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Please free American citizens around the world of the burden of FBAR reporting. It is cumbersome, adds another layer of paperwork to lives already overloaded with bureaucracy, visas, paperwork and taxation concerns, and contributes to an atmosphere of stress and fear, regarding the potential penalties involved with "getting it wrong." I am a low-earner, as is my spouse, and yet we struggle with this issue annually. I cannot even have a joint bank account with my husband, as his building society will not accept an American citizen at all. I have to keep a separate account in a separate bank, which leaves me open to future problems. Just end this nonsense now.