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Dear Senate Finance Committee,

I am an American citizen, living, studying and working abroad in Lausanne, Switzerland at the Ecole Polytechnique Federale de Lausanne (EPFL). At EPFL, I am employed as a researcher for the laboratory work I perform towards my PhD project.

Before leaving the United States to pursue my PhD, I received a Bachelor of Science in chemical engineering from the University of Florida in 2008, and a Master of Science in chemical engineering from Massachusetts Institute of Technology in 2010. I arrived in Switzerland in mid-August 2010 and I am expecting to complete my PhD in September 2015. Since my arrival in Switzerland, I have filed taxes for the United States 4 times.

Prior to 2010, I had used Turbo Tax to file my federal and state tax returns, but for the first 2 years I was living abroad, my parents (who are residents of Florida) paid a certified public accountant to prepare my tax returns, to be certain there weren't any problems or missing forms. Since then, I have been preparing my own tax returns using Turbo Tax, but taking care to file the same forms which were submitted in 2010 and 2011. In addition to reporting interest earned in my USA bank account and savings accounts, I have also been completing the FBAR form (Report of Foreign Bank and Financial Accounts). I have satisfied the 'Physical Presence Test' for my tax returns which states The salary I earn in Switzerland as a PhD student is about 1/3 higher than what I earned while working as a teaching assistant or research assistant at MIT, but even then, I still make less than 60,000 USD per year, which puts me outside of the salary bracket that would force me to pay taxes in both Switzerland and the United States.

Should I find a way to continue working in Switzerland after my PhD, it is quite possible I will be earning more than the 99,200 USD limit (from 2014) which is allowed before being taxed in 2 countries. I find it utterly ridiculous that American citizens are the *only* people living abroad who are required to file taxes on personal income received while living and working abroad. On this subject, I agree entirely with the statement from American Citizens Abroad, Inc. (ACA, Inc.) which proposes "that Congress adopt Residence-based Taxation (RBT) to align US personal income tax policy with the rest of the world and with the fundamental principle that taxation is justified by services rendered; Americans abroad receive governmental services and pay taxes to the country of their residence." When being an American citizen comes with more (financial) disadvantages than benefits, it is no wonder that there are higher and higher numbers of us who are renouncing their citizenship.

With regards to the FBAR and FATCA, I find it relatively simple to report my banking activity, but it should be known that I arrived in Switzerland before FATCA was initiated. I was able to open a bank account so that my employer could electronically deposit my paycheck each month. I have heard that other Americans who have recently arrived in Switzerland for their studies have had difficulty with finding local banks that will allow them to open an account on the basis that FATCA creates a significant amount of extra work for banks. When beginning your life in a foreign country, the last thing you need to add to your list of 'start-up' tasks is checking 10 or more banks before finding one that will open an account for you. Thanks to FATCA, Americans living abroad

have a bad reputation with banks, but the blame for that falls upon our government who is just trying to weasel out those few wealthy Americans who are hiding money to avoid being taxed on it. For those of us living abroad, having a foreign bank account is absolutely necessary part of our functional lives, and I feel we're being unnecessarily punished for it all thanks to a few millionaires living in the USA who are too greedy to give back to the country they live in.

If you're looking for ideas on how to fix the United States' broken system for dealing with citizens living abroad, there are several essays/letters/statements posted at https://americansabroad.org which specifically address the problems we are facing with regards to taxation, the FBAR, and FATCA. I have read the majority of these recently, and agree 100% with their suggestions or calls for change to the current system.