

Newborns to Receive 'Trump Accounts?' What This Could Mean for Families

President Donald Trump has decided to create designated accounts that will affect the next generation.

The Trump administration announced the creation of new "Trump Accounts," which are set to affect families starting next year on July 4. Children in America will be the recipients of these accounts, in which each newborn will receive \$1,000, with the hope that their families will deposit funds into them each year so that the child will have greater financial opportunities as an adult.

Sen. Ted Cruz (R-TX) shared this news alongside Trump, providing details about what Americans can expect with the implementation of these new "Trump Accounts."

Starting on July 4th, every newborn in America will have their own "Trump Account" opened and seeded with \$1,000.

We're creating a whole new generation of capitalists who will experience the benefit of compound growth.

Thank you to President Trump for signing the Invest America...

– Senator Ted Cruz (@SenTedCruz) December 2, 2025

"Starting on July 4, every child in America will have a personal investment account opened for them," says Cruz. "Newborn will have it seeded with \$1,000. Parents and family and employers can contribute up to \$5,000 a year in a tax-advantaged account."

Cruz believes there are benefits for children in this, including “compound growth” and a “new generation of capitalists.”



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Money for these accounts is also backed by Michael and Susan Dell of Dell Technologies, who pledged \$ billion, according to NPR.

Michael Dell told NPR: “The idea is to give millions of children a head start on saving for the children have accounts like this, even with modest sums, they have better outcomes in life.”

This donation from the Dells will provide the first \$250 for every single child’s account.

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