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The FBar is a ridiculous requirement. You are trying to catch gigantic money laundering and you end up making all the little people who live in foreign countries do more work than anyone else. The amount necessary to file an FBar should be much higher than \$10,000. No one who lives in a foreign country and has as little as \$11,000 in their daily account in the country where they live is laundering money. It's already hard to be an ex-pat and file more than one tax return. You don't need this ridiculous addition.