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America's green card now comes with a price tag

Trump's new "Gold Card" immigration program offers wealthy foreign nationals an expedited green card in exchange for a \$1 million non-refundable payment to the U.S. government, igniting controversy over wealth-based access to residency.



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In December 2025, President Donald Trump officially launched the much-anticipated Trump "Gold Card" immigration program--a controversial new pathway to U.S. lawful permanent residency (and eventually citizenship) that hinges on significant financial contributions rather than traditional employment, family or refugee criteria.

How much does it cost?

The Gold Card is not cheap. Prospective applicants are required to make both a processing payment and a substantial contribution to the U.S. Treasury:

- \$15,000 non-refundable processing fee per person: This fee is paid upfront to the Department of Homeland Security when submitting the application.



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- **\$1,000,000 contribution:** Once the applicant passes an initial background vetting, they must transfer \$1 million as an unrestricted gift to the U.S. government. This is not an investment and does not accrue returns as in the EB-5 investor visa; it is treated as a donation demonstrating the applicant's economic value to the U.S.

For families, each accompanying spouse and unmarried child under 21 must also pay a separate processing fee of \$15,000 each and a \$1 million gift. A family of four, therefore, could need to provide \$4 million in contributions, plus processing fees of \$60,000.

The program is already drawing international interest--and skepticism--for what it represents: an unprecedented, wealth-based route to an American green card. But what exactly is the Gold Card, how does it work and who can (or cannot) apply?

Here's what we know so far.

What is a Gold Card?

At its core, the Trump Gold Card is a visa program that offers foreign nationals a substantially expedited route to U.S. permanent residency in exchange for a large "gift" to the U.S. government. Instead of investing in a business that creates jobs (as under the older EB-5 investor visa), applicants contribute funds directly to the federal government.

Once approved, cardholders are granted resident status--commonly known as a green card--and can eventually pursue U.S. citizenship under the standard five-year naturalization timeline.

The initiative was authorized by Executive Order 14351, signed in September 2025. There is also a corporate version of the Gold Card: Employers wishing to sponsor foreign employees can apply on their behalf by contributing \$2 million per employee. Those corporate sponsorships are subject to 1% annual maintenance fee and a 5% transfer fee if the company later sponsors a different worker using the same initial contribution.

Finally, the official government portal notes that additional small fees from the U.S. Department of State may apply in connection with visa processing or medical exams.

Eligibility: Who can apply?

The Trump Gold Card program is open to foreign nationals who are admissible to the United States and eligible for permanent residency under U.S. immigration law. In practice, that means applicants must:

- **Be admissible under existing U.S. immigration rules:** This includes passing standard security, criminal background and public health checks.
- **Qualify legally for residency:** The Gold Card program processes applicants through existing preference categories--typically EB-1 (aliens of extraordinary ability) or EB-2 (aliens with exceptional ability seeking a National Interest Waiver). The substantial financial gift serves as evidence that the applicant provides exceptional benefit to the nation.

Spouses and unmarried children under 21 can join a principal applicant, but they must be included in the original application and meet the same financial and processing requirements.

Corporate sponsors, meanwhile, can apply on behalf of employees--subject to the higher \$2 million contribution per sponsored worker and the associated annual transfer fees.

Who is not eligible?

Certain individuals are generally not eligible for the Gold Card, including:

- Individuals who do not meet basic admissibility standards: Those with serious criminal histories, national security risks or immigration violations may be denied before their contribution is accepted.
- Applicants who cannot legally qualify for a green card under existing categories: Even with a large gift, an applicant must still fit within permissible visa classifications.
- Individuals barred from U.S. immigration on statutory grounds: This can include people with certain health issues, prior removals or other disqualifying factors.
- Individuals who are citizens of the 19 countries on the Trump administrations expanded travel-ban list - Iran, Yemen, etc.

Trump Gold Card vs. EB-5 investor

EB-5 is fundamentally an investment-for-residency program. Applicants must invest capital in a U.S. commercial enterprise that creates jobs for American workers. The investor bears risk, and return on investment is possible, but not guaranteed.

Gold Card, by contrast, is a contribution-for-residency program. Applicants make a direct, non-recoverable financial contribution to the U.S. government. There is no business investment, no job-creation requirement and no expectation of return, like the EB-5.

Key distinction:

- EB-5 = capital at risk
- Gold Card = payment for access

This is where the programs diverge most sharply.

EB-5

- Must create 10 full-time U.S. jobs per investor
- Jobs must be created within a defined period
- Failure to meet job thresholds can result in loss of residency
- Two- to four-year timeline

Gold Card

- No job creation requirement
- No enterprise, payroll or economic-impact reporting
- Government received funds directly
- Expedited processing

The controversy ahead

The Gold Card program has been widely criticized by immigration lawyers and policy experts, who argue that it created a two-tiered immigration system favoring wealth over merit, humanitarian need, family reunification and job creation. Critics also question whether the executive branch has the authority to circumvent congressional control of immigration quotas. Further, it may hurt the EB-5 investor visa program, which creates American jobs. Still, the administration defends the program as a way to "attract top global talent" and bolster the U.S. economy by leveraging private contributions.

As applications begin to flow through the new portal at trumpcard.gov, millions of dollars and the futures of thousands of applicants and their families will be at stake in what could be one of the most transformational shifts in U.S. immigration policy in decades.

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