

NestFund Starter Guide

This guide gives you a first step you can take today.

- 1) Pick an account to practice now:
 - 529 plan (education)
 - Custodial UTMA/UGMA (general saving for a minor)
- 2) Automate a small weekly transfer (\$5–\$25).
- 3) Use windfalls: tax refunds, gifts, bonuses.
- 4) Learn by doing: read the twice-weekly email course.

About One Grand Accounts (OGA):

- Expected to begin July 4, 2026 (federal guidance pending).
- Eligibility: children born on or after Jan 1, 2025.
- Federal seed: \$1,000 at setup.
- Annual cap: \$5,000 from all sources; employer contributions allowed within the cap.
- Growth is tax-deferred (taxes due at withdrawal).
- Allowed uses expected to include education/skills, first-home purchase, or rollover to retirement at 18+.
- Non-qualified uses may face taxes and penalties (final details pending).

Next: set an automatic transfer and review the glossary on the site.