



# Kentucky Department of Education Visiting International Teacher Program

## Financial Disclosure for Visiting International Teachers in Kentucky

*Revised January 2026*

Per regulations of the US Department of State’s Exchange Visitor Program ([Federal Register-Department of State 22 CFR Part 62 Exchange Visitor Program](#)), “Sponsors must provide on their main Web sites and in their recruiting materials a general summary of fees and other costs for the program. This summary should include, but not be limited to, the sponsor fee; foreign or domestic third party or partner fees; visa fee; the Student and Exchange Visitor Information System (SEVIS) fee; insurance costs; estimates for food, housing and local transportation costs; expected work-related deductions; and estimates or ranges for all other fees charged for and significant general costs related to participation in the teacher exchange program.”.

### **Teacher Salaries in Kentucky**

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 Kentucky, and they are determined by local school districts and educational service centers based on two factors:

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

During the 2025-2026 school year:

- Visiting teacher salaries in Kentucky ranged from \$39,000 to \$67,000; and
- The average visiting teacher salary was \$44,280.

**Important:** Salaries quoted are gross salaries before any deductions are made.

<b>Deductions</b>	
<b>Federal Income Tax Rates</b>	
Taxable income between \$11,925 and \$48,475 if filing single	12%
Taxable income between \$48,476 and \$103,350 if filing single	22%
Taxable income between \$23,851 and \$96,950 if married filing jointly	12%
Taxable income between \$96,951 and \$206,700 if married filing jointly	22%
Taxable income between \$11,926 and \$48,475 if married filing separately	12%
Taxable income between \$48,476 and \$103,350 if married filing separately	22%
<b>State Income Tax Rates</b>	
On the first \$3,000 of taxable income	3.5%
On taxable income between \$3,001 and \$4,000	3.5%
On taxable income between \$4,001 and \$5,000	3.5%
On taxable income between \$5,001 and \$8,000	3.5%
On taxable income between \$8,001 and \$75,000	3.5%

<b>Deductions</b>	
On taxable income of \$75,001 and above (highest tax bracket)	3.5%
Average Tax Rate	3.5%
<b>City/Regional Income Tax Rates</b>	
Local income tax (varies by locale)	1% - 2.5%
<b>Health Insurance</b>	
Individual plan (highest plan)	\$79.09 monthly
Family plan (highest plan)	\$93.86 monthly
<b>Kentucky Teacher's Retirement System (KTRS)</b>	
Pension deduction - refunded to you with interest upon completion of the Program	12.855% of gross salary

<b>Costs</b>	
Round-trip plane ticket to Kentucky	± \$1500
Housing/rent	± \$600 - \$1,100 monthly
Renter's insurance	± \$15 - \$20 monthly
Utilities: Gas, electric, etc. (dependent on rental)	± \$125 - \$225 monthly
Food, toiletries and household items	± \$400 monthly
Car (used)/Transportation	± \$5,000
Car insurance	± \$75 monthly
Gasoline	± \$2.85 / gallon (±\$0.75 / liter)
Internet/cable TV	± \$50 - \$100 monthly
Cell phone	± \$30 - \$100 monthly

### **Disclaimer**

The costs described in this disclosure represent statewide averages as of January 2026. Actual costs vary greatly by region of the state and may be less than or exceed the estimated ranges of costs listed here.

Below, the user of this document will find an example of a paycheck and related monthly expenses, which will function as a **general summary of estimated costs** related to the participation of a Visiting International Teacher in the Kentucky Department of Education’s Visiting International Teacher Program.

<b>Paycheck</b>	
Annual Gross Salary • Average visiting teacher salary for 2023-24	\$44,280
Federal Income Tax • Taxable income between \$11,925 and \$48,474 350 if filing single – 12%	-\$5313.60
State Income Tax • On taxable income between 4.5%	- \$1,935
Local Income Tax • Average local income tax – 1.8%	- \$774
Health Insurance	- \$79.09
Kentucky Teacher’s Retirement System (KTRS) • 12.855% of gross salary	- \$5,527.65
Income after deductions	\$30,650.66
Income per pay period • Average 26 pays per year (every 2 weeks)	\$1,178.87

*The average monthly take-home salary for this income would be \$1,799.68 per month, depending on the number of pay periods.*

<b>Monthly expenses</b>	
Saving for a round-trip airline ticket	\$125
Housing/rent	\$700
Renter’s insurance	\$15
Utilities	\$175
Food, toiletries and household items	\$400
Car loan (used car)	\$250
Car insurance	\$75
Gasoline (two fill-ups at 15 gallons each)	\$60
Internet/cable TV	\$75
Cell phone	\$65
<b>Monthly expenses TOTAL</b>	<b>\$1940</b>

**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 Kentucky spend between \$2,500 and \$5,000 of their own funds on initial expenses related to housing, transportation, utilities and other miscellaneous initial expenses.

Ways to reduce expenditures include but are not limited to sharing housing with another visiting teacher if there happens to be one in the area or living with a local host family.

Cars purchased by visiting teachers that have been well-maintained can be sold after their stay in the U.S.