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The Taxpayer Bill of Rights allegedly applies to all U.S. taxpayers, but in reality offers no protections whatsoever to American citizens that reside outside the U.S.

While stateside citizens need only report amounts of taxable interest and investment income on their 1040, I am required to list every last detail of my bank accounts on the FBAR as overseen by the "Financial Crimes Enforcement Network."

Why am I considered a criminal simply because of my address?

The FBAR exists to catch overseas money laundering, but what it really does is punish the nine million middle class, regular Americans abroad whose lives have simply taken us elsewhere for reasons that have nothing to do with taxes. Yet that is all our government can think about when threatening us with egregious fines for the slightest filing error as we try to comply with piles of complicated forms that don't apply to the rest of Americans. Contrary to the way we are treated, it is not illegal to reside outside the U.S., and we already file and pay taxes in our countries of residence.

No one in Congress seems to have any knowledge of how their legislation affects us, nor interest in correcting the unfairness of what they impose upon Americans abroad (I know, because I write and call my reps in Congress regularly). If this is not TAXATION WITHOUT REPRESENTATION, I don't know what else to call it.

I, like you, need a basic bank account in order to receive salary, pay my bills, and save for my future, yet Americans abroad are now turned away by local banks and other investment institutions due to the unreasonable and onerous reporting requirements imposed upon them by U.S. regulations (see photo). WHO CAN LIVE WITHOUT A BANK ACCOUNT?

Nor are we accepted by investment firms or banks in the US because we do not have a local address. BUT we are severely restricted by, again, US regulations, regarding the types of investments we are allowed to hold abroad. How is that fair and equal tax treatment? I was forced to cash in my pension fund because the penalties applied by the US were higher than what I could have earned. If I am not allowed to function normally at the most basic level, HOW AM I EXPECTED TO PLAN RESPONSIBLY FOR MY RETIREMENT?

Filing the FBAR is extremely invasive and puts ALL of my financial information at risk, whether I submit electronically or by mail, a risk NOT required of other Americans. And the extremely low \$10,000 filing threshold in place since 1970 has not even been indexed to inflation (\$79,000 for 2024).

Professional help filing our returns and FBAR is difficult to find and very costly, when I will virtually never owe any taxes BECAUSE I HAVE ALREADY FILED AND PAID IN MY COUNTRY OF RESIDENCE.

A change to Residency Based Taxation would eliminate this deeply crippling and unequal treatment of Americans abroad and bring the US into line with the rest of the world by requiring us to report and pay only on US earnings and assets, just as we file and pay in our host countries.

The FBAR should exclude Americans abroad so Treasury can devote its resources to the actual overseas money launderers instead of threatening innocent Americans with life-altering penalties and burdensome filing requirements. Congress needs to examine the real-life impact of FBAR filing requirements on the lives of those it affects.

Thank you for this opportunity to ask that my government treat me with the same respect and fairness afforded citizens living stateside.