Use this kit when statements are missing, the organizer is unfinished, or documents were sent without labels. The FBAR reports the maximum value of each reportable foreign financial account during the calendar year. FinCEN allows a reasonable approximation supported by periodic statements, and FBAR filers must keep account records — including the account number, institution, account type, and maximum value — generally for five years. Work in order: account map, then missing-record log, then a value-support note for anything you cannot prove.

1. Account map — one row per account that existed in any year

Use aliases only. Keep full identifiers in your secure records folder, never in an emailed copy of this kit.

Account alias	Institution / country	Ownership or authority	Opened	Closed

2. Missing-record log — one row per gap

Examples: 2024 statement, CD certificate, opening date, account identifier, prior FBAR confirmation.

Account alias	Year	Record needed	Where to request it	Date requested	Status

Status words to use: requested · waiting · received · unavailable. An unknown balance is not a zero balance, and a blank is not a value. Mark anything unresolved and give it an owner and a next action.

3. Value-support note — one per account and year with a gap

Write the number you will use, where it came from, and the assumption you made. Keep this note with your records.

Account alias | Year | Value used | Currency | Reviewed by / date

Source of the number (statement date, passbook, certificate, transfer record, interest credited, other)

Assumption / what is unconfirmed

Account alias | Year | Value used | Currency | Reviewed by / date

Source of the number (statement date, passbook, certificate, transfer record, interest credited, other)

Assumption / what is unconfirmed

Account alias | Year | Value used | Currency | Reviewed by / date

Source of the number (statement date, passbook, certificate, transfer record, interest credited, other)

Assumption / what is unconfirmed

4. Statement request — ready to adapt and send

"Hello — I am preparing U.S. reporting for my accounts and need records for the periods below. Please send full-period statements for the account named, including the account identifier, the account type, the statement period, and the highest balance shown in each period. If the account is closed, please confirm the opening and closing dates. If a fee applies, tell me the amount before proceeding. Thank you."

Institution | Account alias(es) | Years / periods

5. Label every document you send: institution · account · year

- Example: "Bank A - Savings A - 2024 - Jan-Dec statement"
- Photos of certificates or passbooks: write the same label in the file name and in your message
- Complete every tab of the organizer your preparer sends — check for hidden sheets before uploading
- Full account numbers and statements belong in the secure document process, not in email attachments

Essential answer, on the website: list every account and year, use the highest balance (not December), document gaps with value, source and assumption, and label what you send.
Free account workpaper: fileabroad.com/tools/fbar-workpaper · Reporting review: fileabroad.com/consultation/foreign-accounts