

## **TRUMP SAVINGS ACCOUNTS**

### **Based on Information Available as of 12/17/2025**

The federal government will provide \$1,000 [checks](#) to families in a bid to provide a financial jumpstart to millions of parents hoping to set their children up for future success.

Established under the [One Big Beautiful Bill Act](#) the [president](#) signed into law in July, [Trump Accounts](#) are a [new type of tax-advantaged investment account](#) with the [goal of providing a financial head start to American children](#).

The core of the new program is a \$1,000 “seed” [contribution from the federal government](#) for eligible newborns born in 2025, 2026, 2027, or 2028 who are a US citizen and have a valid [Social Security](#) number.

[Certain Americans may score an extra \\$250](#) thanks to the \$6.25 billion charitable contribution made by tech billionaire Michael Dell and his wife, Susan.

This “mini seed” money will go out to [children](#) under 10 who live in ZIP codes with median incomes below \$150,000. **All zip codes in Central Oregon qualify.**

Parents and legal guardians will have to use [IRS Form 4547](#) to opt in for an initial Trump Account for their eligible child when filing their 2025 tax returns next year to enroll in the pilot program, per the IRS’ latest guidelines.

Although the form’s final version is not yet available, a draft was released earlier this month.

Parents will need to either file the Trump Account paperwork when tax time rolls around or via an online tool or portal expected to be available in mid-2026, per the IRS.

“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,” per [details](#) posted by the White House.

Contributions to these accounts will be accepted starting on July 4, 2026.

Because caretakers will have to take an extra step to open a Trump Account, there is a big risk that many families – especially those who need the financial boost the most – will miss out on this opportunity.

## **Key Features of Trump Accounts As of 12/17/2025**

- **\$1,000 Government Deposit:** Every US citizen born between January 1, 2025, and December 31, 2028, is eligible for a one-time \$1,000 grant from the US Treasury.
- **Annual Contributions:** Parents, grandparents, or even employers can contribute up to \$5,000 per year total into the account.
- **Investment Strategy:** By law, these funds must be invested in low-cost, broad US stock market index funds to ensure long-term growth. It will remain private property under guardian control until age 18, and, if fully funded and left untouched, could grow to as much as \$2 million by age 60.
- **Tax Treatment:** The money grows tax-deferred. Once the child turns 18, the account functions like a Traditional IRA.
- **Additional \$250:** For dependent children 10 and under as of 12/31/26, an additional \$250 is available.
- **Registration:** In order to qualify for the \$1,000 and/or \$250, parents or guardians of dependent children must opt in using IRS Form 4547.
- **See our website for additional information**