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I live and work in the UK. I'm a dual citizen, US/Polish and have been living in the UK under the EU settlement scheme post Brexit. The FBAR regulations have been the most difficult part of living abroad as it severely limits what banks I can bank with, what investments I can hold and whether my partner and I could have a joint bank account (my partner is not a US citizen). Tax saving accounts are unavailable to me here because of my US citizenship. No other friends or colleagues from other countries have these issues and they are fully able to participate in their life in the UK... saving for the future with tax advantageous accounts and opening savings accounts with smaller banks that pay higher interests rates. I've been rejected from opening online brokerage accounts and certain savings accounts because of my citizenship. This is very limiting and not fair to citizens abroad. If I did not have my parents still living in the US I would relinquish my citizenship but the cost and the emotional scar that would leave is not worth it right now. I beg of the US government to please stop with this or update language to only track people with millions of dollar abroad.