



Wisdom is **EARNED**.
Legacy is **BUILT**.

Financial Education. Real Life. Lasting Legacy.

**FINANCIAL
FRIDAY**

New Video
Every Friday!

TRUMP ACCOUNTS

Essential Facts at a Glance

THE ACCOUNT



A child's traditional IRA.
Special childhood rules.
Adding your own money is optional.

No required deposit.

GOVERNMENT GIFT



Born 2025 to 2028.
U.S. citizen + valid SSN.
A parent must request it.

Not automatic.

DELL GIFT



Born 2016 to 2024.
Eligible ZIP code, not your own family's pay.
No separate application.

Check the current rules at [InvestAmerica.org](https://www.investamerica.org).

IF YOU DO NOTHING



An account may already exist.
Claiming gives a parent access, after identity checks.
The \$1,000 needs a request.
The \$250 needs no application.

An account can exist without either gift.

KNOW THE LIMITS



Invested money can rise or fall.
Not FDIC-insured.
Generally locked until 18.
Withdrawals may mean taxes.

Paid-for shares can fall to \$0, not below.

BEFORE YOU AGREE



Read the terms, privacy rules, fees and withdrawal rules.
Ask about anything you do not understand.

Some data sharing is required, even if you add nothing.

QUESTIONS TO ASK

- 1 Do I have to add my own money?
No. It is optional.
- 2 What if I never claim it?
An account may already exist. Claiming gives a parent access.
- 3 Does every child get both gifts?
No. \$1,000: born 2025 to 2028, by request.
\$250: born 2016 to 2024, by ZIP code.

- 4 Can I owe money?
Paid-for shares can fall to \$0, not below. Failed payments are separate.
- 5 What am I agreeing to?
Read the terms and privacy rules first.

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