



Resource Guide

Supporting San Juan County Families – Feb 2026

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Federal News: “Baby Bonds” (530A Accounts)

A Quick Guide for Families with New Babies

What Are These?

Sometimes called, Trump Accounts (officially called "530A accounts") are new, federally funded investment accounts for children under age 18, created by the One Big Beautiful Bill Act passed in 2025.

These accounts are designed to give children—especially those born between 2025 and 2028—a financial head start by investing money on their behalf that grows over time and can be used at age 18 for education, homeownership, starting a business, or other qualified expenses.

Key Features

Federal \$1,000 Contribution (Pilot Program)

If your child was born between January 1, 2025, and December 31, 2028 and is a U.S. citizen, the federal government will deposit \$1,000 into their Baby Bond Account.

Dell Family \$250 Bonus

Michael and Susan Dell are donating \$6.25 billion to give an additional \$250 to approximately 25 million children ages 10 and under (born before January 2025 or who were not eligible for the \$1,000 pilot). This bonus targets families in ZIP codes where median household income is \$150,000 or less, which is all of San Juan County.

Families still need to open a qualifying Trump investment account for the child and meet the age and citizenship/SSN rules; the ZIP-code income test is just one part.

How the Money Grows

Funds are invested in index funds tracking the S&P 500 or similar U.S. equity indexes. The money grows tax-deferred (no taxes on earnings while in the account) until your child turns 18.

Additional Contributions

- Parents and family can contribute up to \$5,000 per year (indexed to inflation after 2027). [
- Employers can contribute up to \$2,500 per year tax-free on behalf of an employee's child or dependent (counts toward the \$5,000 annual limit).
- No contributions can be made before July 4, 2026. [

When Can My Child Access the Money?

After January 1 of the year your child turns 18, the account converts to a traditional IRA and funds can be withdrawn for:

- Education or job training
- First home purchase
- Starting a business
- Other purposes (subject to normal IRA rules and taxes) [web:75][web:79][web:81]

Early withdrawals before age 59½ may be subject to a 10% penalty unless an exception applies (e.g., higher education expenses, first home purchase).

How to Apply: IRS Form 4547

Who Can Open an Account?

A parent, legal guardian, grandparent, or adult sibling (in that priority order) can complete IRS Form 4547 to establish a Baby Bond Account for an eligible child.

When to File Form 4547

- You can file Form 4547 with your 2025 tax return to establish the account and request the \$1,000 pilot contribution.
- You do not have to claim the child as your dependent on your 2025 return to file the form.
- An online enrollment tool will be available at trumpaccounts.gov by mid-2026.

What You Need

- Your child must have a Social Security number before you can open the account.
- The child must be a U.S. citizen to receive the \$1,000 federal pilot contribution.]

When Will Money Be Deposited?

- The \$1,000 federal contribution will be deposited no earlier than July 4, 2026.
- Information about account activation will begin in May 2026. [
- The Dell family \$250 bonus will be distributed through a separate process targeting eligible ZIP codes.

Important Dates & Deadlines

Date	What Happens
Now – April 15, 2026	File Form 4547 with your 2025 tax return to establish account and request \$1,000 pilot contribution
Mid-2026	Online enrollment tool launches at trumpaccounts.gov
May 2026	IRS begins sending activation information
July 4, 2026	First contributions (federal \$1,000 + Dell \$250) deposited; families can begin making additional contributions
January 1, 2029	Last birth date for children eligible for the \$1,000 federal pilot

Tax Advantages

- Contributions are not tax-deductible when you make them.
- Earnings grow tax-deferred (you don't pay taxes on investment gains while money is in the account).
- Withdrawals are taxed when your child takes the money out:
 - Money you contributed (after-tax) comes out tax-free
 - Earnings and federal/charitable contributions are taxed as ordinary income

Where to Learn More

Official Resources:

- IRS Trump Accounts Page: irs.gov/trumpaccounts
- Trump Accounts Official Site: trumpaccounts.gov
- IRS Form 4547 (Draft): Available at irs.gov/pub/irs-dft/i4547--dft.pdf
- IRS Notice 2025-68: Official guidance on Account rules

Financial Institutions:

Banks, credit unions, brokerage firms (Schwab, Fidelity, etc.) will serve as trustees for these Accounts. Contact your financial institution to ask about opening an account.

Questions? Call the IRS at 1-800-829-1040, Visit your local IRS Taxpayer Assistance Center or Consult a tax professional or financial advisor

Why This Matters for Your Family

These Accounts give your child:

- A financial foundation – \$1,000 (or \$1,250 with Dell bonus) invested today could grow to \$5,000–\$10,000+ by age 18 (depending on market returns)
- Options at 18 – Money for college, trade school, a first home, or starting a business
- A stake in the economy – Invested in American companies through index funds

Even if you can't contribute more than the federal seed, the account grows on its own through investment returns and gives your child a real asset when they turn 18.

State News: Affordable Health Insurance

New Mexico has made it easier for families to get free or low-cost health coverage for both kids and adults through Medicaid (called Turquoise Care) and the [beWellnm](#) health insurance marketplace.

Many children in New Mexico qualify for Medicaid or CHIP at little to no cost, and the state now provides continuous coverage for young children so they don't lose insurance because of paperwork or income changes during the year. Adults with lower or moderate incomes may also qualify for Turquoise Care, especially if they are pregnant, parenting, or working in lower-wage jobs.

For families who do not qualify for Medicaid, [beWellnm.org](#) is the state's official health insurance marketplace, where you can compare plans and see if you qualify for extra financial help from New Mexico to lower your monthly premiums and copays. The state created a Health Care Affordability Fund so that, even as some federal tax credits change, New Mexico can keep coverage more affordable for residents through at least mid-2026.

If your family does not have health insurance, or you recently lost coverage, it is worth checking again—rules have changed in recent years and more people qualify than before. You can apply for Turquoise Care online or through the New Mexico Health Care Authority, or visit [beWellnm.org](#) to see plans, get cost estimates, and find local enrollment assisters by calling BeWell at **833-862-3935**.

Local News: SJC Navigation Center

For the past five years, San Juan County has utilized Behavioral Health Investment Zone (BHIZ) funds to address the growing needs related to behavioral health crises and substance use disorders within the community. A Behavioral Health Gap Analysis conducted in 2019 identified critical service gaps and led to the creation of a dedicated support agency.

Formerly known as the Mental Wellness Resource Center, the agency rebranded in December 2024 as The Navigation Center to better reflect its mission as a centralized point of access for behavioral health support services across San Juan County. The Navigation Center serves as a community hub, providing coordinated services and connecting individuals to appropriate resources, with a strong emphasis on peer support from individuals with lived experience in mental health and substance use recovery.

The Navigation Center is located at **1001 West Broadway Suite D** and is **open Monday through Friday from 8:00 a.m. to 5:00 p.m.** The program is currently in the final year extension of its grant funding as we must keep seeking grant opportunities to continue to serve the community of San Juan County.

Throughout the years of operation, the program director and San Juan County leadership have worked collaboratively to advance the development of a Crisis Triage Center. Funding to build this facility has been approved, and the project remains active and moving forward.

Cooking with SNAP friendly recipes

Simple Recipe: Creamy Tomato “Pink Sauce” Pasta

Ingredients

- 1 lb. pasta (spaghetti, penne, or rotini)
- 1 jar pasta sauce (24 oz) or 1 large can crushed tomatoes
- ½ cup milk (any kind)
- 1 tsp garlic powder or 2 cloves garlic, minced
- 1 tsp Italian seasoning (optional)
- Salt and pepper, to taste
- Optional topping: grated parmesan

Directions

1. Cook pasta according to package directions. Drain.
2. Warm pasta sauce in a pan over medium heat.
3. Stir in milk to make the sauce creamy and pink.
4. Add garlic, Italian seasoning, salt, and pepper.
5. Simmer 2–3 minutes.
6. Toss pasta with sauce and serve warm.

Optional Add-Ons

Protein: chicken, tuna, ground turkey, beans Veggies: frozen spinach, peas, broccoli, mushrooms Extra: parmesan or red pepper flakes

♥ Strawberry Cake Mix Cookies ♥

3 ingredients • Kid-friendly • Budget-friendly

Ingredients

- 1 box strawberry cake mix
- 2 eggs
- 1/3 cup oil

Directions

1. Preheat oven to 350°F.
2. Mix cake mix, eggs, and oil until combined.
3. Scoop dough onto baking sheet.
4. Bake 8–10 minutes.
5. Let cool before serving.

Optional Add-Ons

Take cream cheese frosting and create mini layer cakes! You can sprinkle in strawberries to or even candy hearts for a sweetheart of a dessert!

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