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I am writing as a voter in Delaware County Pennsylvania and I currently live in London England.

As you may know, the US is one of only two countries in the world (the other is Eritrea) that taxes citizens on their worldwide income – no matter where they live and no matter how long they have lived abroad. Citizenship based taxation forces Americans like me who live abroad to report our income both to our country of residency and to the IRS. Many of us are double-taxed, and we endure costly, stressful and complex filing of overseas income – which is much more complicated than filing income generated in the US. The burden the law places on Americans living abroad is causing many to consider renouncing our US citizenship.

I moved to the UK 25 years ago as my husband was English. I have my own one-person business as a psychologist based in London. My income is less than \$50,000 a year. I pay UK personal and business taxes but also need to complete a US tax form, including a corporate tax form, and FBAR collection. These complicated forms necessitate me hiring a US accountant and over the last four years I have had to pay over \$3000 to enable me to submit my US taxes.

The FBAR information collection from U.S. citizens who reside outside the United States is an undue burden due to lack of awareness, confusion of filing requirements, and definitions - even tax professionals aren't aware of the filing requirements, which puts taxpayers at risk of disproportionately high penalties.

The FBAR exists to catch overseas money laundering, but often ends up ensnaring US citizens abroad who need a basic bank account in order to receive salary, pay their bills, and live a normal life. These aren't money launderers, they're innocent Americans who happen to live abroad. The FBAR should exclude Americans abroad to reduce the signal-to-noise ratio so Treasury can devote its resources to the actual overseas money launders.

This unfair treatment is a symptom of the overall problem - Americans abroad are treated as collateral damage in the war against overseas tax evasion and money laundering. The IRS recognizes Americans abroad as an underserved community. Surely that would mean that the FBAR is long overdue for review given that it is a massively complicated filing requirement that hasn't changed for over 50 years.

Instead of threatening innocent Americans abroad with life-altering penalties and burdensome filing requirements, the Department of Treasury should work with Congress to bring the US into line with the entire rest of the world in the way it taxes its expats.

Thank you for your attention to this matter.