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The FBAR has caused me great worries and concerns. As a flight attendant, I travel to many countries. Though I'm based in the UK and have my living expenses there, I find it burdensome to go through all my UK accounts, checking, savings, ISA on a monthly basis because of the daily change of value in currency. I spend more time worrying about whether it has been done correctly and yet, I don't understand the value in sending this information to the US in an FBAR. Why is this necessary?