

Vilma Rios, BBA

Tax content contributor at the National Association of Tax Professionals (NATP)

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About

Vilma Rios, BBA, is a tax content contributor for the National Association of Tax Professionals (NATP), where she brings more than seven years of experience helping tax professionals understand complex international and cross-border tax issues.

As NATP's foreign-tax guru and Spanish-language spokesperson, Rios provides media and practitioners with clarity on topics like foreign earned income exclusions, FBAR and FATCA compliance, expatriate filing and global reporting requirements. Her deep technical knowledge is balanced by her clear, accessible communication style, making intricate international tax rules understandable for both professionals and the public.

Her professional background includes seasonal work at major tax firms such as Edward Jones and Charles Schwab, where she specialized in Schedule K-1s for publicly traded partnerships (PTPs) and trained financial advisors on how to guide their clients through key tax decisions that support investment growth. She continues to work during tax season to stay current on the most pressing issues facing taxpayers.

Earlier in her career, Vilma volunteered for five years with the IRS's Volunteer Income Tax Assistance (VITA) program. She holds a BBA in accounting from California State University, Long Beach.

Fast facts

- Expertise: foreign earned income taxation, FBAR and FATCA compliance, dual-status and non-resident filings, international tax treaties, cross-border small-business issues, and bilingual taxpayer education.
- Credentials: BBA in accounting, California State University, Long Beach.
- Experience: 7+ years at NATP as lead tax research specialist; prior experience with EY (Ernst & Young) and IRS VITA program.
- Role at NATP: provides federal and international tax guidance to NATP members and serves as the organization's Spanish-speaking media source (bilingual interviews available upon request).

Expertise and commentary topics

Foreign income and compliance: FBAR/FATCA rules, foreign tax credits and international reporting requirements.

Expatriate and immigrant tax issues: tax obligations for U.S. citizens living abroad and new U.S. residents.

Cross-border business taxation: how global filers and digital nomads can stay compliant with IRS rules.

Spanish-language tax education: helping Spanish-speaking taxpayers and business owners understand key filing changes

IRS modernization and equity in access: addressing language and technology barriers in IRS service delivery

Story topics and expert insights for this tax season

- The rise of global income: what foreign tax filers need to know for 2026.
- What happens if you don't file your FBAR or FATCA forms.
- How expats can avoid double taxation under U.S. treaties.
- How Spanish-speaking taxpayers can better navigate IRS paperless systems.
- The IRS's digital shift and its impact on non-English filers.

Headshot

