



## U.S. Citizens Living in Colombia: Dual Tax Filing Guide

This guide is written for U.S. citizens and U.S. green card holders living in Colombia (often in Medellín or Bogotá) who may need to file taxes in both countries. It is educational and not legal or tax advice.

**Key takeaway:** U.S. filing continues worldwide. Colombian filing can be triggered by tax residency (often the rolling 183-day test), even if you're still a tourist for immigration purposes.

### 1) The dual-filing reality: U.S. citizenship-based taxation + Colombian residency rules

The United States generally taxes U.S. citizens on worldwide income, regardless of where they live. Colombia generally taxes individuals based on whether they are treated as tax residents under DIAN's rules (most commonly a day-count test).

That combination means it's possible to have U.S. filing obligations every year, and also Colombian filing or reporting obligations once Colombian tax residency applies.

**Key takeaway:** Plan based on your facts: days in Colombia, income types (earned vs passive), accounts/assets, and whether you will be treated as a Colombian tax resident.

### 2) Colombia's tax residency trigger: the rolling 183-day rule

Colombian tax residency is commonly triggered by being in Colombia for more than 183 days within any consecutive 12-month period (a rolling 365-day window). This is where many expats miscalculate by counting January–December only.

If you come in and out of Colombia—especially with multiple trips across two calendar years—the rolling window can still push you over the threshold.

**Key takeaway:** Track days using a rolling 12-month view, not a calendar-year total. Entry and exit days can matter when you're close to 183.

### Medellín example (why this catches expats)

A common Medellín pattern is renting month-to-month (El Poblado or Laureles), taking short trips to the U.S. or Panamá, and returning repeatedly. Each stay feels temporary, but the rolling 12-month count can exceed 183 days quickly.

**Key takeaway:** If you're doing seasonal Medellín stays (winter + spring return), assume you could trigger residency unless you track the rolling window carefully.

### 3) Core U.S. filings U.S. citizens in Colombia typically deal with



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Most U.S. expats continue filing a U.S. federal return even after moving abroad. Depending on accounts, assets, and income, additional reporting may apply.

- Form 1040 (annual U.S. income tax return)
- FBAR / FinCEN 114 (foreign accounts over \$10,000 aggregate at any time)
- Form 8938 (FATCA) if you meet the threshold for specified foreign financial assets
- Potential informational forms for foreign entities (case-specific)

**Key takeaway:** U.S. expat compliance often fails due to missed information reporting—not just missed income tax payments.

#### 4) How expats reduce double taxation: FEIE vs Foreign Tax Credit (FTC)

Two common mechanisms U.S. expats use are the Foreign Earned Income Exclusion (FEIE) and the Foreign Tax Credit (FTC). Which one is better depends on your income mix and where tax is actually paid.

- FEIE is usually relevant for earned income (salary/contracting) and requires meeting residence or physical presence tests.
- FTC is typically used when foreign tax is paid and you want to offset U.S. tax on the same income.
- Many expats use a combination across income categories, but coordination matters.

**Key takeaway:** Choose a strategy early in the year; retroactive fixes are where filings get expensive and stressful.

#### 5) Colombia compliance: why DIAN's RUT shows up in real life (banks + notaries)

In practice, many U.S. expats first discover the RUT because a bank, a notary, or a property transaction requires it. Even before 'tax season,' Colombia's system may demand DIAN registration for routine life steps.

- Opening or maintaining certain Colombian bank relationships
- Signing notarized documents (leases, property matters, formal contracts)
- Formalizing certain economic activities or filings
- Updating registration data when you move cities or change contact info

**Key takeaway:** Treat the RUT as a living compliance record: get it right, keep it updated, and store the certificate where you can access it quickly.

#### 6) Practical planning checklist for U.S. expats in Colombia

If you are living in Colombia and trying to stay compliant in both countries, here's a practical sequence that reduces risk and avoids last-minute surprises.

- Maintain a rolling 12-month day tracker for Colombia (and keep travel proof).
- Map income by type: earned income, pensions, dividends/interest, rentals, capital gains.
- Identify which country is likely to tax each item first (fact-specific).



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- Coordinate FEIE vs FTC early—don't assume one-size-fits-all.
  - Confirm whether you need a RUT and keep DIAN registration data current.
  - If you're planning a property purchase or investor visa strategy, align timing with tax residency status.

**Key takeaway:** The best outcome usually comes from integrating U.S. filing strategy with Colombia residency timing—not treating them as separate problems.

Disclaimer: This guide is for general information only and does not constitute legal, tax, or accounting advice. Rules can change and outcomes depend on individual facts.