



2023-2024 Financial Disclosure for Visiting Teachers

Teacher Salaries in Ohio

Unlike the compensation practices in many foreign countries, teacher salaries are not uniform in the United States. Salaries vary greatly across each state, including Ohio, and they are determined locally by individual school districts and educational service centers based on level of educational attainment (university degrees) and years of full-time, formally recognized teaching experience.

During the 2022-2023 School Year:

- Visiting teacher salaries in Ohio ranged from \$40,000 to \$80,000; and
- The average visiting teacher’s salary was \$58,285.

Note: Salaries quoted are gross salaries before any tax or other deductions are taken.

Deductions

2022 Federal Income Tax Rates (for taxes due by April 15, 2023)

- Taxable income between \$0 and \$10,274 if filing single 10%
- Taxable income between \$10,275 and \$41,774 if filing single 12%
- Taxable income between \$41,775 and \$89,074 if filing single 22%
- Taxable income between \$89,075 and \$170,049 if filing single 24%
- Taxable income between \$0 and \$20,549 if married filing jointly 10%
- Taxable income between \$20,550 and \$83,549 if married filing jointly 12%
- Taxable income between \$83,550 and \$178,149 if married filing jointly 22%
- Taxable income between \$178,150 and \$340,099 if married filing jointly 24%

Note: While a tax treaty does exist between the United States and Spain, it does not exempt J-1 visiting teachers from paying U.S. income taxes.

2022 Ohio Single Income Tax Rates (for taxes due by April 15, 2023)

- Taxable income between \$25,001 - \$44,250 \$346.16 + 2.765%
- Taxable income between \$43,251 - \$88,450 \$878.42 + 3.226%
- Taxable income between \$88,451 - \$110,650 \$2,304.31 + 3.688%

City/Regional Income Tax Rates in Ohio

Local income tax 0.50% - 3.00% (Varies by locale)

Estimated Health and Dental Insurance Premium Costs

- Average cost of an individual plan (J-1 visa holder only) ±\$180 per month
- Average cost of a family plan (J-1 and all J-2 visa holders combined) ±\$283 per month

Temporary Health Insurance / Annual Medical Evacuation & Repatriation of Remains Insurance

- Temporary health insurance averages \$131 dollars per person and ranges from \$120 to \$141.
- Per person medical evacuation and repatriation insurance averages \$73 and ranges from \$51 to \$100.

District Teachers Union

Membership dues ±\$742 per year (Range: \$137/year - \$900/year)

State Teacher’s Retirement System (STRS)

Pension deduction - refunded to you with interest upon completion of the program 14% of gross salary



Average Costs

Category	Cost
Round-trip plane ticket between Ohio and Home Country	± \$1,300 (Spain) / ±\$2,300 (Taiwan)
Housing/rent	± \$550 - \$2,200 monthly (Varies by locale)
Renter's insurance	± \$10 - \$50 monthly (Varies by locale)
Combined Utilities Gas, electric, water/sewer, trash (depends on rental)	± \$280 per month (Varies by locale)
Food, toiletries and household items	± \$254 per person per month (Varies by locale)
Car (used)/transportation	± \$6,410 (Varies by vehicle type and age)
Car insurance	± \$91 monthly (Varies by locale and depends on vehicle type.)
Gasoline	± \$3.36 / gallon (± € 0.84 / liter)
Internet/cable TV (depends on level of service desired)	± \$61 (Varies by locale)
Cell phone	± \$37 per person monthly (Varies by service plan)
Note: These costs are averages. Monthly expenses for single teachers tend to fall below these averages while monthly expenses for married teachers and those with families tend to fall above these averages.	

Sponsor Fees, Third Party Fees and Partner Fees

The Ohio Department of Education does not charge its J-1 visa recipients any sponsorship program fees or pass on any sponsorship-related costs to them. Additionally, exchange visitors sponsored by the Department are not subject to any foreign or domestic third-party or partner organization fees. Services provided by the Department to exchange visitor teachers free of charge include assistance finding employment, predeparture orientation, in-person training following arrival in Ohio, participation in select cultural activities, assistance with completing the teacher licensure process (\$120 visiting teacher licensure fee waived), professional development support for first-year exchange visitor teachers, ongoing support and monitoring, and guidance at the end of the program for withdrawing annual contributions to Ohio's State Teacher Retirement System.

Host Employer Reimbursed SEVIS and J-1 Visa Fees

Before you can apply for a visa to enter the United States as an exchange visitor, you need to pay the I-901 Student and Exchange Visitor Information System (SEVIS) fee, which is currently USD \$220. The cost to apply for the required J-1 visa is USD \$185. There is an additional cost for each dependent's J-2 visa.

The Ohio Department of Education requires host employers to reimburse each exchange visitor teacher's I-901 SEVIS fee, DS-160 J-1 visa processing fee and international credential evaluation fee (± \$180) required for securing an Ohio teaching license. The Department's J-1 visa recipients are advised to save all receipts for future reimbursement by their employing school or district. Note: J-1 visa recipients are responsible for any additional visa costs incurred by their J-2 visa family members who accompany them to the U.S.

Disclaimer

The costs described in this disclosure represent statewide averages based on market research conducted in March 2023. Actual costs vary by region of the state and may be less than or exceed the estimated costs listed here.



Monthly Salary and Expenditure Example

Annual Gross Salary (Example)	\$60,000
Federal income tax <ul style="list-style-type: none"> Taxable income between \$41,775 and \$89,074 if filing single (22%) 	\$13,200
State income tax (3.326%)	\$878.42 + 1,935.60 (3.226%) = \$2,814.02
Local income tax (1.0%)	\$600
Health/dental insurance (individual plan)	\$2,160
Union dues	\$700
State Teacher's Retirement (STRS) – Refunded upon program completion (14%)	\$8,400
Total take-home income after deductions	\$32,126 <ul style="list-style-type: none"> \$1,339 per pay period at 24 pays per year (typical) \$1,785 per pay period at 18 pays per year (atypical)

Note: The average monthly take-home salary for this income given two paychecks per month ranges from \$2,678 per month to \$3,570 per month, depending on the number of pay periods.

Costs

Saving for a round-trip airline ticket	\$110 Monthly
Housing/rent	\$1,000 Monthly
Renter's insurance	\$20 Monthly
Utilities	\$280 Monthly
Food, toiletries and household items	\$300 Monthly
Car loan (used car)	\$300 Monthly
Car insurance	\$90 Monthly
Gasoline (two fill-ups at 12 gallons each)	\$80
Internet/cable TV	\$60
Cell phone	\$40
Incidental Expenses	\$150
Monthly Expense TOTAL	\$2,430

Notes:

- This individual would have a monthly budget surplus of \$248 to \$1,140 depending on the number of pay periods.*
- In addition to these costs, most visiting teachers will have to pay refundable deposits on rental properties and for some utilities, since they will not have an established credit history in the U.S.*
- New visiting teachers coming to Ohio report spending between \$3,000 and \$7,000 of their own funds on initial expenses related to housing, transportation, utility deposits and other miscellaneous settling-in expenses.*
- Ways to reduce your expenditures include sharing housing with another visiting teacher in the area or living with a local host family. Also, visiting teachers typically sell their cars at the conclusion of their stay and recover some of this expense.*