

Qualifying ZIP Codes (List Status)

The Dell “Trump Accounts” gift covers **children age 10 and under (born before 2025) who live in ZIP codes where the median household/family income is \leq \$150,000** ¹ ². No official “downloadable list” of all qualifying ZIP codes has been published yet. In practice, this means roughly three-quarters of U.S. ZIP codes qualify (covering about 80% of kids under 10) ³ ¹. Press reports confirm that roughly 25 million children in ~75% of ZIP codes meet the income criterion ¹ ³. To get an exact list, one would use Census data: for example, download the Census Bureau’s ACS median-income by ZIP Code Tabulation Area (ZCTA) and filter where median \leq \$150k.

- *Status of published list:* **Not yet published.** The program’s official sites (TrumpAccounts.gov, InvestAmerica, Treasury) have no public ZIP-code lookup yet. We expect detailed eligibility info to be released closer to account launch (accounts open July 4, 2026 ⁴, with updates promised in December 2025 ⁵).

Selection Criteria for ZIPs

- **Income threshold:** A child’s residence ZIP qualifies if its *median household (or family) income is \$150,000 or less* ⁶ ¹. This income cutoff was set to target middle- and lower-income communities.
- **Age/cohort:** The child must be age ≤ 10 (born before 2025), so they did *not* receive the \$1,000 newborn deposit from the federal program ⁷ ². (Children born in 2025–2028 get the federal \$1,000 and are excluded from the Dell gift.)
- **Why ZIP codes:** Federal law (the Invest America Act) allows outside donors to target contributions by geography. The Dells chose ZIP-code median income as the clearest criterion “to ensure the contribution reaches the greatest number of children who would benefit most” ². In effect this prioritizes families in more typical U.S. neighborhoods. According to the Dell/InvestAmerica fact sheet, their \$250 gift will reach ~80% of kids under 10 across ~75% of ZIPs ³.

Checking Eligibility (Sources/Tools)

No official online tool is live yet to check ZIP eligibility. In the meantime, parents can **use U.S. Census data** to estimate: the Census Bureau’s American Community Survey (ACS) publishes median household income by ZIP (ZCTA). For example, one can look up your ZIP’s median income on data.census.gov or via the independent CensusReporter site. (Investopedia explicitly suggests entering your ZIP on CensusReporter to see if its median is under \$150k ⁸.)

* The **U.S. Census Bureau** (government) provides ACS 5-year median incomes by ZIP code. One can download ACS tables or use data.census.gov to find “median household income (S1901)” for any ZCTA. No specific Invest America portal exists yet, but Census data is the source.

* The **Invest America** nonprofit (and Treasury) may eventually publish an eligibility lookup. The new official site (TrumpAccounts.gov) is up with general info ⁹, and the White House FAQ notes ZIP-criteria

¹, but no ZIP list. More details were slated for a Dec. 17, 2025 announcement ⁵. We expect an official ZIP-based eligibility tool or list around early/mid-2026, in time for the July 4 account launch ⁴.

In summary: Eligible ZIP codes are those with median income \leq \$150,000 ² ¹. A complete list isn't published yet; parents should check their ZIP's median income via Census data (e.g. data.census.gov or CensusReporter ⁸). Official guidance or an online lookup is expected closer to the program rollout (mid-2026).

Sources: Reuters and AP news reports (via ABC) and official Dell/White House statements all cite the \leq \$150k median-income cutoff ⁶ ². The Dell press release notes reach (~75% of ZIPs) ³. Investopedia and TIME summarize the eligibility rules ⁷ ¹⁰ and even recommend census tools ⁸.

¹ Landmark Dell Gift Supercharges Trump Accounts for America's Kids – The White House

<https://www.whitehouse.gov/articles/2025/12/landmark-dell-gift-supercharges-trump-accounts-for-americas-kids/>

² Michael and Susan Dell donate \$6.25 billion to encourage families to claim 'Trump Accounts' | AP News

<https://apnews.com/article/michael-dell-susan-trump-accounts-stock-market-poverty-inequality-7e2615d50a3fc0563109ed0eeb4c41e1>

³ onedell.com

<https://www.onedell.com/wp-content/uploads/2025/12/IA-FactSheet-Media-FINAL.pdf>

⁴ ⁶ Dell family to donate \$6 billion to 'Trump accounts' of 25 million US children | Reuters

<https://www.reuters.com/technology/michael-susan-dell-pledge-625-billion-investment-accounts-us-children-2025-12-02/>

⁵ ⁷ ⁸ Michael Dell Donates Billions To Trump Accounts For Children—Here's Who Qualifies For The \$250 Benefit

<https://www.investopedia.com/which-children-qualify-for-trump-savings-accounts-funded-by-michael-dell-11860297>

⁹ Trump Accounts - Jumpstart the American Dream

<http://trumpaccounts.gov>

¹⁰ What to Know About the Dell Donation to Fund 'Trump Accounts' | TIME

<https://time.com/7338155/dell-trump-accounts-donation-children-parents/>