

2020-2021 Financial Disclosure for Visiting Teachers in Ohio

Teacher Salaries in Ohio

Unlike the compensation practices in many foreign countries, salaries are not uniform for all teachers 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 two factors:

- Level of educational attainment (university degrees); and
- Years of full-time, formally recognized teaching experience.

During the 2019-2020 school year:

- Visiting teacher salaries in Ohio ranged from \$40,000 to \$71,000; and
- The average visiting teacher salary was \$51,150.

Important: Salaries quoted are gross salaries before any tax or other deductions are made.

Deductions

2019 Federal Income Tax Rates (for taxes due by April 15, 2020)

- | | |
|----------------------------------------------------------------------------|-----|
| • Taxable income between \$0 and \$9,874 if filing single | 10% |
| • Taxable income between \$9,875 and \$40,124 if filing single | 12% |
| • Taxable income between \$40,125 and \$85,524 if filing single | 22% |
| • Taxable income between \$85,525 and \$163,299 if filing single | 24% |
| • Taxable income between \$0 and \$19,749 if married filing jointly | 10% |
| • Taxable income between \$19,750 and \$80,249 if married filing jointly | 12% |
| • Taxable income between \$80,250 and \$171,049 if married filing jointly | 22% |
| • Taxable income between \$171,050 and \$326,599 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.

Ohio Single Income Tax Rates (for taxes due by April 15, 2020)

- | | |
|-----------------------------------------------|--------|
| • Taxable income between \$21,751 - \$43,450 | 2.850% |
| • Taxable income between \$43,451 - \$86,900 | 3.326% |
| • Taxable income between \$86,901 - \$108,700 | 3.802% |

City/Regional Income Tax Rates

- | | |
|--------------------|------------------------------|
| • Local income tax | 1% - 2.5% (Varies by locale) |
|--------------------|------------------------------|

Health + Dental Insurance Premium

- | | |
|-------------------|-------------------------------------------------------------|
| • Individual plan | ±\$400 Monthly (Employers typically pay a portion of this.) |
| • Family plan | ±\$800 Monthly (Employers typically pay a portion of this.) |

District Teachers Union

- | | |
|-------------------|-----------------------|
| • Membership dues | ±\$500 - \$700 Yearly |
|-------------------|-----------------------|

State Teacher's Retirement System (STRS)

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

Average Costs	
Round-trip plane ticket between Ohio and Spain	±\$1,200
Housing/rent	± \$450 - \$1,160 monthly (Varies by locale)
Renter's insurance	± \$23 monthly (Varies by locale)
Combined Utilities <ul style="list-style-type: none"> Gas, electric, water/sewer, etc. (dependent on rental) 	± \$125 - \$200 monthly (Varies by locale)
Food, toiletries and household items	± \$250 - \$500 monthly (Varies by locale)
Car (used)/transportation	±\$5,000
Car insurance	± \$60 monthly (Varies by locale and depends on vehicle type.)
Gasoline	± \$2.50 / gallon (±\$0.66 / liter)
Internet/cable TV (depends on level of service desired)	± \$50 - \$100 (Varies by locale)
Cell phone	± \$40 - \$75 monthly (Varies by service plan)

Sponsor Fees
<ul style="list-style-type: none"> The Ohio Department of Education does not charge its J-1 visa recipients any sponsorship fees or pass on any sponsorship-related costs to them.

SEVIS and J-1 Visa Fees
<ul style="list-style-type: none"> 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. J-1 visa applicants will pay a USD \$220 SEVIS fee. The cost to apply for the required J-1 visa is USD \$160. There is an additional cost for each dependent's J-2 visa.

Disclaimer: The costs described in this disclosure represent statewide averages based on market research conducted in January and February 2020. Actual costs vary greatly 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	\$50,000
Federal income tax • Taxable income between \$40,125 and \$85,524 if filing single - 22%	- \$11,000
State income tax - 3.326%	- \$1,663
Local income tax - 1.5%	- \$750
Health/dental insurance (individual plan)	- \$2400
Union dues	- \$700
State Teacher's Retirement (STRS) – Refunded upon program completion	- \$7,000
Total take-home income after deductions:	\$26,487 • \$1,019 per pay period @ 26 pays per year (typical) • \$1,472 per pay period @ 18 pays per year (atypical)
The average monthly take-home salary for this income ranges from \$2,038 per month to \$2,944 per month, depending on the number of pay periods.	
Costs	
Saving for a round-trip airline ticket	\$120 Monthly
Housing/rent	\$750 Monthly
Renter's insurance	\$20 Monthly
Utilities	\$150 Monthly
Food, toiletries and household items	\$350 Monthly
Car loan (used car)	\$250 Monthly
Car insurance	\$70 Monthly
Gasoline (two fill-ups at 12 gallons each)	\$65
Internet/cable TV	\$70
Cell phone	\$45
Monthly Expense TOTAL	\$1,890

Notes

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 spend between \$3,000 and \$5,000 of their own funds on initial expenses related to housing, transportation, utility deposits and other miscellaneous settling-in expenses.

Ways to reduce expenditures include sharing housing with another visiting teacher if there happens to be one in the area or living with a local host family.

Visiting teachers can sell their well-maintained cars at the conclusion of their stay.