Build Savings Today

Prepare for an ABLE Account Tomorrow

*How 530A/Trump Accounts Can Help Families of Children with Disabilities **Save for the Future.***



Start Early. Grow Savings. Get $1,000!

530A accounts, also referred to as **Trump Accounts**, can help families start building savings early. Eligible children born between January 1, 2025, and December 31, 2028, will receive a $1,000 federal contribution, giving families a head start on saving for the future.

530A ACCOUNTS AT A GLANCE

- For a child under 18 with a valid Social Security number.
- One 530A account per child.
- Friends and family can contribute up to $5,000 per year.
- Employers may contribute up to $2,500 of the annual limit.
- Funds are invested to help savings grow over time.
- 530A accounts officially open July 4th, 2026.

WHAT COULD $1,000 GROW INTO?

The $1,000 federal seed contribution is designed to grow over time through investment. While future returns are not guaranteed, a child who receives the $1,000 contribution could potentially have several thousand dollars by age 18.

A UNIQUE OPPORTUNITY FOR YOUR CHILD'S FUTURE

For families of children with disabilities, 530A accounts can be an especially valuable opportunity. Children with disabilities often face higher lifetime expenses and barriers to building savings. Starting early can help create a stronger financial foundation and open the door to future savings opportunities and public benefits protection through an ABLE account.

CHILDREN RECEIVING SUPPLEMENTAL SECURITY INCOME (SSI)

- The money in a 530A/Trump Account, including the $1,000 federal seed contribution and other contributions, do not count as income or resources for SSI through the end of the year your child turns 17.
- In the year your child turns 17, all the funds are eligible to roll over into an ABLE account.
- Money cannot be withdrawn from the account during the growth period.

Note: SSA may issue additional guidance in the future regarding how Trump Accounts are treated for SSI after the year a beneficiary turns 17.

ABLE ACCOUNTS MATTER

ABLE accounts are designed specifically for people with disabilities and allow individuals and families to save for disability-related expenses while maintaining eligibility for important public benefits. A 530A/Trump Account can help you begin saving now while keeping future options open.

ABLE ACCOUNTS EXPAND 530A/TRUMP ACCOUNTS

- Roll eligible 530A/Trump Account funds into an ABLE account at age 17.
- Continue saving for qualified disability-related expenses.
- Help protect SSI and Medicaid eligibility.
- Build long-term financial independence.

Starting early with a 530A/Trump Account and planning for an ABLE account can help families build financial security and create greater opportunities for the future.

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*Growth projections are based on average return of the S&P 500, past performance does not guarantee future results.

How to Start Saving in a 530A Today

IN FIVE EASY STEPS

STEP 1 **Confirm the child is eligible,** under the age of 18 and has a Social Security number, and gather basic information.

STEP 2 **Complete Form 4547** by signing in **to your IRS account with ID.me.**

STEP 3 **Download the app "Trump Accounts: Official App"** and create your child's account. If you have any questions, you can also call the center at (866) 872-4547.

STEP 4 **Accounts officially open on July 4, and funding begins.** Families, friends, and employers may then contribute, and eligible children will begin receiving their $1,000 federal seed contribution.

STEP 5 **Keep your records in a secure place**, watch for updates as your child gets older, and think about whether an ABLE account could help in the future.

Ready to get Started?

- ☐ My child is under the age of 18
- ☐ My child has a valid Social Security number (SSN)
- ☐ I have completed (or am ready to complete) Form 4547
- ☐ I know contributions may begin July 4, 2026
- ☐ I have learned about ABLE accounts and how they may help my child save for disability-related expenses

Learn More

- Trump Accounts official website
- IRS Trump Accounts webpage
- ABLE National Resource Center (ABLE NRC)
- List of Entities Providing Contributions to Trump Accounts for Kids

Help Spread the Word

Share this flyer with families, schools, advocates, and community organizations. Greater awareness can help more children with disabilities and their families take advantage of early savings opportunities and build a stronger financial future.

Start Early. Grow Savings. Build a Stronger Future.

NationalDisabilityInstitute.org