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Every year I have to go through the exercise of figuring out every account. Deal with the stress of downloading the form. Make sure all the long stream of numbers are correct, id, account numbers.

The horror stories of what has happened to people who have not filled out the FBAR is enough to keep you up at night. (Though no one tells you have to fill out a fbar. I found out through a political group!) You feel like a criminal except you've done nothing wrong.

Mine is fairly simple. I hate to think what others have to do if they have investments.

All to prove We're not laundering money?

Really? I'd love to see how much this has actually helped.

We already file taxes (whether or not we have to pay and the forms are so complicated an accountant is needed. But that's another story.) This too?

This year I made a mistake and uploaded last year's form. The contact email on the site only handles problems with the site and the one for the FBAR itself did not respond.

Great.