



Power Move #10 Bonus Babies & Tips for Toddlers!

Jumpstart Your Child's Investment Journey

Jumpstart the American Dream for your baby or toddler! How? *Take the seed money!* A provision in the OBBB could be a financial fitness game changer for your child. The new 530A, or "Trump Account,"¹ is basically a traditional IRA (individual retirement account) established for the benefit of kids under the age of 18. Leveraging a powerful component of compound interest–time– is now a real possibility for our youngest generation.

Bonus Baby!

Every American child born between January 1, 2025 and December 31, 2028 is eligible to receive **\$1000** of seed money once a [530A](#) is opened. This money is invested in a low cost equity index fund and will compound *tax deferred* for decades. It literally takes 60 seconds to open an account.

At age 18, the account is designed to convert into a traditional IRA with all the same rules and regulations. While this creates an important start for anyone's financial journey, once the child turns 18, funds can be used for education and first-time home purchases without penalty.

Tips for Toddlers!

As intended, this initiative has spawned a flow of philanthropic and non-profit participation in an effort to expand the program. Presently, thanks to Micahael and Susan Dell's **\$6.25 billion dollar** pledge, the program will be extended to children aged 10 and under born before January 1, 2025.

The gift provides a one-time **\$250** deposit to an eligible child's account. The beneficiary must live in qualifying ZIP codes. It takes 30 seconds to see if you qualify: Enter child's birthday, zip code, your email address, and click "[Check Eligibility & View Results.](#)" See results instantly, and no email sent to you!



Dream Big (Even if your baby won't let you sleep)!

Imagine your child simply left the **\$1000** gift in their account until age 65, never adding a single penny to it for all those years. Can you guess what compounding might produce over the decades?²

What if you contributed some money to it along the way? You do not have to guess, you can run the compound interest simulations [here](#).

Stop Dreaming, Start Doing

A 530A account can be opened in seconds, and they include serious incentives. Accounts become active and contributions start after July 4, 2026 so it is not too late to register. But there are many other ways to save for your child's education,

help them start their wealth journey, and promote their financial dignity as well. The true value of this program– it calls attention to the opportunity investing provides all of us, not just Bonus Babies. So open any investment account that allows you to harness the power of compounding. Take advantage of the seed money!

¹Trump Trigger

Many Americans may recoil at the name of the new accounts. Regardless of how you feel about the President’s propensity to slap his name on anything that doesn’t move, this is a wonderful opportunity to help your child. The thing about money, investing, and personal finance is that it is not political. It is math. Live on less than you make, give, save, and invest the difference. #mathworks

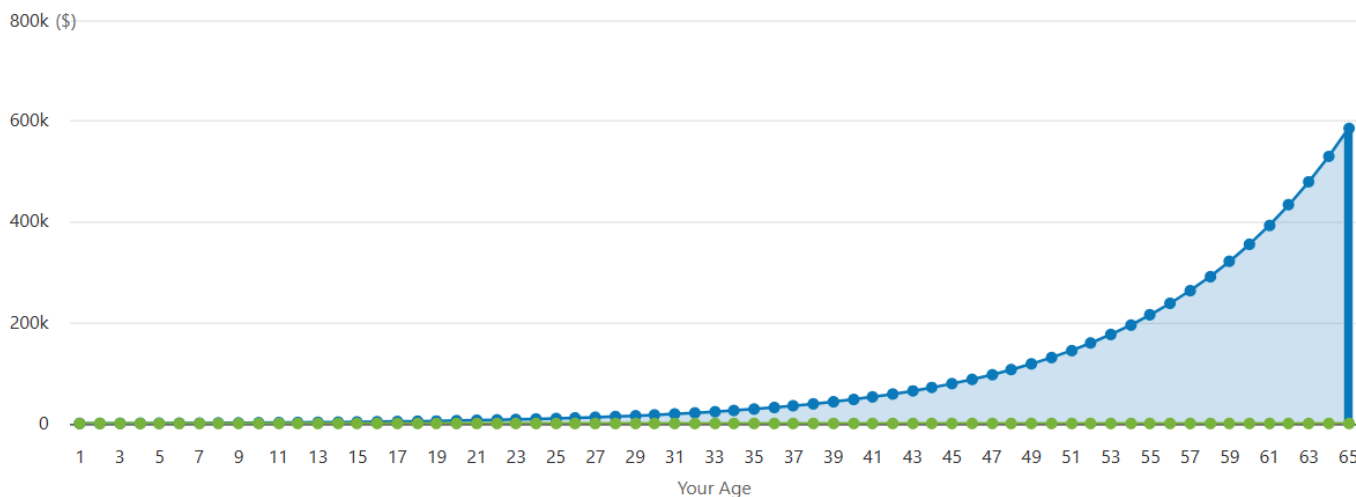
²Below is a hypothetical illustration, based on math principles, and used for illustrative purposes only.

Age (1-63) Annual Interest (1%-25%)

Initial Investment (\$0-\$999,999) Monthly Savings (\$0-\$999)

CALCULATE

Total Earnings: \$586,094 Principal: \$1,000



Note: S&P 500 avg. rate of return over last 50 yrs: [11.7%](#)

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