Invest America

Sponsoring Trump Accounts at a Local School

A blueprint for donor-funded student accounts

This guide outlines a straightforward pathway for a donor to fund Trump Account contributions for every student at a local school. One gift, creating opportunity for an entire community.

WHAT IS A TRUMP ACCOUNT?

A new investment account for children. Every American child under 18 with a Social Security Number is eligible. Contributions track the U.S. stock market and grow untouched until age 18, when the funds can go toward college, a first home, or starting a business, or stay invested to compound for decades more.

THE OPPORTUNITY

Sponsoring a school multiplies your impact. Invested in the market, a gift roughly doubles every nine years.

$250 × 500 students = $125,000

At an elementary school, that single gift can more than triple before those students reach adulthood.

THE PATHWAY

How a single gift moves from donor to student, in five steps.

1 DONOR SELECTS A SCHOOL

A school community is chosen to sponsor, often tied to a personal, geographic, or philanthropic connection.

2 DONOR IDENTIFIES A LOCAL PARTNER

The local partner may be the school administration, a PTA, or another affiliated local nonprofit. It handles three tasks:

- Enrolling students who do not already have a Trump Account
- Compiling the list of participating students
- Collecting each student's account information (via a QR code in the official app or by unique link) to direct the funds

3 DONOR MAKES THE GIFT

A single contribution, sized to the number of students and the amount sponsored per child. There is no unique tax benefit to the donor; so to make the gift tax deductible, the gift needs to be provided via another tax advantaged entity.

4 LOCAL PARTNER FUNDS EACH ELIGIBLE CHILD'S ACCOUNT

The gift is allocated across the verified list of student accounts, within the $5,000 annual per-child limit from all sources combined.

5 THE CONTRIBUTION REACHES THE STUDENT

Funds post to each child's Trump Account and appear in the account app, where the family can track the balance. The donation will be attributed to the donor in the app of every recipient.