CULTIVAR COMMUNITIES

The Benefit That Costs Less Than a Raise

Employer contributions to Trump Accounts as a workforce affordability tool

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THE OPPORTUNITY

Employers can contribute up to $2,500 per year to a Trump Account for each employee's child. The contribution is tax-free to the employee and deductible to the business under IRS Notice 2025-68. Every child under 18 can have an account, and children born 2025 through 2028 receive a $1,000 federal seed automatically.

Fortune 500 companies are already offering this benefit to their employees' families. When a Main Street business offers the same thing, the playing field levels. A contribution to an employee's child's account says the company is invested in the family's future, at a fraction of the cost of a raise and with none of the payroll tax load.

$2,500	$1,000	Under 18
Max employer contribution per employee's child, per year	Federal seed for children born 2025 through 2028	Every child under 18 is eligible for an account

HOW TO OFFER IT

1. Set a defined contribution on your own terms. You choose the amount and it stays fixed year to year, the same logic behind defined contribution health benefits. Example: a ten-person shop contributing $500 per employee's child runs this entire benefit for around $5,000 a year, less than the cost of a single raise.
2. Announce the benefit and point employees to the official channels: TrumpAccounts.gov, IRS Form 4547, or the Trump Accounts app.
3. Contribute. You never collect Social Security numbers or open accounts for anyone. Families do that themselves.

Know the safeguard: Treasury only emails from no-reply@TrumpAccounts.Treasury.gov. Treasury never calls or texts families about these accounts.

WHY IT WORKS

Policy creates access. Cultivar creates participation. The account gets created, then nothing walks the family through it. That gap is what keeps accounts unopened and unfunded.

Hispanic-owned businesses are often the most trusted institution in their employees' lives. That trust is the mechanism that closes the participation gap. This benefit builds loyalty inside the business and wealth inside the community at the same time.

ABOUT CULTIVAR COMMUNITIES

Cultivar Communities closes the gap between federal financial policy and family follow-through. Peer Activators run in-person activations that walk families to the account through official government channels only. Listed among the budgeting and financial literacy resources at the Harvard Graduate School of Education.

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