

2025-2026 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), their years of full-time, formally recognized teaching experience, and the local cost of living.

DURING THE 2024-2025 SCHOOL YEAR:

- Visiting teacher salaries in Ohio ranged from \$47,000 to \$74,000; and
- The average visiting teacher's salary was \$65,025.

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

Deductions

2024 FEDERAL INCOME TAX RATES (FOR TAXES DUE BY APRIL 15, 2025)

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|--|-----|
| • Taxable income between \$0 and \$11,600 if filing single | 10% |
| • Taxable income between \$11,601 and \$47,150 if filing single | 12% |
| • Taxable income between \$47,151 and \$100,525 if filing single | 22% |
| • Taxable income between \$100,526 and \$191,950 if filing single | 24% |
| • Taxable income between \$0 and \$23,200 if married filing jointly | 10% |
| • Taxable income between \$23,001 and \$94,300 if married filing jointly | 12% |
| • Taxable income between \$94,301 and \$201,050 if married filing jointly | 22% |
| • Taxable income between \$201,051 and \$383,900 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 in the United States.

2024 OHIO INCOME TAX RATES (FOR TAXES DUE BY APRIL 15, 2025)

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|---|---|
| • 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 more than \$100,000 | \$2,394.32 + 3.50% of excess over \$100,000 |

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) ±\$185 per month
- Average cost of a family plan (J-1 and all J-2 visa holders combined) ±\$480 per month

TEMPORARY HEALTH INSURANCE / ANNUAL MEDICAL EVACUATION & REPATRIATION OF REMAINS INSURANCE

- Temporary health insurance averages \$143 dollars per person and ranges from \$115 to \$171.
- Year-long medical evacuation and repatriation insurance averages \$86 per person.

DISTRICT TEACHERS UNION

Membership dues ±\$72 per month (Range: \$50/mo. - \$90/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) / ± \$2,400 (Taiwan)
Housing/rent	± \$1,100 monthly (Varies by housing & locale)
Renter's insurance	± \$15 monthly (Varies by locale)
Combined utilities Gas, electricity, water/sewer, trash (depends on rental)	± \$215 per month (Varies by locale)
Food, toiletries and household items	± \$215 per person per month (Varies by locale)
Car (used)/transportation	± \$7,732 (Varies by vehicle type and age)
Car insurance	± \$86 monthly (Varies by locale and vehicle type)
Gasoline	± \$3.15 / gallon (± € 0.76 / liter)
Internet + Streaming services (e.g., Netflix, Hulu, etc.)	± \$63 (Varies by locale)
Cell phone	± \$31 per person/line monthly (Varies by carrier and service plan)
Childcare (e.g., day care, private babysitter)	± \$989 per child per month (Varies by locale)
Incidental expenses (e.g., eating out, entertainment, etc.)	± \$285 monthly (Varies by personal habit)
Note: These costs are average. 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 (\pm \$180) and state and federal background check fee (\pm \$75) required for securing an Ohio teaching license. 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)	\$65,000
Federal income tax <ul style="list-style-type: none"> Taxable income between \$47,151 and \$100,525 if filing single (22%) 	\$14,300
State income tax (\$360.69 + 2.75% of excess over \$26,050)	\$361 + \$1,071 (2.75% of \$38,950) = \$1,432
Local income tax (1.0%)	\$650
Health/dental insurance (individual plan)	\$2,220
Union dues	\$864
State Teachers Retirement System (14%) <ul style="list-style-type: none"> Refunded + interest upon program completion 	\$9,100
Total take-home income after deductions	\$36,434 \$1,518 per pay period at 24 pays per year (typical) \$2,024 per pay period at 18 pays per year (atypical)
Note: The average monthly take-home salary for this income given by two paychecks per month ranges from \$3,036 per month to \$4,048 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	\$15 Monthly
Utilities	\$220 Monthly
Food, toiletries and household items	\$215 Monthly
Car loan (used car)	\$400 Monthly
Car insurance	\$85 Monthly
Gasoline (two fill-ups at 12 gallons each)	\$76
Internet/Steaming services	\$65
Cell phone	\$35
Incidental Expenses	\$285
Monthly Expense TOTAL	\$2,606
Notes: <ul style="list-style-type: none"> This individual would have a monthly budget surplus of \$430 to \$1,442 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 \$3,500 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)	\$65,000 (J-1) + \$35,000 (J-2) = \$100,000
Federal income tax <ul style="list-style-type: none"> Taxable income between \$89,451 and \$190,750 if married filing jointly (22%) 	\$22,000
State income tax (\$2,394 + 3.50% of excess over \$100,000)	\$2,394 + \$0 (3.50% of \$0) = \$2,394
Local income tax (1.0%)	\$1000
Health/dental insurance (family plan)	\$5,760
Union dues	\$864
State Teachers Retirement System (14%) <ul style="list-style-type: none"> Refunded + interest upon program completion 	\$9,100
Total take-home income after deductions	\$58,882 <ul style="list-style-type: none"> \$2,453 per pay period at 24 pays per year (typical)
<i>Note: The average monthly take-home salary for this income would be \$4,906 per month.</i>	
COSTS	
Saving for a round-trip airline ticket	\$300 Monthly
Housing/rent	\$1,400 Monthly
Renter's insurance	\$25 Monthly
Utilities	\$300 Monthly
Food, toiletries and household items	\$750 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) 	\$900 \$200
Car loan (used car)	\$400 Monthly
Car insurance	\$95 Monthly
Gasoline (two fill-ups at 14 gallons each)	\$88
Internet/Streaming services	\$75
Cell phone	\$65
Incidental Expenses	\$400
Monthly Expense TOTAL	\$4,798 (with childcare expense included) \$4,098 (with a school-aged child)
Notes: <ul style="list-style-type: none"> This family of three requiring childcare would have a monthly budget surplus of \$108. If the child were in school, the childcare cost would be eliminated, and the monthly budget surplus would increase to \$808. 	

Disclaimer

The costs described in this financial disclosure represent statewide averages based on market research representing all regions of Ohio conducted in March of 2025. Actual costs vary by region of the state and may be less than or exceed the estimated costs listed here. The cost of living in urban areas is higher while the cost of living in rural areas is typically lower.