



AMERICAN CITIZENS ABROAD

EDUCATE, ADVOCATE AND INFORM

Washington, DC
Tuesday, March 24, 2020

RE: American Citizens Abroad (ACA) Message to Congress, Treasury and IRS: Americans Living and Working Overseas Must Be Included in COVID Legislative Relief Efforts.

Americans Citizens Abroad, Inc. (ACA), a qualified section 501(c)(4) non-profit advocacy organization, yesterday sent a [letter to the U.S. Congress, Treasury and IRS](#) reminding these offices that Americans abroad are taxed the same as Americans residing in the U.S. As a result, they will be directly affected by legislation and administrative actions intended to provide emergency assistance and health care response for individual, families and businesses affected by the current coronavirus pandemic.

Tax legislation along the lines of the “Coronavirus Aid, Relief, and Economic Security (CARES) Act” (H.R. 748) must ensure that Americans living and working overseas are treated in the same manner as other taxpayers, and that special issues arising from the fact that they live outside the U.S. are addressed, so as to avoid mistakes and unintended consequences. All too often, as evidenced by the recent Tax Cuts and Jobs Act, consideration has not been given to how changes will affect the community of Americans overseas.

ACA highlights that attention to such issues as deadlines, the mechanics of refunds, limitations based on gross income, and loans to small businesses, are needed as these may differ from how the IRS and Treasury deals with these for U.S. citizens living in the United States.

“The Congress, Treasury and IRS must ensure that Americans overseas are treated equitably. In many cases, U.S. citizens overseas claim foreign tax credits, resulting in little or no U.S. tax liability, even though they have significant adjusted gross income. These individuals should not be adversely affected, and they should not be subject to reduced refunds/credits,” said Marylouise Serrato, ACA Executive Director.

ACA notes in its letter that it stands ready to advise and help Congress and the Treasury Department, including all levels of the IRS, to make the coronavirus and economic stimulation legislation, and implementation of that legislation, work in the best possible way for Americans abroad. With over 40 years of experience, ACA has the knowledge and resources in Washington, D.C. to help.

Something that can be a great help for American expats wanting to receive their 2020 recovery rebates as quickly and securely as possible, is an [ACA-enabled State Department Federal Credit Union \(SDFCU\) bank account](#). This award-winning innovation was developed by ACA in close cooperation with the SDFCU. Instituted in 2016, Americans overseas, even those with no physical presence in the US, can quickly and easily open and operate, entirely online, an SDFCU account.

“This account is perfect for emergencies like this. SDFCU is a highly-regarded U.S.-based institution and SDFCU makes it easy for account holders to transfer funds to an individual’s local foreign bank, or make transfers immediately to relatives in the U.S., or do all manner of other things,” added Glen Frost, Associate Legal Counsel-ACA.

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