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The FBAR is so much work to fill out, and so frustrating. I am an American living abroad who is self-employed. I have had the same accounts since the FBAR process began. It is very time-consuming to gather and report the needed information. I often have 10,000 Euros saved for income taxes, which are due once a year in Germany where I am taxed. Please make the dollar threshold higher (perhaps holding 100,000 USD in accounts abroad?) and make other changes so that you don't catch the small fish like me in your big net of trying to prevent tax evasion. Thank you