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It is already very difficult living as an American overseas: I have to pay US taxes although I do not live there, the only country that imposes this; my annual US tax return is almost 300 pages long; most banks and brokerages will not open a bank account for you; I can't buy mutual funds or ETFs with my US accounts because I am not a resident in the US; the list goes on. Is it really necessary to collect all this information for the FBAR as well? I think not.