[*Fecha*]

The Honorable [*Nombre y correo electrónico de senadora o senador. Busca en: https://www.senate.gov/senators/* ]

Washington, D.C.

Dear Senator [*Apellido de senadora o senador*]:

I am writing to express firm opposition to the proposed 3.5% tax on international remittances included in the legislative package titled “The One, Big, Beautiful Bill.”

This provision was not part of any major electoral platform during the 2024 campaign and therefore lacks the necessary popular legitimacy. Broad and impactful fiscal changes should follow public deliberation and reflect the electorate’s expressed will. Substantively, this proposed tax raises multiple concerns:

1. It would violate individual liberty and property rights by restricting how people use their after-tax income.
2. It would constitute an effective form of double taxation: the funds being taxed have already been subject to income tax, and taxing them again solely based on their cross-border use undermines basic tax fairness.
3. It would represent a form of fiscal discrimination, by introducing a discriminatory two-tier system by exempts U.S. citizens but taxes immigrants, including legal residents and visa holders, disproportionately targeting immigrant communities and penalizing legal financial behavior based on the destination of funds.
4. It would risk data protection and national security by requiring remittance providers to collect sensitive personal data of American citizens, immigrants, and visa holders, which should only be handled by the government.
5. It would negatively impact the U.S. economy by burdening workers in essential sectors who send remittances. Remittances are essential lifelines, not luxury transactions, supporting basic needs such as food, housing, education, and healthcare.
6. It would undermine family unity, punish migrants’ familial responsibilities, and affect the economic stability of countries of origin. Remittances decrease the number of people who migrate to the U.S., by supporting families in the country of origin, while this tax would further complicate irregular immigration control.
7. It would slow economic growth by reducing immigrant spending and negatively impact local economies, particularly in sectors reliant on immigrant labor and consumption.
8. It may prompt countries or individuals to diversify away from the dollar, challenging its dominant reserve currency role.

Policies with far-reaching implications should adhere to equity, transparency, and constitutional consistency principles. This provision does not. I respectfully urge your office to reject this proposal and support tax legislation grounded in fairness, accountability, and democratic consent.

Sincerely,

[*Nombre*]