U.S. Five-Year Bond Visa

A Proposal to Attract Global Capital, Support U.S. Debt Financing, and Create a Merit-Based Path to Citizenship

Executive Summary

The United States could create a new immigration category in which qualified foreign nationals make a substantial five-year investment in U.S. Treasury securities in exchange for the opportunity to live and work in America and ultimately pursue U.S. citizenship.

The concept would combine two national objectives:

1. Attract trillions of dollars of long-term investment into U.S. government securities.

2. Attract productive, financially self-sufficient, law-abiding immigrants to the United States.

The basic proposition would be:

«Invest in America for five years, live and work in America, obey its laws, contribute to its economy, and earn a path toward becoming an American.»

Unlike a simple sale of Treasury bonds, the primary incentive would not need to be unusually high interest.

The immigration opportunity itself would have substantial economic value.

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1. Basic Program

A new federal immigration classification could be created:

U.S. Five-Year Bond Visa

A qualified applicant would:

- Invest a prescribed amount in eligible U.S. Treasury securities.
- Maintain the investment continuously for at least five years.
- Pass national-security and criminal-background screening.
- Demonstrate a legitimate source of investment funds.
- Maintain appropriate health insurance or other financial safeguards.

- Comply with federal tax obligations.
- Meet physical-presence requirements.
- Avoid serious criminal conduct.
- Satisfy English, civics, and other requirements established by Congress.

In exchange, the applicant would receive authorization to:

Live in the United States.

Work in the United States.

Start or purchase businesses.

Invest additional capital in the United States.

Bring qualifying immediate family members under rules established for the program.

After completing the required period successfully, the investor could progress toward permanent residence and ultimately citizenship.

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2. Investment Levels

Congress could establish several tiers.

Example

Treasury Investment	Potential Benefit
$250,000	5-year work/residence visa
$500,000	Enhanced residence pathway
$1 million	Accelerated permanent-residence eligibility
$2 million+	Priority processing

These numbers are illustrative.

The final amounts should be determined by economic modeling and immigration policy rather than simply copied from existing investor programs.

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3. The Critical Five-Year Rule

The principal would remain invested in U.S. government securities for five years.

For example:

Investor deposits: $500,000

Investment: qualifying five-year U.S. Treasury security

Investment period: five years

During those five years the investor lives and works legally in the United States.

At the end of the five-year commitment, assuming the investor satisfied the program requirements:

The investor receives the principal back.

The investor could then:

- take the money,
- reinvest it in Treasury securities,
- invest in an American company,
- buy property,
- start a business, or
- otherwise deploy the capital legally.

The United States would have benefited from five years of committed capital and five years of the investor's economic participation.

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4. Path to Citizenship

The program should not literally sell U.S. citizenship.

Instead, investment would open an immigration pathway.

A possible structure could be:

Year 0

Investor passes:

- identity verification
- financial screening
- source-of-funds investigation
- criminal checks
- national-security checks

Investor purchases qualifying Treasury securities.

Years 1–5

Investor receives lawful residence and unrestricted or broadly authorized employment.

The person must:

- maintain the investment,
- reside in the United States for the required amount of time,
- file and pay required U.S. taxes,
- remain in good legal standing, and
- satisfy ongoing security requirements.

Year 5

Upon successful completion, the investor becomes eligible for permanent resident status or another congressionally established immigrant status.

Citizenship

After satisfying the statutory permanent-residence and naturalization requirements, the individual could apply for citizenship.

Under today's system, naturalization is a separate legal process from obtaining immigration status.

Congress would determine how the new investment program fits into that process.

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5. Why This Could Attract Far More Capital Than Conventional Immigration Programs

Current investment-immigration programs generally require investors to accept business risk.

The existing EB-5 framework, for example, centers on investment in a new commercial enterprise and employment creation.

A Treasury-based program would be fundamentally simpler.

A wealthy family could say:

«Instead of risking $1 million in an unfamiliar private business, I can invest it in the United States government for five years.»

That could make the program attractive to a much larger population of global investors.

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6. Potential Scale

Suppose the average qualifying investment were:

$500,000

Then:

Approved Investors	Treasury Investment
100,000	$50 billion
500,000	$250 billion
1 million	$500 billion
2 million	$1 trillion
5 million	$2.5 trillion
10 million	$5 trillion

At a $1 million average investment:

5 million investors = $5 trillion.

The numbers demonstrate why immigration policy could potentially become a major source of long-duration capital.

Actual immigration levels would, of course, have to be determined by Congress.

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7. Family Participation Could Increase Capital

The program could establish requirements based upon family size.

For example:

Principal applicant: $500,000

Spouse: included

Minor children: included

or alternatively require a supplemental investment for additional family members.

The objective should not be to maximize fees.

The objective should be to attract families possessing sufficient financial resources to establish themselves successfully in the United States.

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8. Investors Could Still Receive Interest

There are several possible structures.

Option A — Normal Treasury Yield

The investor receives the normal market interest rate.

This would probably generate the strongest investor demand.

Option B — Reduced Interest Rate

Because the visa itself has economic value, participating investors could accept a Treasury yield below the normal market rate.

For example:

Market Treasury yield: 4.5%

Bond Visa yield: 2.5%

The 2-percentage-point difference would reduce federal borrowing expense.

Option C — Zero-Interest Immigration Bond

A more aggressive possibility:

Invest $500,000 for five years.

Receive:

0% interest

but obtain the immigration benefit.

The investor ultimately receives the $500,000 principal back.

This effectively gives the United States five years of interest-free financing.

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9. Zero-Interest Bonds Could Be Extremely Powerful

Consider:

1 million investors × $500,000

=

$500 billion

If those funds otherwise would cost Treasury 4% annually:

Potential financing-cost difference:

$20 billion per year

Across five years:

approximately $100 billion

Now consider:

5 million investors × $500,000

=

$2.5 trillion

At a hypothetical 4% avoided financing cost:

$100 billion per year

or approximately:

$500 billion over five years.

These are simplified illustrations rather than budget forecasts, but they demonstrate the economic power of exchanging an immigration opportunity for inexpensive long-term capital.

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10. The United States Gets More Than the Bond Investment

The Treasury investment would only be the beginning of the economic effect.

Participants would need:

- housing
- transportation
- food
- insurance
- banking
- professional services
- education
- consumer goods

Many would:

- establish companies,
- purchase homes,
- employ Americans,
- invest in stocks,
- fund startups,
- attend universities,

- pay property taxes,
- pay sales taxes, and
- pay federal and state income taxes.

Thus a $500,000 Treasury investment could generate substantially more than $500,000 of total U.S. economic activity.

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11. Target Productive Immigrants

Financial capacity alone should not determine admission.

The program could incorporate an AI-assisted and human-reviewed qualification system considering objective criteria such as:

- verified identity
- criminal history
- sanctions screening
- source of wealth
- professional qualifications
- entrepreneurship
- employment background
- English ability
- education
- demonstrated ability to support oneself

Automated systems could assist investigators, but final immigration and security determinations should remain subject to law, due process, and human oversight.

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12. Security Screening Must Be Strong

A large program must not become an easy route for:

- money laundering
- organized crime
- sanctions evasion
- hostile intelligence activities
- fraudulent identities
- illicit cryptocurrency proceeds

- corruption proceeds

Investment funds should therefore pass rigorous anti-money-laundering and source-of-funds screening.

The bond could only be purchased after conditional immigration approval.

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13. The Bonds Could Be Nontransferable

Ordinary Treasury securities are tradable.

For this program, Congress could instead create a special security.

U.S. Immigration Treasury Bond

The principal could be:

locked for five years

and

nontransferable except under exceptional circumstances.

That would ensure that the government truly receives a five-year capital commitment.

Early withdrawal could normally result in termination of the immigration benefit.

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14. Protect the Investor

The investor should retain a legal ownership interest in the security.

The program should clearly state:

«The investment is not a payment for citizenship.»

It is a Treasury investment connected to eligibility for an immigration program.

If the investor complies with the investment terms, the principal remains legally payable according to the bond's conditions.

That distinction would be important for both legitimacy and investor confidence.

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15. Comparison With EB-5

The concept resembles EB-5 in purpose but differs substantially in mechanics.

EB-5 currently provides an immigration route associated with qualifying investment and job creation. Current statutory investment thresholds are generally $1.05 million, or $800,000 for qualifying targeted employment-area or infrastructure investments.

The proposed system would substitute:

U.S. sovereign-debt investment

for

private-enterprise investment.

That could substantially reduce investment complexity and project-specific risk.

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16. Why the United States Might Benefit

The United States possesses something extraordinarily valuable:

The opportunity to become an American.

Global demand for legal U.S. residence and eventual citizenship is substantial.

Rather than allowing all of that economic value to accrue to immigration lawyers, intermediaries, private development projects, or illegal immigration networks, Congress could capture part of it directly for the American public.

The transaction becomes:

Investor provides

Long-term capital + economic activity + taxes + skills

America provides

Security + economic opportunity + lawful residence + a potential path to citizenship

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17. A Possible National Target

Congress could initially authorize:

1 million principal applicants.

At an average Treasury investment of $500,000:

$500 billion of committed investment.

If the program demonstrated economic and security success, Congress could expand it.

A larger program of 5 million qualifying investors at the same average level would represent:

$2.5 trillion.

At an average $1 million investment:

$5 trillion.

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18. Connection to the National Debt

The proposal should not claim that buying Treasury bonds automatically eliminates federal debt.

Treasury bonds themselves are federal liabilities.

However, the program could improve the debt position in three important ways.

First — inexpensive financing

Immigration benefits could encourage investors to accept below-market or even zero interest.

Second — guaranteed duration

Capital remains committed for five years.

Third — additional tax revenue

New residents would work, invest, consume and operate businesses in America.

Therefore the government's benefit would be:

cheaper financing + greater investment + more taxpayers + greater GDP.

That combination could contribute meaningfully to stabilizing federal debt.

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19. The Bigger Concept

America could effectively exchange one of its most valuable intangible assets—

lawful access to the American economy and a pathway to American citizenship

—for one of the things the country increasingly needs:

long-term capital.

Instead of selling citizenship outright, the United States would establish a contractual pathway:

«Invest in America.
Work in America.
Live under American law.
Pay American taxes.
Maintain your investment for five years.
Demonstrate that you are a productive and responsible resident.
Then qualify to pursue permanent residence and citizenship.»

Conclusion

A Five-Year U.S. Bond Visa could combine immigration reform, investment policy and federal debt management into a single program.

Qualified foreign investors would commit

substantial capital to U.S. Treasury securities for five years.

In return they would receive lawful authorization to live and work in the United States and a defined pathway toward permanent residence and, eventually, citizenship.

The investment itself would remain an investment rather than a purchase of citizenship.

The United States would gain:

long-term capital,

potentially lower borrowing costs,

new taxpayers,

new entrepreneurs,

new consumers,

and

new productive residents.

The concept could therefore be summarized in one sentence:

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Years 1–5

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