

To Whom It May Concern:

I'm writing today in regards to the current taxation policy for US citizens living abroad.

As a US citizen, I've spent my entire adult life abroad. I moved overseas 13 years ago and have studied, established a career and a family outside the US.

It came as something of a shock to learn that on the basis of citizenship alone, I'm expected to file and pay taxes every year in the US, despite the fact that I have no property in the US, no income from the US or US based companies, nor do I have US investments. I clearly have no intention of returning to live in the US or of availing myself of its healthcare, social security, schools or infrastructure. I already pay 35% tax on everything I earn in the country where I reside.

By the end of April I will have spent over \$2000 and countless hours attempting to voluntarily come into compliance with US tax laws. And I don't even owe any money on my income according to IRS guidelines. My income is under their threshold of earnings for paying tax in the US. Yet I still have to jump through expensive, stressful and time consuming hoops under the current system.

In addition, I'm unable to begin a pension account where I live because it will be double taxed – both by my country of residence and the US. That not only endangers my future as a retiree, it feels like a punishment for being an American citizen.

I'm an average person with an average income, even slightly low compared with the median income in my country of residence. Yet depending on the constantly fluctuating exchange rate, this income can very easily go over the limit allowed by the IRS and allow for double taxation. I simply cannot afford that.

Many, if not most, Americans abroad are just like me – average. We're not earning enormous amounts of money or using tax shelters. We're simply trying to live the lives we've chosen for ourselves.

Many American abroad discuss the idea of renouncing citizenship, of severing their connection with the US just to get away from this chokehold that the current system tries to maintain. An increasing number do it each year. Yet why should people have to take such a drastic step? Why would a government create a system so illogical that it leaves people feeling that the only option available is to cut all ties with their homeland? In the longterm, nobody benefits from that. Some of us like being American and would like to remain so, without being punished for choosing to live abroad.

Apart from Eritrea, the US is the only nation that taxes based on citizenship. When the only other nation using this sort of model is a corrupt African dictatorship, that should be an indicator that the model isn't one based on fairness or logic.

Please implement a system that doesn't punish American citizens abroad, a sensible and simple approach that won't burden us financially.

Sincerely,
Kelly Neal

A black rectangular redaction box covering the signature area.