FOR PARENTS OF A CHILD UNDER 18 WITH A SOCIAL SECURITY NUMBER

Claim your child's new federal investment account

The official name is **Trump Accounts**. Treasury began opening them automatically on October 1, 2026, for eligible children. A child under 18 with a Social Security number can have an account. A U.S. citizen born from 2025 through 2028 who has a Social Security number can also receive **$1,000** from the federal government when a parent elects it.

Four easy steps

1. **Go to trumpaccounts.gov yourself,** or use the official Trump Accounts app linked from that site (Apple App Store or Google Play).
2. **Show who you are** and that you can manage your child's account. Have your name and your child's legal name, Social Security number and date of birth ready. They need to match Social Security records.
3. **Claim the account,** even if Treasury already opened one in your child's name. You can't manage it until you do.
4. **Request the $1,000** if your child qualifies. Submit IRS Form 4547 and select the $1,000 pilot contribution. You can do this in the app, on the program website, or in your IRS online account.

Opening an account is free. Anyone who asks you for a fee is not part of the program. Questions? Call the program help line at **866-872-4547** or visit **irs.gov/trumpaccounts**.

Grandparents and family can help it grow

Once the account is claimed, a parent can share a code from the app so relatives and friends can add money straight to the child's account, up to $5,000 per child each year from family and employers combined.

Learn more, free: short lessons on compound growth, the rules at age 18, spotting scams, and a page for teens.

Scan for the full guide

kidsaccountguide.org

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