

## Financial Disclosure for Visiting Teachers in Delaware 2021-2022

| <b>Teacher Salaries in Delaware</b>   |
|---|
| <p>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 Delaware, and they are determined by local school districts based on two factors:</p> <ul style="list-style-type: none"> <li>Level of educational attainment (university degree); and</li> <li>Years of full-time, formally-recognized teaching experience.</li> </ul> |
| <p>During the 2020-2021 school year:</p> <ul style="list-style-type: none"> <li>Visiting teacher salaries in Delaware ranged from \$46,315 to \$83,012; and</li> <li>The average visiting teacher salary was \$60,251.</li> </ul> <p><b>Important:</b> Salaries quoted are gross salaries before any deductions are taken.</p>  |

| <b>Deductions</b>  |   |
|--|---|
| <b>Federal Income Tax Rates</b>                                      |   |
| • Taxable income between \$9,951 and \$40,525 if filing single       | 12%   |
| • Taxable income between \$40,526 and \$86,375 if filing single      | 22%   |
| • Taxable income between \$19,901 and \$80,050 if filing married     | 12%   |
| <b>State Income Tax Rates</b>  |   |
| • Taxable income between \$20,000 - \$25,000                         | 5.20%   |
| • Taxable income between \$20,501 - \$60,000                         | 5.55%   |
| • Taxable income over \$60,000                                       | 6.60%   |
| <b>City/Regional Income Tax Rates</b>                                |   |
| • Local income tax   | 0% - 1.25% (Varies by locale)   |
| <b>Health/Dental/Vision Insurance Premium</b>                        |   |
| • Individual plan  | ±\$62 - \$157 Monthly   |
| • Family plan  | ±\$161 - \$437 Monthly  |
| <b>District Teachers Union</b>                                       |   |
| • Membership dues  | ±\$500 - \$750  |
| <b>Delaware State Pension System</b>                                 |   |
| • Pension deduction - refunded to you upon completion of the program | 5% of that portion of monthly compensation which exceeds \$6,000 per year |

| Initial Visiting Teacher Costs            |          |
|---|----------|
| SEVIS I-901 Fee                           | \$180    |
| Delaware Background Check                 | \$69     |
| Delaware Teaching License Application Fee | \$100    |
| Round-trip plane ticket to Delaware       | ± \$1650 |

| General Recurring Living Costs                       |                                     |
|--|-------------------------------------|
| Housing/rent   | ± \$700 - \$1,200 monthly           |
| Renter's insurance                                   | ± \$15 - \$20 monthly               |
| Utilities (gas, electric, etc.; dependent on rental) | ± \$120-225 monthly                 |
| Food, toiletries and household items                 | ± \$400 monthly                     |
| Car (used)/transportation                            | ± \$5,000                           |
| Car insurance  | ± \$75 monthly                      |
| Gasoline   | ± \$2.25 / gallon (±\$0.53 / liter) |
| Internet/cable TV                                    | ± \$40 - \$100 monthly              |
| Cell phone   | ± \$30 - \$60 monthly               |

**Disclaimer:** The costs described in this disclosure represent statewide averages based on market research conducted in March 2021. Actual costs vary greatly by region of the state and may be less than or exceed the estimated ranges of costs listed here. *Teachers should arrive in Delaware with financial resources to cover their **first four months of living expenses.***