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The FBAR prevents foreign banks from wanting to work with US citizens who move to other countries. It makes life a complete nightmare for us. The FBAR quite literally destroys marriages between US citizens and non-citizens. You're a third party meddling in the finances of other people. The money that we earn while living and working in other countries, as residents or citizens of those countries, really has nothing to do with the US government. Land of the free? Really? Good marketing scheme.