

For Indian parents, US residency offers a path to better education

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According to experts many Indians in the U.S. no longer viewed U.S residency as a migration decision alone. With an increasing number of those on F-1 or H-1B looking at investment-based residency options, a green card is increasingly viewed as a cornerstone of long-term family strategy, integrating education, career mobility, financial planning, and multigenerational security

A green card or a US residency has been viewed across the globe as a relocation milestone. For decades professionals from across the world, migrated to the U.S. and saw it as a move that can boost their career, provide career advancement pathways and open up better economic opportunities.

But according to immigration experts, for a majority of Indians, that mindset has shifted to encompass a wider vision. Increasingly, global families see US residency not simply as migration, but as a legal and financial platform for long-term planning. Chaitrali Karve, senior director, North America for LCR Capital Partners, a leading EB-5 regional center and fund manager says, “That shift matters because lawful permanent residence changes far more than address; it changes how a family can work, study, invest, report assets, and plan across generations.”

A US green card comes with more benefits than just permission to live and work in America. It provides permanent resident status, the freedom to work for any employer or start a business, access to world-class education at domestic tuition rates and the ability to live without the uncertainty of temporary visa renewals.

US residency as a strategic asset

US residency provides a foundation for stability in an unpredictable world by removing constraints that often shape, and limit, decision-making under temporary visa categories. Without dependence on employer sponsorship, individuals gain the freedom to change jobs, launch ventures, invest or relocate within the US without immigration risk.

Chaitrali Karve thinks that this is especially relevant in today's labor market. She says, "For FY 2026, USCIS received registrations for approximately 336,153 unique H-1B beneficiaries, but only 118,660 were selected to compete for the annual cap of 85,000 visas, a selection rate of roughly 35.3 percent. In practical terms, many high-skilled professionals still have to build major career decisions around a lottery system. Permanent residency removes that layer of uncertainty." A trend that she is seeing first hand is visa holders looking at permanent residency options. She says, "The vast majority of our clients applying for EB-5 are in the US and have H1-B or F-1 visas. They are also mostly Indian nationals."

Education, career and financial readiness

Education is often the catalyst for residency decisions, and also where the long-term value of residency becomes most visible. According to Open Doors 2025 data, the United States hosted 1,177,766 international students in the 2024-25 academic year, underscoring continued global demand for US education. But immigration status still shapes what students can do after graduation.

Karve says, "As permanent residents, students are no longer dependent on temporary programs such as OPT or the uncertainty of the H-1B lottery system. Instead of structuring career decisions around visa timelines, they can choose employers, industries or entrepreneurial paths based on long-term ambition. The difference is significant: one path is shaped by sponsorship risk and annual quotas; the other is defined by autonomy and permanence."

In a competitive global job market, this kind of flexibility is increasingly important. Employer-sponsored visas can limit career mobility, geographic flexibility and entrepreneurial pursuits. Being a green card holder removes those constraints, allowing individuals to make decisions aligned with long-term aspirations rather than short-term compliance.

There are concrete financial implications as well. Lawful permanent residents are treated as eligible noncitizens for federal student aid purposes. And while in-state tuition depends on state-specific residency rules, the financial spread is material: College Board reports that average 2025-26 published tuition and fees at public four-year institutions were

\$11,950 for in-state students versus \$31,880 for out-of-state students. For many families, residency planning is therefore tied not only to admissions, but to affordability and financing strategy.”

At the same time, US residency intersects directly with financial planning. US residency triggers long-term tax and reporting considerations that families must evaluate carefully. Families must consider liquidity planning, cross-border assets, estate structuring and long-term wealth transfer strategies.

As Karve points out, “Under the IRS green card test, a lawful permanent resident is generally treated as a US tax resident for federal tax purposes and is taxed on worldwide income. In addition, FinCEN requires a US person to file an FBAR if the aggregate value of foreign financial accounts exceeds \$10,000 at any point during the year. That is why serious residency planning should include pre-immigration tax analysis, liquidity planning, trust and estate review, and cross-border reporting readiness, not just visa strategy.”