Income Tax Returns required of Individual US Citizens Domiciled Abroad

1. General Comment
All governments, in order to govern, must collect taxes from citizens, corporations, and legal residents in order to provide those services that all citizens and residents expect. This process should be done in a timely, fair and transparent manner.

2. **Responsibility to the Host Country**
As an employee and resident of my host country, I must pay taxes and submit an income tax return here. As it happens, the tax burden here (Sweden) is often said to be the highest in the world regarding income tax and VAT (25 %).

3. **The heaviness of the US income tax return burden for ordinary people**
The complexity of filing a tax return to the US involves over 400 pages of online instructions, a number of forms to fill in, currency conversion, etc. Earlier, I employed an accountant in my home town to do this for me, as I still have a US bank account and, until a few years ago, a short annual educational consultancy through ETS. Now, however, I am a pensioner, the accountants' fees have increased, and I must set about filing the US income tax return on my own. This will require hours and hours of my time and patience, and in the end I will owe the US government nothing. ***Simplify!***

3. **The insult of FBAR**
Each year I must submit an FBAR to the criminal division of the Treasury. This same information is also required on my income tax return and involves my current account and my small savings account. ***Repeal!***

4. **FATCA**
The local banks are now in the service of the IRS as well. This is meant as a means to get at the tax dodgers and the money laundering and the hidden funds kept by foreign banks. What this does to me and to US citizens I know, can be:

- Banks will not open a new account for a US person
- Financial institutions will not take on US persons as customers
- Children of US citizens who have never been in the US find their accounts in jeopardy
- Banks sometimes close old accounts of US persons. The bank does not wish to take upon itself the additional work of FATCA.
- Mortgage institutions can close a mortgage agreement for the same reason
- The cost of having a bank account can increase, drastically.

Find a better way to get the tax dodgers and money launderers!

Carol Adamson
[redacted]