

Foreign account first steps

Use account aliases here. Keep full numbers and statements in secure storage.

Calendar year

U.S. person status / question to confirm

The starting rule

For U.S. persons with financial interest or signature authority, the general FBAR test is more than \$10,000 combined in reportable foreign accounts at any time during the year. Account definitions and exceptions still need review.

Account 1: alias / institution

Country / currency

Owner / joint / authority

Statements / maximum-value records missing

Next request / owner

Account 2: alias / institution

Country / currency

Owner / joint / authority

Statements / maximum-value records missing

Next request / owner

Account 3: alias / institution

Country / currency

Owner / joint / authority

Statements / maximum-value records missing

Next request / owner

Include foreign CDs and accounts closed during the year when relevant.

Do not decide from December balances or total deposits alone.

This sheet is not an FBAR, a tax return or a filing recommendation.

Rule: finccn.gov/report-foreign-bank-and-financial-accounts

Finish the record request

Complete this before preparing a report or requesting preparation help.

Record checklist

- ☐ I have listed the accounts, including foreign CDs where relevant.
- ☐ I know which calendar year I am reviewing.
- ☐ I can identify the ownership or authority relationship.
- ☐ I have full-year statements or have requested missing periods.
- ☐ I have records supporting maximum values and currency conversion.
- ☐ I have noted closed, renewed or transferred accounts.
- ☐ I have listed any prior filings or years needing separate review.

Most important missing record

Who will request it?

Next review date

Question for the preparer (no full account numbers)

Want preparation help? Send Chip a short inquiry.

Chip will review your situation and follow up about the next step.

fileabroad.com/intake

Sources: fincen.gov/report-foreign-bank-and-financial-accounts
and fincen.gov/reporting-maximum-account-value. Checked September 20, 2026.