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Trump's Invest America Accounts to Offer \$1,000 Government Seed for USVI Children

The Invest America Accounts program will provide a \$1,000 federal deposit for eligible children born between 2025 and 2028, with the Dell family pledging an additional \$250 for up to 25 million children. Enrollment begins July 4, 2026.

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Children born in the U.S. Virgin Islands and across America stand to participate in a new federal savings initiative known as Invest America Accounts — informally referred to as “Trump Accounts” — which provides a \$1,000 government-funded deposit into tax-advantaged savings plans designed to build long-term wealth. The program, created through the Tax Cuts 2.0 legislation signed by President Donald Trump in July, applies to all U.S. citizen children. That includes those born in U.S. territories such as the USVI.

According to the program outline, the accounts will become available to eligible children once they receive a Social Security number, covering those born from January 1, 2025, through December 31, 2028. The Treasury Department will oversee the accounts, automatically depositing the initial \$1,000 and allowing families to contribute up to \$2,500 in pre-tax funds each year. Treasury Secretary Scott Bessent has described the accounts as a “jumpstart to the American Dream,” saying they are intended to introduce children to investing and reduce reliance on government assistance later in life.

A major expansion of the program was announced Tuesday. Michael Dell, founder of Dell Technologies, and his wife Susan have pledged \$6.25 billion through their family foundation to add \$250 to the accounts of up to 25 million children under age 10. The donation — described as the largest children’s savings contribution of its kind — aims to reach families across 75 percent of U.S. ZIP codes, including territories, and will be administered through a nonprofit organization. The Dells said the contribution is intended to encourage economic mobility and address wealth inequality by leveraging the program’s tax structure.

Enrollment will open July 4, 2026, through an online Treasury portal. Officials say early participation is encouraged to streamline setup. Accounts will be held in the child’s name, with funds restricted to approved uses such as college tuition, home purchases, or retirement. Withdrawals outside those categories will trigger penalties. Treasury officials have projected that, based on average market performance, initial deposits could grow substantially over 18 years, potentially accumulating tens of thousands of dollars.

Eligibility applies broadly. All U.S. citizen children within the age range qualify regardless of family income, a feature that explicitly includes children born in territories such as the U.S. Virgin Islands, Puerto Rico, and Guam.

The Dell family’s multibillion-dollar pledge has significantly broadened the scope of the initiative, with estimates suggesting the combined federal and philanthropic contributions could inject more than \$30 billion into the economy through long-term savings. Michael Dell has characterized the donation as an investment in America’s future, aligning with the administration’s stated emphasis on financial literacy.

Officials have been addressing misinformation as the program nears rollout, including clarifications that parental employment is not a condition for eligibility and that safeguards against fraud are built into the system. Although questions and criticisms remain, the initiative represents a new federal approach to intergenerational wealth building — one expected to influence education, homeownership, and long-term financial outcomes for children nationwide, including those in the U.S. Virgin Islands.