Account	Best Suited For	Access Before 18	Tax Treatment
Trump Account	Long-term investing for a child	Generally none, very limited	Tax deferred growth; no deduction for contributions; withdrawals generally taxed as ordinary income
529 Savings Plan	Qualified educational costs	Yes, for qualified educational expenses	Tax-free qualified withdrawals
Custodial Roth IRA	Children with earned income	Yes, contributions may be withdrawn at anytime	Tax-free growth if rules met
Custodial (UTMA/UGMA)	Flexible investing	Yes, for the benefit of the child	Tax at child's rate (limits apply)
Savings Account	Short-term goals with easy access	Yes, any time	Interest taxed as income

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