

To Whom It May Concern,

As a US citizen living in Canada, I find the US citizenship-based taxation to be very frustrating. Each year, I scour the internet doing research to learn what might have changed since the previous year. Each year, I become so confused by the international tax laws that I consider just hiring someone to do my US taxes for me. However, I can't reconcile myself to pay someone for this service when I know I'm not going to wind up owing any money. It's ridiculous for my tax forms to be so complicated and confusing when I do not actually have to pay anything to the IRS.

The worst part of my tax process is the uncertainty. It is very difficult to find reliable, comprehensive information regarding what I need to do as a US Citizen living abroad. I find the IRS website tedious to use and the information I want seems scattered. I often turn to other sites to help me understand what to do, but then I worry that they may lead me astray. To me, US taxes equate to a fear of the unknown. For example, the FBAR was unknown to me until I heard about it by chance from a friend. When I found out about it, it was a moment of panic because I learned that I could be fined \$10,000 for breaking this secret law that so few people even seemed to be aware of!

For years, I have lived in dread and fear of the future if tax laws change for the worse and I wind up being double taxed. I am uncertain about how it will affect my US taxes when I try to retire, what would happen if I decided to start my own business, and what will happen to my children if they have to deal with this burden for the rest of their lives just because their mother was a US citizen at the time they were born. US citizenship is something that we should be excited and proud to pass on to our children. We should not have to see it as passing on a burden for children to deal with for the rest of their lives. This issue also affects non-US citizens who are married to US citizens. The stress associated with US taxes has affected my husband and my marriage. My husband is Canadian, and it is not fair that our joint bank accounts must be reported to the US when he has no affiliation with my country. His bank account information should be private and should not be shared with a foreign country.

Even with everything I have written thus far, I think the strongest argument against citizenship based taxation is the fact that only two countries in this world tax based on citizenship rather than residence. Eritrea and the United States are those two countries. What is most disturbing is the difference between the two nations. From what I can gather, Eritrea seems to be a tiny dictatorship that does not care about its people, while the US is a democracy with a government elected by the people and for the people. Please bring the United States tax laws into line with the other nations of the world and end taxation of citizens abroad. Please end the stress and worry for me, my family, and the countless others who are affected by this.

Sincerely,  
Kim Chan