

NestFund Starter Guide

This is an education guide — not financial advice. Always check official rules and talk with a licensed professional. We focus on three account types for kids and families: One Grand Accounts (OGAs), 529 plans, and custodial (UTMA/UGMA) accounts. You'll receive **two emails per week** (13 weeks total) to build long-term habits.

Locked facts

- OGAs: eligibility begins January 1, 2025.
- OGAs: government seeds \$1,000; families may contribute up to \$5,000/year.
- Growth in OGAs is tax-deferred (not tax-free).
- At age 18: option to roll to a Traditional IRA or use for approved purposes.

What to open first

- OGA if eligible. Use the site calculator to test a weekly amount you can sustain.
- For education-only savings, compare DreamAhead (investment) vs. GET (prepaid tuition) in Washington.
- For flexibility, a custodial UTMA/UGMA can hold many assets (note: may affect financial aid; transfers to the child at legal age).

30-day quickstart

- Choose your account (OGA, 529, or custodial).
- Open online with the parent/guardian as required.
- Set automatic weekly transfers. Start with an amount you won't miss.
- Share basics with your teen: statements, compounding, goals.
- Invite family to contribute for birthdays/holidays.

Next steps

Download your CSV from the OGA calculator, review the email course, and adjust weekly deposits every six months based on budget and goals.