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I was born in the USA but have lived overseas since my parents moved for work when I was a child. Some of my family still lives in the US and I think of the US as where I come from and may one day return to, but it's not where I've spent most of my life. It seems so strange to me that the US government thinks I am likely to be a money launderer because I have my bank accounts and savings in the country I have lived in, worked in and have made my home over the past thirty years. I find the FBAR requirements frightening and confusing and the penalties draconian, based on the bizarre assumption that the main reason you might have a bank account in the country you live in is that you're a criminal. I would like to see the process reformed, with the threshold for filing increased in line with inflation and a focus on bank accounts in a country other than the one you live in.