

Invest America: American Opportunity Accounts Act

A SIMPLE GUIDE FOR FAMILIES



WHAT ARE T530A ACCOUNTS?

T530A Accounts are part of the federal Invest America initiative designed to give American children an early investment foundation. Every child born in the United States between January 1, 2025 and December 31, 2028 will receive a \$1,000 investment account funded by the U.S. Treasury. Funds are invested in diversified U.S. company portfolios with the goal of long-term growth.

WHAT IS THE DELL EXPANSION?

To include children who were born before 2025, the Michael & Susan Dell Foundation committed \$6.25 billion to create an additional opportunity. This program provides \$250 investment accounts to eligible, older children. Eligibility is based on living in ZIP codes with a median household income of \$150,000 or less, helping extend access to families who missed the newborn window.

WHO QUALIFIES

T530A Account - \$1,000 (Federal)

- Any Child born in the U.S. from **2025-2028**
- No income restrictions

Dell Expansion - \$250 (Private)

- Children born **before 2025**
- Children 10 years old or younger
- Must live in a qualifying ZIP Code

HOW TO ENROLL

Option 1: Official Enrollment Link: <https://trumpaccounts.gov/form>

Option 2: Claim your child's account during your annual tax filing process. [Reach out to your CPA/ Accountant.]

Please Note: Not all program details have been released/ finalized, but this reflects accurate information that is currently available.



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