

Did you get your **free money** yet?

Your job and the government pay families who turn on 5 switches. They start OFF. Nobody turns them on for you. Check each box when it is done. About 5 minutes per switch, on your phone.

\$1,000 one time + \$5,787 a year

What one example family gets with all 5 switches on

Example: \$75,000 salary, one child in daycare, family health plan, 15% ESPP, Texas. Your numbers will differ.

SWITCH	LOST IF YOU SKIP IT	DO THIS
1 Trump Account Kids under 18 with a Social Security number	\$1,000 per child born 2025–2028. \$250 for many kids born 2016–2024.	☐ Get the official Trump Accounts app (App Store or Google Play). Claim the account. Child born 2025–2028: select the \$1,000 election (Form 4547). Help: 866-872-4547.
2 401(k) match Company adds money when you put in enough	\$1,125 a year at \$75,000, putting in 3% when the match goes to 6%	☐ Ask HR: “What percent do I need to put in to get the full match?” Set that percent in ADP / Workday / your 401(k) site. Turn on auto-increase.
3 HSA Health Savings Account, needs a high-deductible plan	\$2,164 a year in tax, leaving \$7,300 of 2027 room empty	☐ In open enrollment, pick the HDHP and set a per-paycheck HSA amount (2027 limit: \$4,500 single, \$9,000 family). Keep medical receipts; pay yourself back later.
4 Dependent Care FSA Daycare, preschool, after-school, day camp	\$1,174 a year vs. the childcare tax credit alone, one child in care	☐ In open enrollment, elect what you will surely spend, up to \$7,500. Only in open enrollment or after a life event. Unused money is lost.
5 ESPP Employee Stock Purchase Plan, often 15% off	\$1,324 a year 15% discount on \$7,500 of company stock	☐ Ask HR: “Do we have an ESPP, and when can I join?” Enroll on the stock site (Fidelity, E*TRADE, Computershare, Schwab). Decide: sell right away or hold on purpose.

Full checklist with every click, link and HR question:

Scan the code with your phone camera, or type the address. Free. No sign-up. Then send it to one coworker: “Did you get your free money yet?”

personalfinancescore.com/free-money

