

# NestFund Starter Guide

This 5-minute guide helps you pick a first step and start building wealth for your child or grandchild.

## Step 1. Choose the Right Account

One Grand Account (OGA): A new tax-deferred savings account for children born on or after Jan 1, 2025. Government deposits \$1,000 at birth, families can add up to \$5,000/year.

529 College Savings Plan: Flexible education savings that grows tax-deferred; can be used for tuition, books, and some K-12 expenses.

Custodial Account (UTMA/UGMA): A parent or grandparent controls the account until the child becomes an adult. Can be used for broader expenses (not just education).

## Step 2. Start Small

Even \$10–\$25 a week makes a difference. Use the calculator on this site to see how small weekly deposits can grow to thousands by age 18, and much more by age 60.

## Step 3. Learn as You Go

When you sign up, you'll receive our free 13-week email course (26 lessons, 2 per week). Each short lesson covers: - How accounts grow over time - How to make contributions simple and automatic - How to avoid common money mistakes - How to pass financial knowledge to the next generation

## Step 4. Track Growth

Use our investment calculator to model: - Weekly contributions - Growth to age 18 and age 60 - Total family contributions vs. investment growth

## Step 5. Take the Final Step

Sign up today to get the Starter Guide PDF + email course. - 26 lessons delivered over 13 weeks - Real-world strategies for families like yours - Confidence knowing you're building a plan for their future