

HRC International
Budget Estimate SY 23-24

Below are the expenses teachers can expect to incur during their J1 program. Teachers should come to the US prepared to cover your expenses for at least two months before receiving their Social Security Number and first paycheck from their host school. Please keep in mind, these are average estimates and will vary widely depending on your specific area. For specific budget estimates and tools, please use the additional resources provided to research the area you will be going to.

Startup Expenses

Startup Expenses are an estimated range to be expected for essential start-up expenses. Additional costs may be incurred depending on the teacher's specific situation. Teachers should expect to cover these expenses prior to receiving their first paycheck.

| Expense | Single Cost | Family of 3 |
|---------------------------|--|--|
| Housing Deposits* | \$7,000 - \$16,000 (Deposits + 2 months) | \$11,000 - \$24,000 (Deposits +2 months) |
| Transportation Deposits** | \$900-\$5,000 | \$900-\$5,000 |
| Utility Deposits | \$351 | \$600 |
| Cell Phone | \$228 | \$440 |
| Food | \$800 | \$1,500 |
| Insurance | \$90 | \$270 |
| Miscellaneous Spending | \$800 | \$1,200 |

Recurring Monthly Expenses

Recurring Monthly Expenses can be expected each month during the teacher's program. The estimates provided are a range and can vary widely depending on the teacher's specific area.

| Expense | Single Cost | Family of 3 |
|------------------------|-------------------|-------------------|
| Housing* | \$1,600 - \$4,000 | \$2,600 - \$6,000 |
| Transportation** | \$450 - \$700 | \$1,100 - \$1,500 |
| Utilities | \$117 | \$200 |
| Cell Phone | \$114 | \$220 |
| Food | \$400 | \$750 |
| Insurance | \$90 | \$270 |
| Miscellaneous Spending | \$400 | \$600 |

**Housing costs will vary widely depending on the area the teacher is in. More rural areas will be closer to the low end of the given range, whereas more urban areas will be closer to the high end of the given range.*

***Transportation costs will also vary widely depending on the amount of travel, commutes, and whether the teacher uses public transportation or purchases a private vehicle. Transportation deposits include a down payment that will likely be required if purchasing a private vehicle.*

Additional Resources

<https://www.elitepersonalfinance.com/average-household-budget/>

<https://www.upwardli.com/resources/new-to-america-what-is-the-average-monthly-cost-of-living-in-usa>

<https://smartasset.com/mortgage/budget-calculator>

<https://www.bestplaces.net/cost-of-living/>

<https://livingcost.org/cost>