Trump Accounts 2026: Key Dates for the $1,000 Contribution

From the 2025 law to the last eligible birth date, Dec. 31, 2028

Last eligible birth date
Sun., Dec. 31



DATE	DAYS BEFORE LAST ELIGIBLE BIRTH DATE	WHAT HAPPENED	DONE
Fri., July 4	**1276**	Law creates Trump Accounts (Public Law 119-21)	☐
Tue., Dec. 2	**1125**	IRS and Treasury issue guidance (Notice 2025-68)	☐
Mon., Apr. 6	**1000**	Treasury names BNY and Robinhood	☐
Sat., July 4	**911**	Contributions can be made; accounts live	☐
Thu., Oct. 1	**822**	Automatic enrollment of eligible children	☐
Sun., Dec. 31	**0**	Last eligible birth date for the $1,000	☐

Not yet confirmed

Deadline to elect the $1,000: none published by the IRS

Deposit date for the $1,000: IRS gives no fixed date, only after the election

My notes

Source: Internal Revenue Service (IRS) Trump Accounts page, reviewed Oct. 21, 2026; IRS news releases IR-2025-117 and IR-2026-42; Treasury press release sb0433. No deadline to elect the $1,000 has been published.