

2024-2025 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 educators' level of educational attainment (university degrees) and years of full-time, formally recognized teaching experience.

During the 2023-2024 School Year:

- Visiting teacher salaries in Ohio ranged from \$46,000 to \$69,000; and
- The average visiting teacher's salary was \$59,726.

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

Deductions

2023 Federal Income Tax Rates (for taxes due by April 15, 2024)

- Taxable income between \$0 and \$11,000 if filing single 10%
- Taxable income between \$11,001 and \$44,725 if filing single 12%
- Taxable income between \$44,726 and \$95,375 if filing single 22%
- Taxable income between \$95,376 and \$182,100 if filing single 24%
- Taxable income between \$0 and \$22,000 if married filing jointly 10%
- Taxable income between \$22,001 and \$89,450 if married filing jointly 12%
- Taxable income between \$89,451 and \$190,750 if married filing jointly 22%
- Taxable income between \$190,751 and \$364,200 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 and their J-2 spouses from paying federal, state, and local income taxes.

2023 Ohio Income Tax Rates (for taxes due by April 15, 2024)

- Taxable income between \$0 - \$26,050 \$0.00 + 0.000%
- Taxable income between \$26,051 - \$100,000 \$360.69 + 2.75% of excess over \$26,050
- Taxable income between \$100,001 - \$115,300 \$2,394.32 + 3.688% of excess over \$100,000
- Taxable income more than \$115,300 \$2,958.58 + 3.750% of excess over \$115,300

City/Regional Income Tax Rates in Ohio

Local income tax 0.00% - 3.00% (Varies by locale)

FICA (Social Security + Medicare Tax Rate)

- Exempt from paying until January 1 of the third calendar year you are in the U.S. 7.65%

Estimated Health and Dental Insurance Premium Costs

- Average cost of an individual plan (J-1 visa holder only) ±\$175 per month
- Average cost of a family plan (J-1 and all J-2 visa holders combined) ±\$385 per month

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

- Temporary health insurance averages \$137 dollars per person and ranges from \$128 to \$145.
- Medical evacuation and repatriation insurance averages \$96 per person and ranges from \$57 to \$175.

District Teachers Union

Membership dues ±\$93 per month (Range: \$69/mo. - \$152/mo.)

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	± \$1,200 (Spain) / ±\$2,200 (Taiwan)
Housing/rent	± \$1,100 monthly (Varies by housing & locale)
Renter's insurance	± \$10 - \$34 monthly (Varies by locale)
Combined Utilities Gas, electric, water/sewer, trash (depends on rental)	± \$220 per month (Varies by locale)
Food, toiletries and household items	± \$210 per person per month (Varies by locale)
Car (used)/transportation	± \$7,020 (Varies by vehicle type and age)
Car insurance	± \$94 monthly (Varies by locale and vehicle type.)
Gasoline	± \$3.45 / gallon (± € 0.90 / liter)
Internet + Streaming services (e.g., Netflix, Hulu, etc.)	± \$76 (Varies by locale)
Cell phone	± \$35 per person/line monthly (Varies by carrier and service plan)
Childcare (e.g., day care, private babysitter)	± \$850 per child per month (Varies by locale)
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 and Workforce does not charge its J-1 visa recipients any sponsorship program fees or pass along 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 employment assistance, predeparture orientation, in-person training upon arrival in Ohio, participation in select cultural activities, assistance with completing the teacher licensure process, professional development support for first-year exchange visitor teachers, ongoing support and monitoring, and end-of-program guidance, including applying for a refund of annual contributions to Ohio's State Teacher Retirement System (STRS).

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 must 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 an additional USD \$185. There is an additional cost for each dependent's J-2 visa.

The Ohio Department of Education and Workforce requires host employers to reimburse each exchange visitor teacher's I-901 SEVIS fee and DS-160 J-1 visa processing fee as well as the international credential evaluation fee (± \$180) and state and federal background check fee (± \$75) required for securing an Ohio teaching license. Currently, the state's \$120 visiting teacher licensure fee is waived. The Department's J-1 visa recipients should save all related receipts for reimbursement by their host employer. Note: J-1 visa recipients are responsible for any J-2 visa-related costs incurred by their family members.

Monthly Salary and Expenditure Example for a Single Person

Annual Gross Salary (Example)	\$60,000
Federal income tax <ul style="list-style-type: none"> Taxable income between \$44,726 and \$95,375 if filing single (22%) 	\$13,200
State income tax (\$360.69 + 2.75% of excess over \$26,050)	\$361 + \$ 934 (2.75% of \$33,950) = \$1,295
Local income tax (1.0%)	\$600
Health/dental insurance (individual plan)	\$2,160
Union dues	\$1,100
State Teachers Retirement System (14%) <ul style="list-style-type: none"> Refunded + interest upon program completion 	\$8,400
Total take-home income after deductions	\$34,345 <ul style="list-style-type: none"> \$1,431 per pay period at 24 pays per year (typical) \$1,908 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 \$2,862 per month to \$3,816 per month, depending on the number of pay periods.

Costs

Saving for a round-trip airline ticket	\$110 Monthly
Housing/rent	\$1,100 Monthly
Renter's insurance	\$20 Monthly
Utilities	\$220 Monthly
Food, toiletries and household items	\$210 Monthly
Car loan (used car)	\$330 Monthly
Car insurance	\$95 Monthly
Gasoline (two fill-ups at 12 gallons each)	\$80
Internet/Steaming services	\$75
Cell phone	\$35
Incidental Expenses	\$150
Monthly Expense TOTAL	\$2,425

Notes:

- This individual would have a monthly budget surplus of \$437 to \$1,391 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.*
- Visiting teachers in Ohio report spending between \$750 and \$3,000 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 & household items at the conclusion of their stay and recover some of this expense.*

Monthly Salary and Expenditure Example for a 3-Member Family

Annual Gross Salary (Example)	\$60,000 (J-1) + \$35,000 (J-2) = \$95,000
Federal income tax <ul style="list-style-type: none"> Taxable income between \$89,451 and \$190,750 if married filing jointly (22%) 	\$20,900
State income tax (\$360.69 + 2.75% of excess over \$26,050)	\$361 + \$ 1,896 (2.75% of \$65,150) = \$2,257
Local income tax (1.0%)	\$950
Health/dental insurance (family plan)	\$4,595
Union dues	\$1,100
State Teachers Retirement System (14%) <ul style="list-style-type: none"> Refunded + interest upon program completion 	\$8,400
Total take-home income after deductions	\$56,98 <ul style="list-style-type: none"> \$2,367 per pay period at 24 pays per year (typical)

Note: The average monthly take-home salary for this combined income would be \$4,734 per month.

Costs

Saving for a round-trip airline ticket	\$300 Monthly
Housing/rent	\$1,500 Monthly
Renter's insurance	\$25 Monthly
Utilities	\$240 Monthly
Food, toiletries and household items	\$600 Monthly
Per Child Costs <ul style="list-style-type: none"> Childcare (for 1 pre-school aged child) School-related expenses (for 1 in-school child) 	\$850 \$175
Car loan (used car)	\$330 Monthly
Car insurance	\$95 Monthly
Gasoline (two fill-ups at 12 gallons each)	\$80
Internet/Steaming services	\$75
Cell phone	\$70
Incidental Expenses	\$300
Monthly Expense TOTAL	\$4,465 (with childcare expense included) \$3,790 (with a school-aged child)

Notes:

- This family of three requiring childcare would have a monthly budget surplus of \$269.*
- If the child were in school, the childcare cost would be eliminated, and the monthly budget surplus would increase to \$944.*

Disclaimer

The costs described in this financial disclosure represent statewide averages based on market research conducted in March and April of 2024. Actual costs vary by region of the state and may be less than or exceed the estimated costs listed here.