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I am 77 years of age, a widowed American who was married to a British citizen who had a 30 year career with the Foreign and Commonwealth Office. I have lived in England for approximately 30 years and have always annually filed a US Tax return, firstly the 1040 and later, 1040-SR U.S. Tax Return for Seniors. I have always completed the return annually, myself, as my budget does not stretch for paying an accountant to complete an annual tax return. Nor does my budget stretch to pay an accountant the addition of completing the FBAR Form annually on my behalf. Having recently learned of the FBAR requirement via Democrats Abroad, I find this most burdensome for a retiree, my age, with health issues.