

## CETUSA Exchange Teacher Budget Sheet

As an Exchange Teacher participating in the CETUSA J-1 Teacher Program, careful financial planning is essential to ensuring a successful and stress-free experience during your time in the United States. This budget sheet is designed to help you estimate the various costs you may encounter, including living expenses, work-related deductions, and sponsor fees. By taking the time to plan your budget, you'll be better equipped to manage your finances, allowing you to focus on your professional development and cultural exchange.

Within this sheet, you'll find sections dedicated to different categories of expenses, such as housing, transportation, food, and personal spending, as well as the deductions related to your work and the fees associated with our sponsorship. We've provided guidance to help you make realistic estimates, but remember, costs can vary depending on your location and personal choices.

Use this tool to prepare a comprehensive budget that reflects your unique situation and needs. This proactive approach will enable you to make informed decisions and enjoy your J-1 experience to the fullest.

Living Expenses		
Fee	Description	Monthly Estimate
Rent <sup>1</sup>	Monthly payment for housing. <i>(Factors include the city, type of residence (house or apartment), number of bedrooms, and number of people sharing the accommodation.)</i>	<b>\$1000-\$3000</b>
Utilities <sup>1</sup>	Costs for electricity, water, gas, and other essential services. <i>(May be lower if you're renting an apartment. This typically includes utilities such as electricity, air-conditioning, trash collection, water, and more.)</i>	<b>\$100-\$250</b>
Internet <sup>1</sup>	Monthly charges for internet access. <i>(Fee depends on plan selected)</i>	<b>\$60-\$100</b>
Cell Phone <sup>1</sup>	Costs associated with phone service. <i>(Fee depends on plan selected)</i>	<b>\$50-\$100</b>
Food/Groceries <sup>1</sup>	Expenses for food and household items.	<b>\$400-\$500</b>
Transportation <sup>1</sup>	Costs related to commuting, including public transportation or vehicle expenses. <i>(Factors include the mode of transportation (bus or car), gas expenses, and car payments.)</i>	<b>\$250-\$500</b>

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<sup>1</sup> [USA AVERAGE, USA Cost Of Living Calculator | Forbes Advisor](#)

Entertainment/Other <sup>2</sup>	Additional spending on entertainment, hobbies, and miscellaneous activities. <i>(Estimate depends on how you like to spend your free time)</i>	<b>\$200-\$300</b>
Initial Temporary Housing	Temporary accommodation costs when first arriving in the U.S. <i>(Fee varies depending on location and type of accommodation)</i>	<b>\$150-\$300/night</b>
International Travel Expenses	Costs associated with travel to and from your home country. <i>(Fee varies depending on port of departure and entry)</i>	<b>\$800-\$2000</b>
Childcare	Costs for childcare services or school-related expenses. <i>(Estimate is per child, Fee varies greatly depending on location)</i>	<b>\$1000-\$2000</b>

<b>Teaching-Related Expenses</b>		
<b>Fee</b>	<b>Description</b>	<b>Estimate</b>
Licensing/Certification <sup>3</sup>	Fees for obtaining the necessary teaching credentials or certifications. <i>(The amount varies by state; please check your state's Department of Education website for details.)</i>	<b>\$40-\$200</b>
Licensing Exams <sup>3</sup>	Costs for exams required to earn or renew teaching licenses. <i>(The costs of state licensure exams vary significantly depending on the state and subject matter and may not be required in all states.)</i>	<b>\$50-\$250</b>
Criminal Background Check	Fees for background checks and fingerprinting. <i>(Varies by location)</i>	<b>\$50-\$150</b>
Foreign Credential Evaluations <sup>4</sup>	Fees for assessing and validating foreign educational qualifications. <i>(The amount varies by service provider and number of documents being evaluated)</i>	<b>\$200-\$400</b>
Translation Fees	Expenses for translating documents into English. <i>(The amount varies by service provider and number of documents translated)</i>	<b>\$100+</b>

<sup>2</sup> [Average Monthly Expenses Study 2024 – Forbes Advisor](#)

<sup>3</sup> [How Much Does a Teaching Certificate Cost? \(becomeopedia.com\)](#)

<sup>4</sup> [Understanding Credential Evaluation Costs in the USA \(eres.com\)](#)

Taxes and Deductions		
Fee	Description	Monthly Estimate
Federal Taxes <sup>5</sup>	Income tax paid to the federal government.	10-15%
State Taxes <sup>6</sup>	Income tax paid to the state government. <i>(Not all states have an income tax)</i>	0-12%
FICA Taxes <sup>7</sup>	Social Security and Medicare taxes. <i>(Teachers on the J-1 visa program are generally subject to FICA and FICA taxes after their first two tax calendar years in the U.S. Typically, these payments will start on January 1 of the second year in the program. However, if the teacher was previously in the U.S. on an F, J, M, or Q visa, they will need to begin paying these taxes immediately.)</i>	7-10%
Union Dues	Fees paid to a labor union for membership and representation. <i>(The amount varies based on the union, location, and level of membership)</i>	\$300-\$600
Retirement Deductions <i>(Optional)</i>	Contributions to retirement savings plan. <i>(May opt-in per school policy)</i>	1-10%
Dental, Vision & Health Insurance <i>(Optional)</i>	Insurance costs specific to school employees. <i>(May opt-in per school policy)</i>	\$150-\$300

Sponsor Fees		
Fee	Description	Cost
12-Month Program Fee	Fees paid to CETUSA for program participation.	\$1495 + \$75 (per month) insurance coverage
24-Month Program Fee	Fees paid to CETUSA for program participation.	\$1995 + \$75 (per month) insurance coverage
36-Month Program Fee	Fees paid to CETUSA for program participation.	\$2495 + \$75 (per month) insurance coverage
J-2 Dependent Fee	Fees for processing visa applications for J-2 dependents.	\$995 + \$85 (per month) insurance coverage
Extension within 36-Months	Fee for extending the duration of the visa within 36 months.	\$995 + \$75 (per month) insurance coverage
Extension beyond 36-Months	Fee for extending the duration of the visa beyond 36 months.	\$1995 + \$75 (per month) insurance coverage
Transfer Fee	Fee for transferring host schools.	\$595
Additional Insurance Fee	Fee for insurance during 30-day grace periods.	\$75 (per month)
Cancellation/Visa Denial Fee*	A non-refundable fee for applicants who cancel their program for any reason (including visa denial) before U.S. arrival.	\$500

<sup>5</sup> [Tax Withholding Estimator | Internal Revenue Service \(irs.gov\)](https://www.irs.gov/efile)

<sup>6</sup> [State Tax Data \(taxfoundation.org\)](https://www.taxfoundation.org/)

<sup>7</sup> [Substantial presence test | Internal Revenue Service \(irs.gov\)](https://www.irs.gov/efile)

U.S. Government Fees		
Fee	Description	Estimate
I-901 SEVIS Fee <sup>8</sup>	Paid to the Department of Homeland Security prior to scheduling visa appointment.	<b>\$220</b>
Embassy Fee <sup>9</sup>	Paid to the U.S. Embassy or Consulate in your home country.	<b>\$185</b>

**Refund Policy\***

Applicants who cancel their program for any reason, including visa denial, before arriving in the United States, will be subject to a \$500.00 cancellation fee. This fee is applicable once the program acceptance notification has been issued. There are **no refunds** for cancellations made after the applicant has arrived in the United States.

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<sup>8</sup> [I-901 SEVIS Fee | ICE](#)

<sup>9</sup> [Fees for Visa Services \(state.gov\)](#)