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I'm a professor, working in Norway. I have a modest salary (with a higher tax rate than in the US), and a modest amount of money in my bank account. I'm probably typical of many Americans affected by the FBAR program, i.e. I'm not a millionaire trying to hide money in a foreign account. Rather, my family and I live and work here, and use our funds to support ourselves. The yearly reporting is burdensome, but even more problematic is the requirement that our banks also report holdings. Because of this, many banks aren't willing to take on American customers. I think I speak for many ex-pats in saying we'd all be relieved and grateful if FBAR just went away.