BORDURE

The French-American Couples Tax & Legal Checklist

Use this to pressure-test the most common cross-border blind spots: FBAR deadlines, treaty assumptions, inheritance traps, and visa status details that are easy to miss until they become expensive.

2-PAGE PDF | UPDATED APRIL 2026 | FRANCE + US HOUSEHOLDS

WHAT THIS COVERS

- Covers tax reporting, treaty basics, inheritance red flags, and visa/admin checks.
- Written for mixed-citizenship households navigating France and the United States at the same time.
- Designed to help you spot where free research is enough and where paying for tailored advice sooner is worth it.

HOW TO USE IT

- Mark what applies right now and what only becomes relevant after a move, marriage, child, or property purchase.
- Pull the supporting records before filing season or a residency renewal starts.
- Escalate the items you cannot answer confidently into paid specialist advice.

TAX FILING AND REPORTING

Start here if either spouse has US filing exposure, French tax residence, or accounts in both countries.

Review the FBAR trigger and timeline

If aggregate foreign financial accounts exceeded $10,000 at any point in the year, review FinCEN Form 114. The regular deadline is April 15 with an automatic extension to October 15.

Separate FBAR from FATCA in your planning

FBAR and Form 8938 are not the same filing. One can apply without the other, and joint accounts often change the analysis.

Choose a US filing status deliberately

Do not elect a non-US spouse into the US tax system casually. Married filing jointly can lower tax, but it can also pull the non-US spouse's worldwide income into US reporting.

Save proof that supports treaty relief or tax credits

Keep French tax notices, employer statements, and withholding records in the same folder as the US return workpapers.

TREATY BASICS AND SOCIAL CHARGES

The treaty helps, but it does not make dual-country admin disappear.

Do not assume the treaty removes the US filing requirement

For many US citizens, the treaty mainly coordinates taxing rights and foreign tax credits. It does not erase the annual filing obligation.

Map income by source before filing season

Salary, dividends, pensions, rental income, and property gains can be taxed differently depending on where the income arises and where you live.

Check social security coverage before a move or remote-work setup

A short assignment, payroll transfer, or self-employment arrangement can change whether US or French social charges apply.

INHERITANCE AND ESTATE RED FLAGS

This is where couples lose time by assuming a US-only estate plan still works after marriage, children, or a move to France.

Flag French forced-heirship issues early

A US-style 'leave everything to my spouse' plan can conflict with French inheritance rules depending on residence, nationality, asset type, and elections.

Align wills, beneficiary designations, and marital property assumptions

VISA, STATUS, AND HOUSEHOLD ADMIN

Small documentary issues here can block jobs, travel, tax filings, and future residence applications.

Confirm the exact residence or visa basis

Marriage, PACS, work, family reunification, and dual-nationality pathways have different renewal and evidence requirements.

Check work authorization before changing employers or countries

A clean estate plan usually requires the will, retirement beneficiaries, life insurance, and property title to point in the same direction.

Track gifts and inheritances from abroad

Some transfers are reportable even when they are not immediately taxable. Do not wait until after funds move to ask what filings were required.

Revisit the plan after a house purchase, birth, or relocation

Cross-border estate risk compounds when families add real estate, children, or dual-country beneficiaries without updating the paperwork.

A move that feels routine to the household can still break the legal basis for employment or local payroll.

Keep civil-status records ready in usable form

Marriage certificates, birth certificates, apostilles, and sworn translations are often needed again long after the wedding or move.

Audit names and addresses across both countries

Minor mismatches between passports, tax files, bank accounts, and utility records create avoidable delays when a visa renewal, mortgage, or inheritance file starts.

RED FLAGS

When this checklist should not be your last step

- Large joint account balances exist, but neither spouse can explain who is handling US foreign-account reporting.
- You are relying on the phrase 'the treaty takes care of it' without a document-by-document tax or estate review.
- You bought property, had a child, or moved countries without updating wills, beneficiaries, or marital-property assumptions.
- Your immigration status, work rights, or renewal calendar depends on paperwork you have not assembled yet.

UPGRADE PATH

The free checklist is the triage layer. If you need deeper sequencing, more detailed household checklists, and a stronger handoff into paid advice, upgrade to the Bordure Premium Handbook.

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