

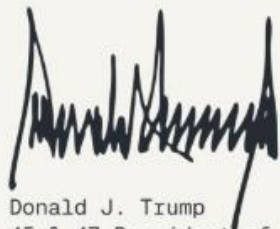
Landmark Dell Gift Supercharges Trump Accounts for America's Kids

The White House
December 2, 2025

Today, President Donald J. Trump joined top lawmakers and philanthropists Michael and Susan Dell to celebrate an extraordinary milestone for [Trump Accounts](#): a historic [\\$6.25 billion](#) charitable commitment from the Dells. Trump Accounts are a new, historic savings tool made possible by President Trump's landmark Working Families Tax Cuts Act.

This landmark gift — one of the [largest](#) direct investments ever made in American families — will dramatically accelerate President Trump's initiative to give every newborn child a head start toward lifelong financial security and the American Dream.

“This is a pro-family initiative that will help millions of Americans harness the strength of our economy to lift up the next generation. And they'll really be getting a big jump on life.”



Donald J. Trump
45 & 47 President of the United States

Here's what you need to know:

- **Trump Accounts will be available to every U.S. citizen born between January 1, 2025, and December 31, 2028.** These innovative, tax-advantaged savings accounts — created through President Trump's Working Families Tax Cuts Act — enable a generation of American children to begin building wealth from the moment they are born.
- **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.
- **Thanks to the Dell's unprecedented [gift](#), the first 25 million American children age 10 and under living in ZIP codes with median incomes below \$150,000 will receive an additional \$250.** This historic act of generosity will give millions of low- and middle-income children an even stronger shot at achieving the American Dream.

Learn more at trumpaccounts.gov.

Frequently Asked Questions:

- **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.
- **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 \$1,000 government 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.

- **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 to a Trump Account?**

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.).

- **How much can be contributed each year?**

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 do contributions begin?**

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

- **How are Trump Accounts invested?**

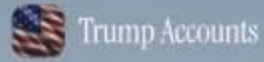
By law, Trump Accounts may only be invested in broad U.S. equity index funds that track the overall U.S. stock market (e.g., S&P 500), do not use leverage, and charge no more than 0.10% in annual fees.

- **Can money be withdrawn before age 18?**

No. Funds may not be withdrawn before the child turns 18, except for a rollover of the entire account to a Trump Account with another brokerage (trustee-to-trustee transfer), certain rollovers to an ABLE account in the year the child turns 17, or distribution upon death. After age 18, standard IRA rules for withdrawals apply.

- **What happens when the child turns 18?**
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 (such as for distributions for higher education expenses or first home purchases) applies.
- **How do I open a Trump Account for my child?**
Use IRS Form 4547 to make the election to establish an initial Trump Account for the exclusive benefit of a child who is eligible; also use Form 4547 to make an election for the \$1,000 pilot program contribution from the U.S. Treasury to the child's Trump Account if they are eligible for the contribution. 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.
- **When can I open a Trump Account for my child?**
IRS Form 4547 can be filed at any time, including at the same time as the electing individual's 2025 income tax return is filed. Beginning mid-2026, these elections can also be made through an online account at trumpaccounts.gov.
- **Where will the Trump Account be held? Can I use my preferred brokerage firm?**
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.
- **Can my employer offer Trump Account contributions through a cafeteria plan?**
Yes. Pre-tax salary-reduction contributions will be allowed to Trump Accounts owned by an employee's dependent child through an employer-sponsored cafeteria plan, up to \$2,500 per employee per year.

<https://www.whitehouse.gov/releases/2025/12/landmark-dell-gift-supercharges-trump-accounts-for-americas-kids/>



Trump Accounts jumpstart
the American Dream

