



Supporting Family Back Home

Without Falling Behind Here

2026 Edition

“Take care of both: your family there and your life here.”

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Sending money to family is one of the most generous things people do. This guide helps you keep doing it — while also building savings, credit, and a future for yourself and your family here.

Information in this guide is current as of October 2026. Fees, rules, and tax limits change — verify before acting on a specific detail.

1. “Just for a Few Years”

Many of us came planning to work, save, and go back. For many families, those few years become ten, then twenty. Nothing is wrong with that. But if we live as if we’re only passing through, we can end up without savings, credit, or retirement in either place.

Planning your life here doesn’t mean forgetting home. It means taking care of both. And there’s real peace of mind in knowing that your life here counts too, not just your work.

2. What Each Transfer Really Costs

Two things decide how much your family actually receives: the fee and the exchange rate. A “no fee” service can still cost more if it gives a worse exchange rate.

- Compare the final amount your family will receive, not just the fee.
- By federal rules, the transfer company must show you the fees and exchange rate before you pay.
- You can usually cancel within 30 minutes of paying, as long as the money hasn’t been picked up.
- If something goes wrong, you generally have 180 days to report the error.

How AviTaxes Helps

Not sure which way of sending is best for you? Ask us and we’ll compare the options together.

3. The New 1% Tax on Cash Transfers

Since January 1, 2026, a 1% federal tax applies to money sent abroad when you pay with cash, a money order, or a cashier’s check — for example, at a counter. On \$500, that’s \$5 every time.

The Simple Fix

Transfers paid from a U.S. bank account or a U.S. debit or credit card are exempt. One more reason to keep your money in a bank — see our free guide, [Protect Your Money](#).

4. Build Here, Too

A simple order that protects your family on both sides:

Step	Why it matters
1. Emergency fund	Start with one month of expenses, then grow it. A car repair or a lost job won't force you to stop helping.
2. Credit	Builds your path to a car, an apartment, or a home here.
3. Retirement savings	Even small, regular amounts grow over the years.
4. A set amount to send	Decide it once a month, on purpose — not whatever is left over.

How AviTaxes Helps

We'll help you build a monthly plan that takes care of your family there and your future here.

5. Property and Money Back Home

Many families build a house or buy land back home. Protect that effort:

- Put property in your own name, with official papers.
- Get agreements in writing, even with family.
- Be careful when a relative manages your money — ask for receipts and regular updates.
- Keep copies of every document, both there and here.

6. Taxes Nobody Tells You About

- If your bank accounts outside the U.S. add up to more than \$10,000 at any time during the year, you must file a yearly report called the FBAR. Penalties for missing it can be serious.
- Rent from a property back home must be reported on your U.S. tax return.
- Selling property abroad can also have U.S. tax consequences.
- Money you send to family is not tax-deductible.

How AviTaxes Helps

Have accounts or property back home? Let's make sure you're reporting them correctly, before it becomes a problem.

A Note from Diego R.

“I know this story because I’ve lived it, and because I see it every day with the families I work with. If any part of this guide sounds like you, I’d be glad to talk.” — Diego R.

Why We Built AviTax Pro

We built AviTax Pro for working families and small businesses. File on your own with our simple guided program, or have a preparer review your return before it’s filed. Either way, you see a flat price before you start, and you get help in English or Spanish from start to finish.

About AviTaxes

AviTaxes & Accounting Solutions has prepared taxes for families and small businesses since 2012, and now also offers bookkeeping, LLC setup, and financial guidance, all in English and Spanish. Our goal is simple: give every family the same clear information that wealthier families have always had.

Book a Consultation

Visit www.avitaxes.com/contact or email avitaxes@gmail.com to talk about your situation.