



Picking the right investment account type when investing for your children.

A CHEAT SHEET COMPARING ALL 9 FUTUREMONEY ACCOUNTS

Every parent wants to give their child the strongest possible financial start. That's the easy part to agree on. The harder part is figuring out where to begin, and whether the accounts you're using are the right ones for your family's goals.

You don't need to be a financial expert or have thousands of dollars ready to invest to build real wealth for your child. What you do need is a clear picture of your options and a sense of which ones fit where your family is today.

FutureMoney offers nine account types. Several are designed to work alongside the others, so a family's plan can grow with their child rather than being locked into a single vehicle from day one.

Common family goals, and which accounts help

Choosing the right account for your child can feel like the hardest part of getting started. Every family is different, and the account that fits one child's future may not be the right first step for another. Here's the whole picture, so you can see what's available and find the accounts that feel right for where your family is today.

If your family wants to...	These accounts can help
Give your child a tax-free head start from day one	Junior Roth IRA™
Save for education from K-12 through college	529 Education Plan
Turn a child's summer job into tax-free retirement savings	Custodial Roth IRA
Plan for the Roth conversion tax bill on a Trump Account	Sidecar
Build flexible wealth for a child with automated tax savings	Harvest UTMA/UGMA
Save for your child but keep full control until you're ready to gift	General Investing
Fund your own retirement so your child doesn't have to later	Roth IRA or Traditional IRA
Earn more on the money your family wants to keep accessible	FutureMoney Reserve

Decision matrix:

Here's the whole picture on one page. Every account FutureMoney offers, what each one is designed for, and how they compare side by side.

Account	Best for	Earned Income Needed	Tax treatment	Contribution Limit	Who Controls It
Junior Roth IRA™	Long-term generational wealth	Not required for contributions	Tax-free growth	\$35,000 lifetime	Parent, then child after rollover in 15 or more years
Custodial Roth IRA	Tax-free retirement for a child with earned income	Yes (child's)	Tax-free growth	\$7,500/year or earned income, whichever is less	Parent, then child at age of majority
529 Education Plan	Education from K-12 through college	No	Tax-free for qualified education	Varies by state, \$235k-\$621k lifetime	Parent
Sidecar	Planning for the Roth conversion tax bill on a Trump Account	No	Planning for the Roth conversion tax bill on a Trump Account	None	Parent
Harvest UTMA	Child-held wealth for any purpose	No	Up to \$2,700/year federal-tax-free gains	None	Parent, then child at age of majority
General Investing	Parent-held wealth, gifted on parent's timing	No	Taxable	\$13M lifetime gift allowance	Parent, until gifted
Roth IRA (adult)	Parent's tax-free retirement	Yes (parent's)	Tax-free growth	\$7,500/year	Parent
Traditional IRA (adult)	Parent's tax-deferred retirement with current-year deduction	Yes (parent's)	Tax-deferred	\$7,500/year	Parent
Future Money Reserve	Higher yield on the money your family wants to keep accessible	No	Designed around after-tax return, up to 5.00% estimated TEY	None	Parent

How families layer these accounts

Most families won't use all nine. They might use two or three, layered by the child's age, the family's income, and the goals that matter most in the moment.

The table below shows four common family situations and the account combinations that fit each one.

Family situation	Accounts that fit	Why they layer
Newborn, both parents working	Junior Roth IRA™ + 529 + Trump Account + Sidecar	The Junior Roth IRA™ carries tax-free wealth for retirement. The 529 covers education. The Sidecar covers the tax bill to convert a Trump Account to a Roth IRA.
Elementary-age child, grandparents want to help	Junior Roth IRA™ (grandparent-funded) + 529 + Harvest UTMA	Grandparent contributions to a Junior Roth IRA™ carry favorable FAFSA treatment. The 529 handles education, and a Harvest UTMA provides flexibility while optimizing for tax efficiency year over year.
Teen with a real job	Custodial Roth IRA + General Investing + parent's Roth IRA	Documented earned income unlocks the Custodial Roth IRA. General Investing gives the family flexibility on when to gift additional assets, and the parent's own Roth IRA keeps the retirement side of the plan intact.
Family balancing near-term cash and long-term goals for their children.	Reserve + Junior Roth IRA™ + 529	Reserve gives the family's near-term cash a higher-yield home while it stays accessible. The Junior Roth IRA™ carries long-term generational wealth, and the 529 handles education.

The right combination is the one that fits your family, not a theoretical optimum. Start with what fits today, and layer in the next account when a new goal comes into view.

What to Do Next

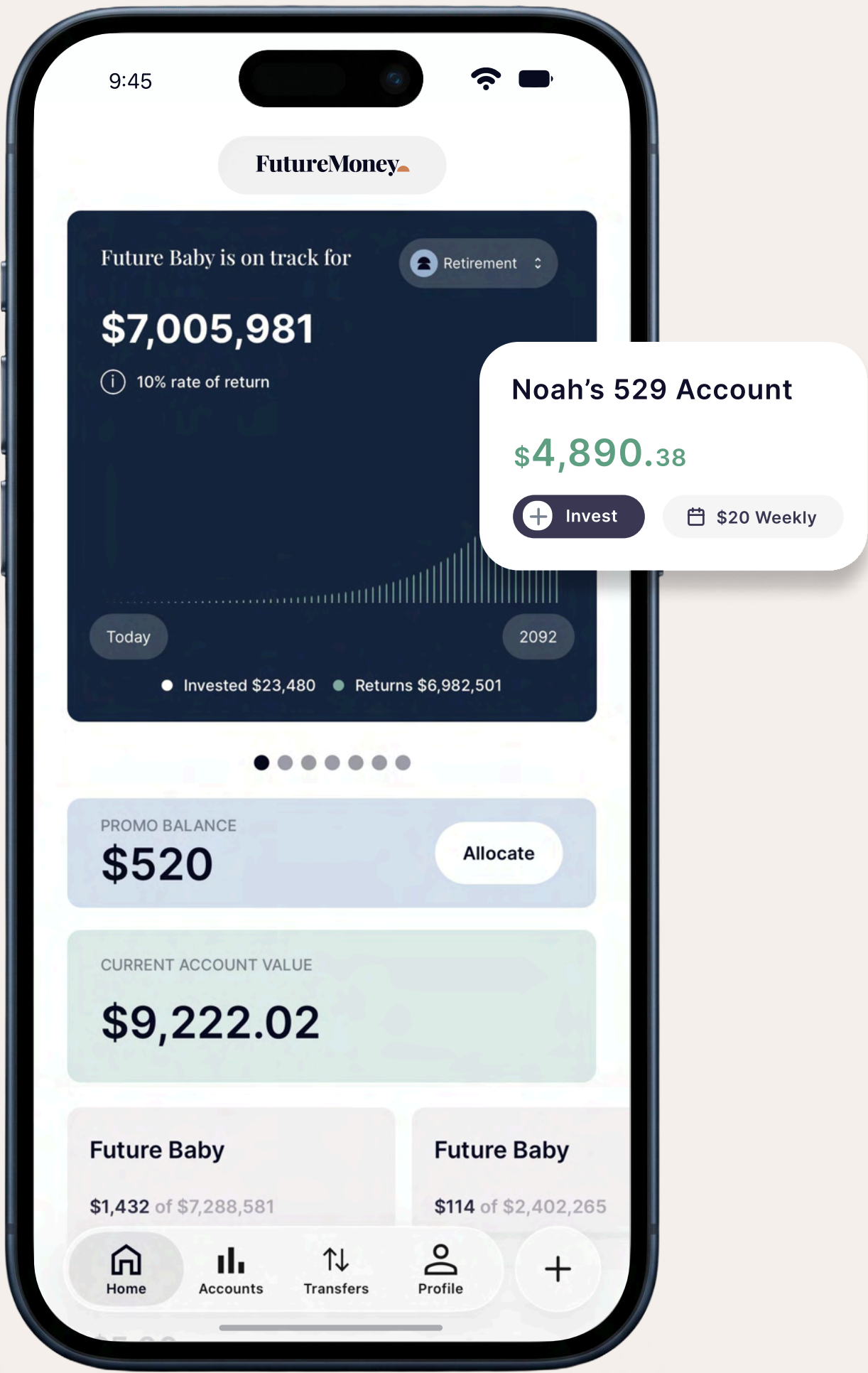
Every family's plan is going to look a little different, and that is the point. Nine accounts exist because families have many different goals, timelines, and starting points.

What matters most is starting. The single biggest advantage a child has is time, and time only compounds for the years an account is actually open.

Waiting a year to figure out the perfect strategy costs a year of growth that cannot be recovered later.

Opening one account today, even a small one, does more for a child's future than a perfect plan opened three years from now.

Download the FutureMoney app to open your first account and begin building the plan that fits your family.



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