?

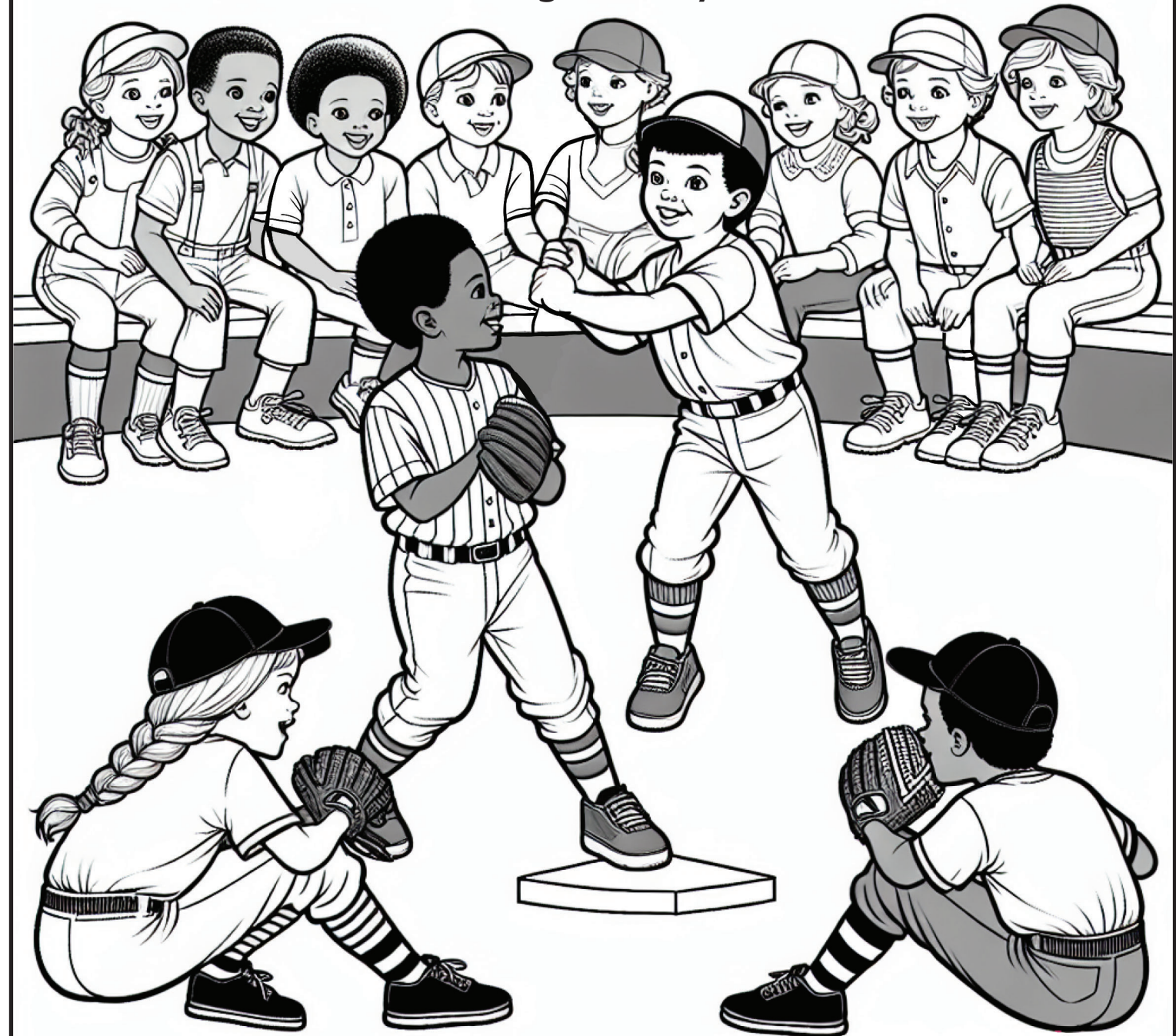
A Trump Account is a tax-deferred savings account for children under 18. The accounts are designed to grow with investment earnings over time, and when the child becomes an adult, the accounts generally function like a traditional IRA.



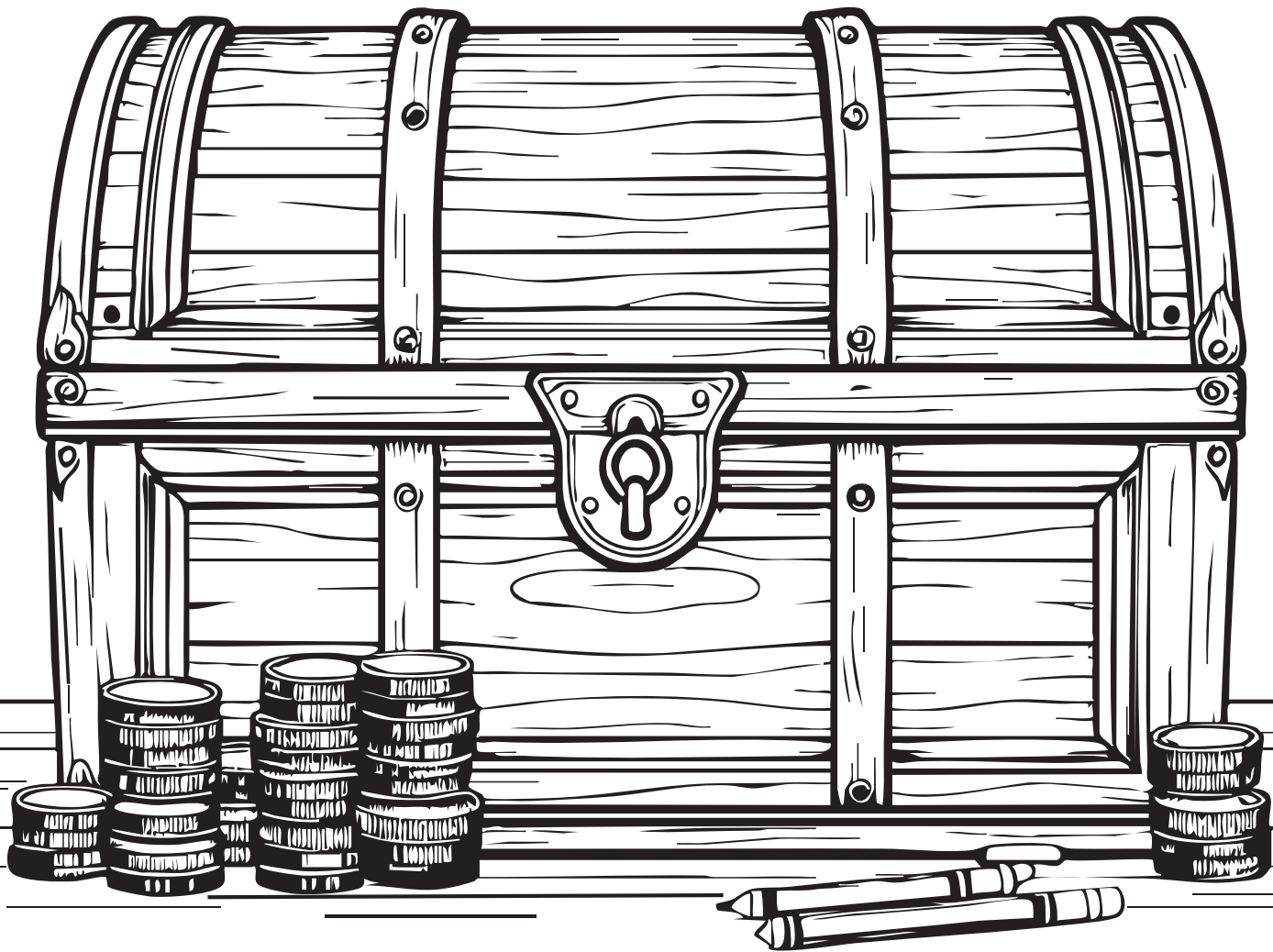
You might not think about retirement, buying a house, or paying for college yet. You might be more focused on school, friends, sports, games, or hobbies.

But here's the cool part:

Your Trump Account starts preparing for those big life moments long before you ever have to.



It's a chance to build good habits, learn how investing works, and understand how money grows over time. Some private donors — like Michael and Susan Dell — have even added extra money to help support the program for families who need it most.



# WHO IS ELIGIBLE?

Any child under 18 with a valid Social Security number may open a Trump Account. Parents or guardians must set up and manage the account until the child turns 18.



# WHAT IS THE \$1K CONTRIBUTION?

The parent or guardian of a child born between calendar year 2025 and 2028 who is a U.S. citizen with a valid Social Security number may choose to have a one-time \$1,000 contribution made by Treasury to the child's Trump Account. This contribution does not count against the annual \$5,000 contribution limit. This benefit is available for these children so long as the account is opened before the year in which the child turns age 18.



The people who created Trump Accounts wanted to give kids a financial jump-start. Many adults never had savings or investments when they were young, and that can make life harder later on. By starting early, kids can enter adulthood with real savings working for them.



Even though parents manage the account until the child turns 18, it's still your future money.

Here are a few important things for kids to understand:

## 1. SAVING IS POWERFUL.

Even small amounts grow over time when invested wisely.

## 2. IT'S NOT QUICK MONEY.

You can't spend it on snacks, video games, or sports gear. It's for big future goals.



## DO TRUMP ACCOUNTS PROTECT TAXPAYER DOLLARS BY PREVENTING WASTE, FRAUD, AND ABUSE?

Trump Accounts are built with strict safeguards to protect taxpayer funds, including requiring a valid Social Security number and limiting the one-time \$1,000 pilot contribution exclusively to U.S. citizens born between calendar years 2025 and 2028, ensuring this benefit goes only to eligible American children.



# WHO CAN CONTRIBUTE?

Children, parents or guardians, grandparents, family members, friends, and employers (with the first \$2,500 per employee per year excluded from the employee's income) may make contributions. Additionally, qualifying charitable organizations and government entities (e.g., states, tribes, localities, etc.) may make contributions for all children in a "qualified class" (e.g., all children born in a year, all children in a state, all children nationwide, etc.).



Not every kid grows up with the same financial opportunities. Some families can save a lot; others can't. Trump Accounts were created to give all children — no matter their background — a head start.

The idea is:

## START EARLY.

The earlier money is invested, the more time it has to grow.

## TEACH GOOD HABITS.

Kids get used to the idea of saving and investing.

## PROVIDE A BOOST BY ADULTHOOD.

Even for families who struggle to save.



Even though the goal is long-term saving, there are a few special times when young adults can use the money early without penalties, such as:

**PAYING FOR EDUCATION**

**BUYING A FIRST HOME**

**CERTAIN EMERGENCIES**

**CERTAIN MEDICAL OR  
DISABILITY NEEDS**



# HOW MUCH CAN YOU CONTRIBUTE?

The annual contribution limit is \$5,000 total per child, with cost-of-living increases after 2027. Qualifying charitable organizations and government entities may make additional contributions that do not count toward the \$5,000 limit.

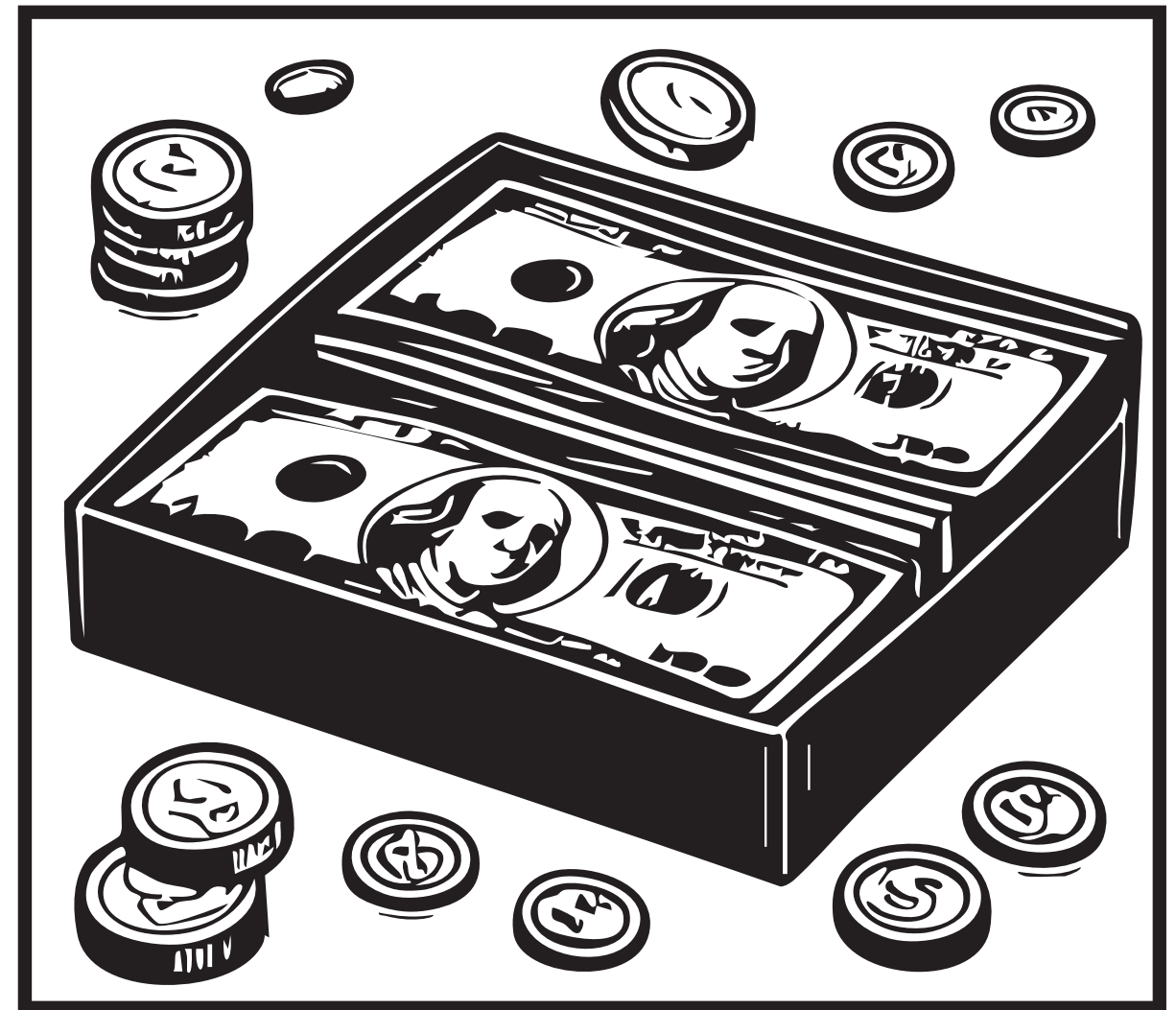


# WHEN CAN YOU START?

Contributions to Trump Accounts will be accepted starting July 4, 2026.



Instead of putting all your money into just one company — which might do great or might not — an index fund spreads the money across hundreds of companies at once.



That way, if one company struggles, the others can help keep the overall value steady or growing.

Each Trump Account will launch with a one-time \$1,000 government seed contribution. Families and others can contribute up to \$5,000 annually.



The funds will be invested in a broad stock-market index, remain private property under guardian control until age 18, and, if fully funded and left untouched, could grow to as much as \$1.9 million by age 28.

# WHAT HAPPENS AT 18 YEARS OLD?

At age 18, the account is generally treated like a traditional IRA. The account holder may continue contributing subject to IRA rules and earned income requirements. Withdrawals follow traditional IRA rules and the account holder may be subject to a 10% additional tax for any withdrawal before age 59 ½, unless an exception applies.



# HOW DO I OPEN AN ACCOUNT?

Use IRS Form 4547 to make the election to establish an initial Trump Account for the exclusive benefit of a child who is eligible. After the election is made, beginning in May 2026, Treasury or its agent will send information to the individual who made the election to activate the account through an authentication process and complete the opening of the initial Trump account.



# WHERE WILL THE ACCOUNT BE?

All Trump Accounts will initially be created and held with Treasury's designated financial agent. At a later date, parents or guardians will be able to transfer the full balance of a Trump Account to their preferred brokerage firm through a simple trustee-to-trustee rollover.

