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As an American who has worked and lived outside of the USA since 2000, and as an honest person who has always filed my taxes and submitted the FBAR forms as required, I think filing an FBAR every year is unnecessary. This information is nearly identical to what the US tax forms require now, so is obsolete. It takes me approximately 2 hours each year, not including the time it takes to gather the account information to do this form. I don't understand why the data could be collected once from US tax forms for Americans living Abroad and shared between different departments of the U S government who need it. It is yet another inconvenience for citizens who live and work abroad. It must also be a cost burden for the government as well.