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I am an American abroad who has always tried very hard to be tax compliant. When I first found out about the FBAR requirement, I spent weeks, months, and many, many tears, trying to decipher what was required of me. When I retired I also spent the full month of June, (in a country with 6 months of winter!) for 4 or 5 good solid 40 - hour work weeks, trying to figure out what was required of me. I never did figure it out. I eventually hired a professional to figure it out. Because I live in Sweden, which has a different system for pensions,, where every employer pays into a different type of pension solution, it was impossible to find out which of my pension plans fell into which American category. Although I tried my best to Google the definitions of mutual funds, hedge funds and countless other financial terms beyond my experience or understanding, and equally countless Swedish financial terms, I could not for the life of me find the parallels. I called the IRS for help, but they referred me to contact each of the 30 or so different financial institutions holding my pensions and other resources. Because, of course, the IRS cannot keep track of every country's financial systems. Understandable. So I contacted my Swedish institutions who referred me to the IRS, because, of course, they cannot keep track of every country's tax systems. Also understandable. Although, since the USA requires them to report my holdings every year, one might think, reasonably, that the USA could also provide information to each bank or pension authority about what that particular holding is called in US legal financial jargon. If you provided that service to the banks overseas, the only thing an American citizen abroad would have to do, is to make the 40 or so phone calls to find out which accounts are reportable on the FBAR. That could easily be done in a day instead of weeks and months of chasing down more and more terrifying rabbit holes on the IRS website. I do want to mention that I am not of lesser intelligence. I have an IQ of 132 and could not figure things out. So you really do need to make things easier to understand. Like, for instance, just say Report Everything that is Possible to Report. That is, as far as I can tell, the end game anyway. But it was ridiculously difficult to become clear on the fact that that was the case. Thank you for listening! By the way, as long as you are listening, please make a blanket option for foreign pension income equivalent to the foreign earned income system. It is unreasonable that, as a pensioner with less than half of my previous income, I need to pay a tax professional \$150 per year to jump through all your hoops for me, just because you do not consider my pensions earned. Since I moved to Sweden I have never earned enough to pay taxes in the US, and, quite logically, neither do I have enough pension to pay taxes in the US. So why make it so very much more difficult to figure out how to declare, when we as pensioners have a lot less money, and a lot less mental agility to work with? It doesn't make any sense.