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I'm one of many Americans living abroad who suffers all the consequences of the IRS's unfair tax and FBAR reporting requirements for Americans living in other countries. I've lived abroad for many years, have made my life, worked, married, and raised my children here. I am NOT here for tax evasion purposes, and at the very most am in the income category of "middle class".

So why do I have to fill out an FBAR form because I have savings of more than \$10,000? An amount that the great majority of people accumulate at some point. If the IRS is worried about tax evaders, that figure should be at least \$100,000, if not \$1,000,000.

Also, I find it insulting and irritating that the report has to be made to the "Financial Crimes Enforcement Network". There seems to be an assumption that you are breaking the law if you live abroad.

As I live abroad, I have some experience with other countries' taxation policies, and also have acquaintances of many nationalities. I wonder why it is that only the United States has discriminatory tax policies towards its citizens abroad. All other major countries practice residence-based taxation. I would very much appreciate it if the Department of the Treasury would work with Congress to bring the US into line with the entire rest of the world in the way it taxes and treats its expats.

Thank you for your attention.