

2022-2023 Financial Disclosure for Visiting Teachers in Ohio

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 two factors:

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

During the 2021-2022 school year:

- Visiting teacher salaries in Ohio ranged from \$41,200 to \$75,492; and
- The average visiting teacher salary was \$57,102.

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

Deductions

2021 Federal Income Tax Rates (for taxes due by April 15, 2022)

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| • Taxable income between \$0 and \$19,000 if filing single | 10% |
| • Taxable income between \$19,901 and \$81,050 if filing single | 12% |
| • Taxable income between \$81,051 and \$172,750 if filing single | 22% |
| • Taxable income between \$172,751 and \$329,850 if filing single | 24% |
| • Taxable income between \$0 and \$19,900 if married filing jointly | 10% |
| • Taxable income between \$19,901 and \$81,050 if married filing jointly | 12% |
| • Taxable income between \$81,051 and \$172,750 if married filing jointly | 22% |
| • Taxable income between \$172,751 and \$329,850 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, 2022)

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| • Taxable income between \$25,001 - \$44,250 | 2.765% |
| • Taxable income between \$43,251 - \$88,450 | 3.226% |
| • Taxable income between \$88,451 - \$110,650 | 3.688% |

City/Regional Income Tax Rates in Ohio

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| • Local income tax | 0.50% - 3.00% (Varies by locale) |
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Health + Dental Insurance Premium

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| • 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

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| • Membership dues | ±\$500 - \$700 Yearly |
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State Teacher's Retirement System (STRS)

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| • Pension deduction - refunded to you with interest upon completion of the program | 14% of gross salary |
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| Average Costs | |
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| Round-trip plane ticket between Ohio and Spain | ± \$1,100 |
| Housing/rent | ± \$475 - \$1,650 monthly (Varies by locale) |
| Renter's insurance | ± \$10 - \$40 monthly (Varies by locale) |
| Combined Utilities <ul style="list-style-type: none"> Gas, electric, water/sewer, etc. (dependent on rental) | ± \$40 - \$350 monthly (Varies by locale) |
| Food, toiletries and household items | ± \$250 - \$500 monthly (Varies by locale) |
| Car (used)/transportation | ± \$6,242 |
| Car insurance | ± \$69 monthly (Varies by locale and depends on vehicle type.) |
| Gasoline | ± \$4.09 / gallon (± € 0.86 / liter) |
| Internet/cable TV (depends on level of service desired) | ± \$52 (Varies by locale) |
| Cell phone | ± \$41 monthly (Varies by service plan) |
| <i>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.</i> | |

| Sponsor Fees |
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| <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 |
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| <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, which is currently USD \$220. 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 2022. 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

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| Annual Gross Salary (Example) | \$57,000 |
| Federal income tax <ul style="list-style-type: none"> Taxable income between \$19,901 and \$81,050 if filing single (12%) | - \$6,840 |
| State income tax (3.326%) | - \$1,896 |
| Local income tax (1.5%) | - \$855 |
| Health/dental insurance (individual plan) | - \$2400 |
| Union dues | - \$600 |
| State Teacher's Retirement (STRS) – Refunded upon program completion (14%) | - \$7,980 |
| Total take-home income after deductions: | \$36,429 <ul style="list-style-type: none"> \$1,401 per pay period @ 26 pays per year (typical) \$2,023 per pay period @ 18 pays per year (atypical) |

Note: The average monthly take-home salary for this income ranges from \$2,802 per month to \$4,046 per month, depending on the number of pay periods.

Costs

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| Saving for a round-trip airline ticket | \$110 Monthly |
| Housing/rent | \$900 Monthly |
| Renter's insurance | \$23 Monthly |
| Utilities | \$183 Monthly |
| Food, toiletries and household items | \$500 Monthly |
| Car loan (used car) | \$250 Monthly |
| Car insurance | \$69 Monthly |
| Gasoline (two fill-ups at 12 gallons each) | \$75 |
| Internet/cable TV | \$52 |
| Cell phone | \$41 |
| Incidental Expenses | \$150 |
| Monthly Expense TOTAL | \$2,353 |

Notes:

- This individual would have a monthly budget surplus of \$449 to \$1,693 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 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 their expense.*