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I am a citizen of the United States of America and duly registered to vote in Virginia, where I reside and hold dual citizenship. I am spared with the FBAR dilemma and fear many of my U.S. citizens abroad have to live with.

Why does FBAR require reporting all non-U.S.-accounts when a U.S. citizen in particular an Accidental American who has their primary, permanent residence outside the U.S. and probably never will reside in the U.S.? Why this overreach and abuse of our American tax dollars? These hard working Americans abroad and in particular those Accidental Americans aren't money launders. They are U.S. citizens who need a financial institution to receive their salary, pay their bills, secure their pension and live a normal everyday life. Thanks to FATCA/FBAR this is not possible. The fear of having ones Bank account closed causes anxiety.

Most Accidental Americans aren't aware of the filing requirement nor understand what has to be reported or not. The American bureaucratic culture and the English language are foreign to them.

Many tax professionals ask for a reporting fee per account which comes to an unbelievable high amount of money to pay. Those international tax professionals often don't understand the FBAR, FinCEN 114, themselves and likely over-report for their own benefit!

Please be reminded, Accidental Americans are born, raised, educated, complete apprenticeship, work and build families not in the U.S. Sure, some are born in the U.S. but return to their homeland at a young age unlike an Expatriate!

The \$10,000 filing threshold is a joke in a high tax country. The threshold has not been adjusted since a half century. What about inflation?

FBAR put Americans abroad and especially Accidental Americans at risk of high penalties in a country they don't live in, in a language many don't speak; it is confusing, unfair and only explained in English. Anyone with U.S. indicia is portrayed as a criminal.

FBAR is long overdue for review given that it is a massively complicated filing requirement that hasn't also changed for over half a century. To threaten innocent U.S. citizens and in particular innocent Accidental Americans with life-altering penalties and burdensome filing requirements, the Department of Treasury should work with Congress to bring the U.S. into line with the entire rest of the world in the way it taxes. Residence Based Taxation (RBT) is the answer!

FBAR triggers annual family disputes for Accidental Americans. The non-U.S.-citizen spouse is unwilling to expose his/her financial data to a foreign American authority.

FBAR requirements destroy family self-employment plans/opportunities and lead many to contemplate or seek divorce as the records show. Would you want to expose your financial data to another country you are not residing in?

FBAR forces American women abroad including those titled "Accidental American women" into a complete dependence of the non-US-citizen spouse. They are forced to renounce!

FBAR discriminate against American jobseekers. Companies abroad remove the everyday U.S. citizen from positions of authority over financial matters, limiting the career opportunities in particular Accidental Americans.

Low and middle class Americans abroad and foremost Accidental Americans should be exempt from FBAR so Treasury can devote its resources to the actual overseas money launders.