



Iowa's Exchange Visiting Teachers Program Financial Disclosure

Introduction

This document discloses financial information regarding most teaching positions and provides general information about living in Iowa. Iowa school districts and accredited nonpublic schools employ exchange visiting teachers (EVT) in accordance with state regulations and policies and pay them according to their experience, certification level, and local salary scale.

Per federal guidelines §62.24(g)(1), EVT candidates are to be provided with a summary of possible costs that could be incurred during the exchange visiting teacher experience. This disclosure document seeks to provide the EVT with an understanding of 1) the relative cost of living in Iowa and 2) costs associated with the J-1 visiting teacher program.

Consideration of costs when deciding whether to pursue this temporary employment opportunity.

Program Fee

Public school districts and nonpublic schools pay a program fee of \$895. The fee covers some of the cost of the teaching license, background check, orientation week (hotel accommodations and meals, conference room, trainers, speakers, and materials), and international FedEx costs of official documents for visa.

Teacher Salaries in Iowa

Teacher salaries are determined by local school districts and nonpublic schools based on several factors:

- Cumulative years of full-time service as the teacher of record in K-12 classrooms
- Level of educational attainment (in recognized post-secondary institutions)
- Local salary scale

General information

- Starting salary for public schools: \$33,500
- Starting salary for nonpublic schools: \$27,300

During the 2021-2022 school year:

- The average public school teacher entry-level salary for all Iowa teachers was \$40,261/year
- The average public school teacher salary ranged from \$45,000 to \$65,000
- The average nonpublic school teacher salary for all Iowa teachers was \$40,000

The approximate range of **visiting teacher salaries** was \$40,000 to \$60,000.

Iowa J-1 Visiting Teacher Program Costs

Program Expense	Requirement	Amount
Student and Exchange Visitor Information System (SEVIS) sponsorship fee	Paid by the Iowa Department of Education	N/A
Home country visa application fee	In some countries, exchange teachers may incur a telephone or courier envelope fee (\$20-25) to make the payment.	Approx. \$150
Round trip-travel to and from the U.S.A.	Varies depending on date and home country	\$1000-\$3000/person
Educational Credential Evaluators (ECE)/World Education Services (WES) credential equivalency reports	Required to process teaching certificate	Approx. \$180-\$300
Fingerprinting for teacher certification processing	Paid by the Iowa Department of Education for up to 3 years of certification	N/A
School fingerprinting and background check process	Depends on school policies and procedures	\$25 - \$150

Estimated Arrival Costs

Arrival Expense	Cost
Purchase a reliable, used car (car loan will be about \$250-\$400/month)	\$2000-\$7000*
Vehicle registration	\$300-\$500
Purchase driver's license	Approx. \$30
Refundable deposit on rental property and on some utilities (Sometimes required due to lack of established credit history in the U.S.A.)	\$250-\$600** (deposits are usually the same amount as the rent)

*A well-maintained, purchased car may be sold to recover a portion of the cost.

** Deposits *may* be refunded.

Deductions: Taxes

Federal Income Tax Rates (Social Security, Medicare, and Federal Withholding Taxes)

First time J-1 visa holders are exempt from Social Security and Medicare taxes for the first two calendar years of their program.

Approximate Taxable Income Range	Percent
Between \$9,225 and \$37,450 if filing single	15%
Between \$37,450 and \$90,750 if filing single	25%
Between \$18,450 and \$74,900 if filing married	15%

Iowa State Income Tax Rate in 2022 (Marginal Tax Rate)

Tax Bracket (Single)	Tax Bracket (Couple)	Marginal Tax Rate
\$0+	\$0+	0.33%
\$1,638+	\$1,638+	0.67%
\$3,276+	\$3,276+	2.25%
\$6,552+	\$6,552+	4.14%
\$14,742+	\$14,742+	5.63%
\$24,570+	\$24,570+	5.96%
\$32,760+	\$32,760+	6.25%
\$49,140+	\$49,140+	7.44%
\$73,710+	\$73,710+	8.53%

Source: Tax-Rates.org. Iowa state income tax. <http://www.tax-rates.org/iowa/income-tax>

Insurance Costs

J-1 Visiting Teachers (and their J-2 dependents) are required to maintain adequate insurance for the duration of their time in the United States. Failure to do so risks immediate removal from the program.

Benefits

In Iowa, most school districts and accredited nonpublic schools manage health insurance benefits for their teachers, offering several choices in the coverage levels and cost. Here are the benefits that exchange teachers are eligible for:

Health Insurance Benefits

Each plan offers coverage for many similar services, may include:

- Emergency Room Care
- Hospital Services
- Prescription Drug Coverage
- Physician Office Visits
- Routine Physicals
- Outpatient Mental Health Care

Dental Plan

In addition to medical coverage, exchange teachers may also have access to a dental plan. Covered dental services may include:

- Routine Check Ups
- Restorative Services
- Non-Surgical and Surgical Treatments
- Bridges and Braces
- Orthodontia

If exchange teachers want to learn more about some of the health insurance benefits that teachers will receive as an Iowa teacher, contact the designated school district or nonpublic school.

Minimum Required Insurance Coverage

Many districts and accredited nonpublic schools assist with medical health insurance. Teachers must supply their own repatriation and evacuation insurance.

Minimum required coverage*	Estimated cost
Approximately medical health insurance of approximately \$100,000 per accident or illness	\$150-\$500/month (single-family)
Repatriation of remains in the amount of \$25,000	Combined packages of \$40-\$120/year (single-family)
Medical evacuation in the amount of \$50,000	Combined packages of \$40-\$120/year (single-family)

*All exchange visiting teachers must submit documentation of coverage on an annual basis.

Estimated Monthly Costs

Monthly Cost	1 adult no children	2 adults, 2 children
Housing	\$500-\$800	\$600-\$1500
Renters insurance	\$15-\$25	\$15-\$25
Internet/cable TV	\$40-\$100	\$40-\$100
Utilities (if not included in rent)	\$50-\$100	\$80-\$200
Cell phone	\$30-\$80	\$60-\$100 (up to 4 phones)
Food	\$200-\$300	\$700-\$900
Child care	\$0	\$500-\$1200 (depends on the child's age)
Transportation (bus, gas, maintenance; gas = approx. \$3.00/gallon)	\$400-\$600 (depends on how many miles are driven)	\$600-\$800 (depends on how many miles are driven)
Car insurance/month	\$30-\$80 for full coverage	\$30-\$80 for full coverage
District union dues (optional investment)	\$35-\$75	\$35-\$75

*These numbers are based on data from the Economic Policy Institute database, and they represent statewide averages. Actual costs may vary greatly depending on the region of the state and may be less than or exceed the estimated ranges listed here: <http://www.epi.org/resources/budget/>

Related Question: Can my spouse legally work in the US on a J-2 visa?

Work opportunities for spouses vary depending on the area in which teachers are placed. Spouses under the J-2 visa planning to seek employment must submit work authorization applications and required application fees to the U.S. Citizenship and Immigration Services. These applications cannot be submitted until J-2 dependents have entered the U.S. and the approval process may take as long as 90 days. If approved, J-2 dependents can then apply for their Social Security cards and consider employment in the U.S.

Monthly Salary and Expenditure Example

Based on annual gross salary of \$45,000 for a single visiting teacher.

Annual deductions

Annual deduction	Approximate Amount
Federal income tax Taxable income between \$37,450 and \$90,750 if filing single - 25%	-\$833 (it will depend on many dependents are reported)
State income tax Taxable income over \$29,590 if filing single - 6.80%	-\$3,600
Health/dental/medical evacuation/repatriation insurance	-\$3,000
Union dues (optional)	-\$600 (teacher can opt out/optional)
Retirement (opt-out)	N/A
Annual deductions	-\$8,033

Annual Expenses

Annual expense	Amount
Housing/rent	-\$7,200
Renter's insurance	-\$180
Utilities	-\$720
Food	-\$3,600
Car loan	-\$3000
Car insurance	-\$600
Gasoline and vehicle maintenance	-\$2,400
Internet/cable TV	-\$720
Cell phone	-\$600
Annual living expenses	-\$19,020 (Approx.)
Approximately annual expenses	\$27,053