

## ARTICLE

# The Benefits of Achieving U.S. Citizenship Sooner than Later



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**D**o you wonder why you should spend the time and money to become a U.S. citizen, even if you already have a green card?

Or why waiting to get to it "someday" may not serve you or your family best?

Thinking about the benefits of U.S. citizenship can help you decide whether — or when — applying is right for you.

## U.S. Citizens Have Greater Financial Opportunities

If you are a green card holder, the one-time cost to apply for U.S. citizenship is less than renewing your green card twice — and you must renew that every 10 years. Becoming a U.S. citizen could save you some money over time.

But there are even bigger financial advantages of becoming a U.S. citizen:

- **Earn more money.** The average wage of immigrants who become citizens typically increases by 5% or more nationwide and closer to 8.9% in major cities.
- **Pay less when borrowing money.** It's easier to get lower interest rates, instead of the typically higher interest rates offered to noncitizens.
- **Take advantage of US tax laws** only available to citizens. For example, citizens are able to leave property in a will to their spouse without a tax penalty.
- **Federal benefits.** Citizens are eligible for all federal employment opportunities or benefits without the restrictions that some green card holders may face.
- **Increased employment and home ownership.** Naturalization increased the overall employment rate by 2.2% and homeownership rate by 6.3%.

## U.S. Citizenship Can Strengthen Your Family's Future

When you become a U.S. citizen your children under the age of 18 automatically become eligible for citizenship if they meet certain requirements. It can take up to two years to get through the citizenship process, so it's ideal to start before your children reach the age of 16.



As a US citizen, you can also help out other family members as their sponsor. As a citizen, you have the ability to petition for more family members, such as married adult children, parents and siblings.

We know that families don't always come to the US together at the same time. Some decide not to and others desperately want to but can't. For so many families, and for so many reasons, parents, children, spouses or other relatives may have been separated. If your family is in that situation, it can be hard to bear the burden of living without your loved ones. Once you get your citizenship, you can become the champion of the family by helping to reunite your family members through the benefit of sponsorship.



### Applying for Citizenship?

An OPA 1% loan can help with your USCIS application fees. Apply and get approved same day.

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## You Can Have Dual Citizenship

Like many, you may highly value your heritage and the rights and privileges you already have in your home country. But you don't have to give up your existing citizenship! Dual citizenship in the US is allowed. However, dual citizenship depends on your country of origin — check to see [if your home country allows it](#).

## U.S. Citizens Can Travel with Confidence

As a US citizen, you can travel abroad for longer periods of time without jeopardy. Green card holders can't travel out of the US for more than 180 days without risking their status. There are other benefits to being able to travel longer, for example:

- If a parent or a child living in your native country becomes ill, you can travel for extended time to provide care.
- You can enjoy traveling the world for pleasure or go on lengthy business travel.
- If you need help from a US embassy or consulate, you can get it as a US passport holder.

## Citizens Are Protected Against Deportation

Once approved, your citizenship can't be taken away except for in rare instances, such as application fraud or treason.


Citizenship status contributes to your ability to settle in America without the worries of having to leave. It also gives you the flexibility to travel without complications. Unauthorized and permanent residents have higher exposure to deportation due to several factors, including federal policy changes and criminal offenses. Gaining citizenship now helps avoid problems later.

## Citizens Have a Vote — Your Voice Will Matter!

Citizenship provides representation in a way that permanent residence status does not. You will have a voice in our government and justice system. You can vote, serve on a jury or be elected to public office. You will be included in all aspects of life in the US and enjoy the many freedoms and rights that US citizens enjoy.

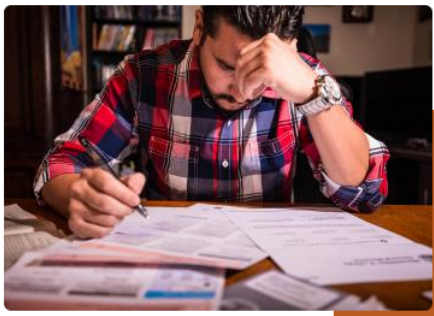
There are so many reasons to make US citizenship your goal. Now that you know the advantages of seeking citizenship sooner rather than later, you may be wondering if the overall costs outweigh the benefits. This is an important consideration many face. [Here are the resources to understand the costs involved](#).

## Helpful Resources

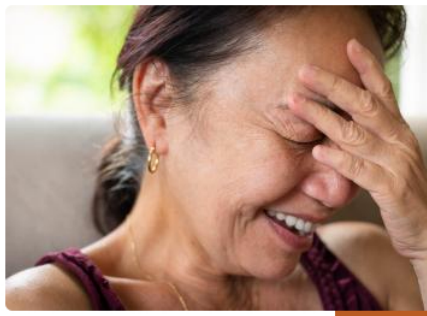
- [Dual Citizenship Guidelines](#) 
- [Costs Involved in the US Citizenship Application Process](#)

## Suggested Reading

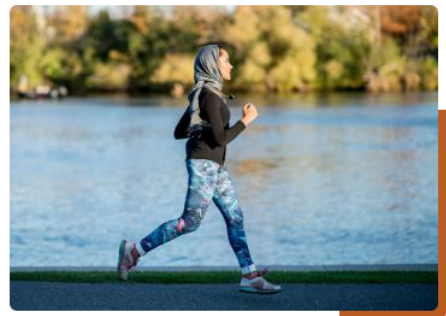
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