

12-Year Catch-Up Organizer

A year-by-year filing and foreign-account inventory for Americans abroad

How to use this organizer

- Work one tax year per row on page 2. Test each year separately instead of assuming the same answer for the whole gap.
- List every foreign account on page 3, including closed accounts and accounts you could only sign on.
- Use the records tracker on page 3 to request missing documents by name, and date each request.
- Answer the questions on page 4 honestly, including facts that are unfavorable to you.
- Mark unknowns as unknown. Do not guess balances, income, or explanations.
- Keep account numbers, tax IDs, and statements out of public forms; use a secure upload process when one is provided.

Educational organizer only. It is not tax, legal, or accounting advice, it does not decide whether you qualify for any relief program, and it is not a filing. Completing it does not create a professional relationship with FileAbroad. Do not enter Social Security numbers, account numbers, or other sensitive identifiers in this workbook. Rules differ by year; confirm current official guidance before acting. Sources checked September 21, 2026.

Filing history — one row per tax year

[illegible]

Foreign accounts — one row per account

[illegible]

Records tracker

Document or record	Where to request it	Requested	Received	Status / notes
U.S. income tax returns (copies of anything filed)				
IRS account transcripts (wage & income and account transcripts)				
IRS return transcripts for filed years				
W-2 / 1099 / 1099-K or platform earnings summaries				
Platform annual statements (Upwork, Fiverr, marketplace payouts)				
Foreign bank statements (all accounts, all months in question)				
Foreign bank statements for closed accounts				
Foreign brokerage / investment statements				
Foreign pension or retirement account statements				
Foreign tax returns filed in the country of residence				
Foreign tax payment receipts (for the foreign tax credit)				
Property purchase and sale documents (both countries)				
Property rental income and expense records				
Loan or mortgage documents relating to foreign property				
FBAR filings or confirmations (any year)				
Form 8938, 5471, 8621, 3520 or other information returns				
Prior preparer workpapers or engagement records				
Immigration and residency records (visas, cedula, exit/entry dates)				
Proof of state-residency change (driver's license, voter record, addresses)				
Correspondence with the IRS or state tax agencies				
Power of attorney or representation documents				
Records of gifts or inheritances received from abroad				

Questions and facts log

Write the answer, then note which documents support it and which facts are unfavorable. A written record prevents guessing later.

Question	Answer	Supporting documents	Unfavorable facts
When did you move abroad, and on what date did you stop living in the United States?			
For each year, could you have met a foreign residence test (bona fide residence or physical presence)?			
What did you know about the U.S. filing requirement, and when did you know it?			
Who advised you about U.S. taxes, and what did they tell you? (preparers, lawyers, friends)			
Did any professional or platform tell you that no return was required?			
What did you do after you first learned a return or report might be required?			
Where did your money come from, and what did you use it for?			
Did you ever have signature authority over an account you did not own?			
Have you received any IRS, state, or FinCEN correspondence? What did it say?			
Have you ever been under examination or investigation?			
Are you current on filings in the country where you live?			
What records exist for each year, and which are missing?			
What is your goal: correcting the record, minimizing cost, a specific status, or something else?			

Sources

Checked September 21, 2026 (America/Guayaquil). Requirements and amounts change; confirm current official guidance.

- IRS Publication 501 — filing thresholds — <https://www.irs.gov/publications/p501>
- IRS Tax Topic 554 — self-employment tax and the \$400 threshold — <https://www.irs.gov/taxtopics/tc554>
- IRS — Foreign Earned Income Exclusion — <https://www.irs.gov/individuals/international-taxpayers/foreign-earned-income-exclusion>
- IRS — Self-employment tax for businesses abroad — <https://www.irs.gov/individuals/international-taxpayers/self-employment-tax-for-businesses-abroad>
- IRS — Report of Foreign Bank and Financial Accounts (FBAR) — <https://www.irs.gov/businesses/small-businesses-self-employed/report-of-foreign-bank-and-financial-accounts-fbar>
- FinCEN — Report foreign bank and financial accounts — <https://www.fincen.gov/report-foreign-bank-and-financial-accounts>
- IRS — Comparison of Form 8938 and FBAR requirements — <https://www.irs.gov/instructions/i8938>
- IRS — Taxpayers residing outside the United States (Streamlined) — <https://www.irs.gov/individuals/international-taxpayers/us-taxpayers-residing-outside-the-united-states>
- IRS — Streamlined Filing Compliance Procedures — <https://www.irs.gov/individuals/international-taxpayers/streamlined-filing-compliance-procedures>
- IRS — Time IRS can assess tax — <https://www.irs.gov/filing/time-irs-can-assess-tax>
- IRS — Time you can claim a credit or refund — <https://www.irs.gov/filing/time-you-can-claim-a-credit-or-refund>
- IRS — Filing past-due tax returns — <https://www.irs.gov/businesses/small-businesses-self-employed/filing-past-due-tax-returns>
- IRS — Topic no. 153, what to do if you haven't filed — <https://www.irs.gov/taxtopics/tc153>
- FileAbroad — Haven't filed U.S. taxes while living abroad? 2026 catch-up guide — <https://fileabroad.com/blog/havent-filed-us-taxes-living-abroad-catch-up-guide>
- FileAbroad — Send Chip a short inquiry — <https://fileabroad.com/intake>

Next step

When your inventory is ready, send Chip a short inquiry about your situation. He will review the broad facts and follow up about fit and the next step. Any scope and fee are agreed before work begins. Keep tax records out of the inquiry form. Send your inquiry: <https://fileabroad.com/intake>