

Plan your arrival in Dallas

Living expenses, paycheck deductions & insurance

Budget for the period before your first paycheck.

ESTIMATED MONTHLY LIVING COSTS

Approximate amounts in USD; actual costs vary by household and location.

Housing

1- or 2-bedroom apartment

\$1,000-\$2,000

Renter's insurance

Monthly premium

\$25-\$40

Food

One person

\$400-\$600

Food: larger household

Depends on household size

\$400-\$900+

Mobile phone

Monthly service

\$50-\$120

Home internet

Monthly service

\$60-\$70

CHOOSE A TRANSPORTATION BUDGET

DART transit

Local monthly pass

\$126 per person

Car

Car payment / lease: \$400-\$500

Insurance + gas: \$150-\$300

Registration: about \$80 / year

PLAN FOR YOUR TAKE-HOME PAY

TRS retirement

8.25%

TRS-Care contribution

0.65%

Federal income tax and optional benefits may also reduce take-home pay. Medicare tax (1.45%) may apply depending on tax residency and eligibility for an exemption.

REQUIRED J-1 INSURANCE

\$100,000

medical / illness or accident

\$50,000

medical evacuation

\$25,000

repatriation of remains

\$500 max

deductible / illness or accident

Coverage must remain in effect for J-1 teachers and accompanying J-2 dependents throughout the program. Budget separately for deposits, utilities, health insurance premiums and initial purchases.