

# A Financial Guide to Teaching English Abroad



*7 Articles To Help You Navigate  
The Finances of Teaching English Overseas*

*International TEFL Academy – Chicago, IL*



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# A Financial Guide to Teaching English Abroad

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\*These articles can also be found on our [website here](#).



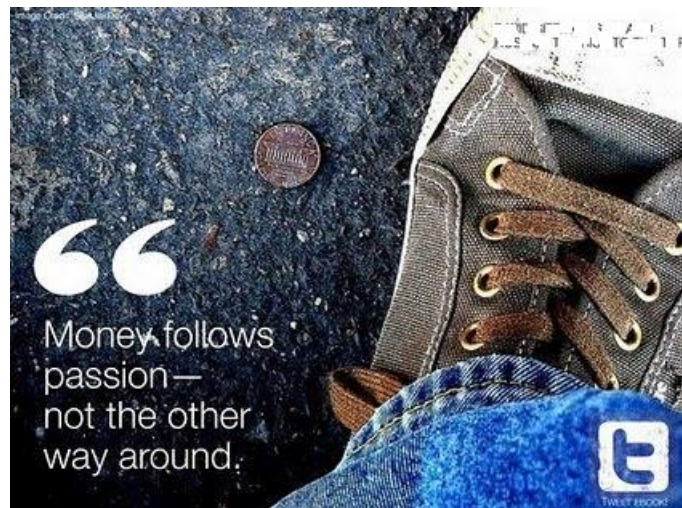


## 1. How Much Can I Earn Teaching English Abroad?

**English teacher salaries abroad depend on the teacher's position, qualifications and the country where they teach.**

Foreign English teacher salaries are typically, though not always, paid in local currency and should be viewed through the prism of the local cost of living. This means that an English teacher earning \$1,000 a month in [Peru](#) will enjoy the same standard of living as a teacher in Madrid earning 2000 Euro because while the teacher in Madrid earns more in absolute terms, the cost of living is higher in [Spain](#).

**Europe and Latin America** - English teacher salaries abroad in these regions typically allow expatriate **English teachers to live comfortably** in an apartment, cover basic expenses, dine out, travel by public transportation and have some extra money to travel and pursue other interests. In most cases, first-time English teacher salaries will not enable you to save extensive sums, but in both regions, private lessons are in high demand and provide excellent opportunities for English teachers to earn additional income.



**Asia** - English teacher salaries will typically enable you to **save between 30%-50% of your salary** after expenses, which can range from \$200-\$300 a month in a country like [Thailand](#) to \$1,000 or more a month in [South Korea](#). The range in savings will be determined in part by your salary compared to the local cost of living and by the exchange rate between US Dollars or (whatever your native currency is) and the local currency in which you will be paid.



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**Middle East** - English teacher salaries abroad in the [UAE](#), and other Persian Gulf countries like [Saudi Arabia](#), [Oman](#), [Kuwait](#), [Qatar](#) and [Bahrain](#) are **some of the highest in the world** as pay can range from \$1,500 - \$4,000 a month, with benefits including free housing, paid vacation, health insurance and flights to and from the teacher's home country. It must be noted that these job markets are smaller and more competitive than those in Latin America, Asia and Europe. Many language schools in the UAE and other Gulf countries will only hire teachers with extra experience and qualifications (education degree, a national or state teaching certification and/or some professional background in education) in addition to an accredited TEFL certification.

In less developed countries like [Egypt](#), [Jordan](#), [Morocco](#) and [Turkey](#), English teacher salaries will typically enable a first-time teacher to earn enough to support themselves comfortably, but should not expect to save much, if at all. In such countries, the cost of living is usually low and advanced teaching credentials are not required. In Turkey, some teachers may even receive a stipend for airfare or housing.



### **Extra Benefits:**

Schools in some countries provide national health insurance and paid vacation time. In other cases, employers provide free accommodation and utilities to help teachers with living expenses. Another perk could include the reimbursement of airfare. Such benefits will vary from region to region and job to job.

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## What are Basic Start-up Costs for Teaching English Abroad?

**To move anywhere whether it is from New York to New Jersey or Chicago to Madrid, you'll probably need to incur at least some basic start-up costs.**

Depending on where you decide to [teach English abroad](#), these costs will vary with the cost of living where you teach, travel expenses and whether you receive benefits like free housing and/or airfare from the school that employs you. For most people who teach English abroad, start-up costs typically include:

- Your TEFL certification course,
- Your transportation costs to your destination country,
- Daily expenses and supporting yourself until you begin to receive paychecks (in most countries around the world, once you begin to work full time and receive paychecks, you will earn enough to cover your daily and monthly living expenses).

### TEFL Certification Costs

1. [Four-week in-person TEFL Certification Courses:](#)



**a) Tuition** varies by location, but typically ranges from \$1,500 - \$2,000 USD for tuition (some courses will cost more) and does not include housing, personal expenses (food, getting around town, sightseeing, etc.) or transportation, including flights, to your course site.

**b) Housing costs** also vary, but typically range from \$300 - \$1,000 for four weeks. Please [contact International TEFL Academy](#) for specific information for each course. Please review [Course Dates & Tuition](#) for specific tuition rates for all onsite courses.

2. [Online TEFL Certification:](#)

Standard tuition, including course materials is \$1,350. This class is part time for 11 weeks. This allows you get certified while going to school or working your full-time job without giving up your income or incurring other out-of-pocket expenses like travel.

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Check [Online Course Dates & Tuition](#) for any current discounts.

[Purchasing a textbook](#) is optional for the online class, but recommended.

**Note:** All of our students receive lifetime, worldwide [Job Search Guidance](#) regardless of which TEFL class you take or where you earn your certification.

**\*A couple of points about start-up costs and TEFL certification:**

- [Online TEFL certification](#) will likely cost \$500-\$1,000 less than taking an onsite [TEFL course in North America](#), and \$1,000-\$2000 less than traveling to an international location to take your TEFL course, especially if you have to invest in airfare and housing.
- If you have a place to stay in the city where you take an onsite TEFL course, the cost difference will be somewhat less.
- The funds you save from taking an online class can go towards other start-up expenses (airfare, first month's rent, etc.) or other endeavors like travel.

Face to Face  
Interview



**What do startup costs include in countries where interviews are done face-to-face?**

There are many countries around the world that offer great opportunities for teaching English abroad, including many great countries in [Latin America](#) like [Costa Rica](#) and [Argentina](#), as well as many countries in Western Europe like [Spain](#) and [Italy](#), where you need to plan on traveling there to interview positions and to begin teaching.

If you are going to a country to interview face-to-face you will need a savings account for your 1-2 weeks that you will be looking for a job. Once you accept a job offer you typically will be paid monthly so you will then need a month's worth of savings for day to day living expenses until you receive your first pay.

So **startup costs will include 6 weeks of living expenses** to make sure that you are financially secure in your transition to your new country.



**What you will need money for in the first 6 weeks:**

- Weeks 1 & 2 for housing while interviewing, i.e. hostel, hotel, etc.
- Apartment deposit (typically 1 month's rent)
- 1<sup>st</sup> Month's rent
- Groceries for 6 weeks
- Transportation
- Cell phone
- Going out
- Sight seeing



**What do start-up costs include in countries where you interview in advance?**

In some countries - primarily in East [Asia](#), the Persian Gulf Countries of the [Middle East](#), and limited cases in [Europe](#) (primarily in [Turkey](#) and [Russia](#)) and [Latin America](#) (in some cases in [Chile](#) and [Mexico](#)) - **you can interview and line up a job teaching English abroad in advance from home so you have a job waiting for you when you arrive in your destination country.**



**Signing a contract in advance from your home country will save you the 2 weeks of expenses that you would typically need to interview on the ground.** When you accept a job in advance you will only need to bring with you a month's worth of savings. If you start a position January 1<sup>st</sup> you will essentially need enough cash to sustain you until February 1<sup>st</sup> or whenever you receive your first paycheck.

**Teaching English in a country where you can interview and get hired in advance will typically enable you to enjoy lower start-up costs.**

**To learn more about these countries, please read [Where will schools hire me in advance to teach English abroad?](#)**

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## Expenses you will need money for during your first 4 weeks:

- Apartment deposit
- 1<sup>st</sup> Month's rent (see hot tip below)
- Groceries
- Transportation
- Cell phone
- Going out
- Sight seeing



## Hot Tip!

In some countries, including [South Korea](#), [China](#), [Indonesia](#), some [Middle Eastern countries](#) in the Persian Gulf (like [Saudi Arabia](#), [U.A.E.](#), [Qatar](#), etc.) and in limited cases in countries like [Russia](#) and [Turkey](#), it is customary for schools to **cover airfare** and/or provide **free housing** to English teachers.

**Those who sign contracts providing such benefits will incur much lower start-up costs for teaching English abroad!**





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**Start-up costs for teaching English abroad will vary from country to country and region to region based on differences in exchange rates and the local cost of living.**



### Exchange rates:

**Your dollar (US for example) will have more buying power in some countries than others.** Western European countries (i.e. Spain or Germany) that use the Euro will cost more to start up than eastern European countries that do not use the Euro (Czech or Poland).

**Typically, start-up costs will be higher in Western European** countries like [Spain](#) and [Italy](#) compared to countries in [Latin America](#) (though major cities in Brazil can also require higher start-up costs), Eastern European nations (like [Czech Republic](#), [Russia](#), and [Turkey](#), for example), and [Asia](#). Basic expenses like rent and food are just more costly.

**For example, estimated start-up costs** (6 weeks living expenses, not including airfare and TEFL certification, until you begin receiving paychecks) in **Spain** or **Italy** will typically range from \$2,500 - \$3,200. Meanwhile in [Costa Rica](#) or [Peru](#), those same costs will typically range from the equivalent of \$750 - \$1,000. In [Czech Republic](#) they will range from \$1,300 - \$1,700 and in [Turkey](#), they will range from \$1,000 - \$1,650.

### How Can I Save on Start-up Costs and Airfare?

- **Plan ahead and space out your expenses** - if you spread your expenses like TEFL certification, airfare and other start-up costs over 6-12 months, rather than 2-3 months, you will find it easier to achieve your goal of teaching English abroad;





- Interview with [countries that hire in advance](#) so you will not need to finance the 1-2 weeks of interviews face-to-face;
- Teach in a country where schools will pay for your housing like [South Korea](#), [China](#), and Persian Gulf countries of the [Middle East](#);
- Choose a country with a low cost of living so your startup costs are low; these countries will typically be found in [Latin America](#), [Eastern Europe](#) and [South East Asia](#);
- Choose a country where schools typically reimburse or provide [free airfare to English teachers abroad](#) for English teachers abroad.
- Be a smart consumer by **purchasing air tickets as far as advance as possible** and by using online tools like [www.kayak.com](http://www.kayak.com) to **find the best deals on airfare**;
- Choose a geographically close location to save on airfare.

***Teaching English abroad is a realistic goal for just about anybody provided you conduct your research, and plan accordingly.***



**Don't let finances become an excuse for not achieving your dream of living and working abroad!**

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## 2. Where do Schools Provide Free Airfare for Teaching English Abroad?

**More than a quarter of a million native English speakers are employed to [teach English abroad](#) every year.** In many cases, those teaching English overseas will be hired locally and paid by the hour without major benefits like free housing and airfare.

However there are some countries, including some of the largest job markets in the



world for teaching English abroad, **where it is common or even routine for schools to provide English teachers with free or reimbursed airfare.**

In such cases, schools will either provide new teachers with an airline ticket upfront, or they will reimburse the teachers for their airfare after they arrive and begin teaching. This is to ensure teachers receiving airfare actually show up for work; also some schools may require that new teachers pass through some sort of probationary period before receiving full benefits. In most cases,

teachers will also receive airfare or a stipend for a flight home once their contract is over. If you leave early or break your contract, do not expect to receive your airfare home.

[Click here to request a Country Chart](#) that details salaries, hiring requirements, interview procedures and visa information for teaching English abroad in more than 50 countries around the world.

### **Countries Where Schools Commonly Provide Free or Reimbursed Airfare To English Teachers**

**China** – More than 50,000 thousand foreigners are employed as English teachers in China each year and a high percentage receives free or reimbursed airfare. Most English teachers also usually receive free housing in China, or at least a stipend to cover housing costs and assistance in finding affordable housing.



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**South Korea** – Free or reimbursed airfare is the norm for some 25,000 Americans, Canadians and other English speakers who teach English in Korea. English teachers in Korea also typically receive free, furnished housing and make enough salary to save up to \$1,000 or more each month after expenses.



**Persian Gulf Countries in the Middle East** – Americans, Canadians and other foreigners who teach English in **Saudi Arabia, Qatar, Bahrain, Oman, Kuwait** and the **United Arab Emirates** (U.A.E., including Dubai and Abu Dhabi) will typically receive contracts that provide airfare to and from their home country.

### **Countries Where Some (But Not All) Schools Provide Free Airfare or Stipends to English Teachers**

**Asia:** **Hong Kong, Indonesia, Japan, Malaysia**, and in some limited cases in other **Asian nations** as well.

**Europe:** **Russia, Turkey** and the **Republic of Georgia Ministry of Education program**.

**Middle East & Former Soviet Republics:** In rare cases in countries like **Egypt**, Iraq and Kazakhstan, English teachers may be provided with free airfare or a stipend.

**Central & South America:** It is not common for schools in these countries to provide free airfare or stipends to foreign English teachers.

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## 3. Where to Schools Provide Free Housing for Teaching English Abroad?



More than a quarter of a million native English speakers are employed to **teach English abroad** every year. In many cases, those teaching English overseas will be hired locally and paid by the hour without receiving major benefits like free housing and airfare, though they do typically make enough to live a comfortable middle class lifestyle.

However there are some countries, including some of the largest job markets in the world for teaching English abroad, **where it is common or even routine for schools to provide English teachers with free housing as part of their contracts.**

### Countries Where Schools Commonly Provide Free Housing for English Teachers

- **In certain countries in Asia** like [South Korea](#), [China](#) and in **Persian Gulf Countries in the Middle East** including [Saudi Arabia](#), [Qatar](#), [Bahrain](#), [Oman](#), [Kuwait](#) and the [United Arab Emirates](#) (U.A.E., including Dubai and Abu Dhabi) it is standard that schools provide furnished housing to foreign English teachers. In fact, many schools have contracts with, or even own their own apartment complexes to house their teachers.



- **Government-run programs** like [France's](#) Teaching Assistantship Program or [Spain's](#) Ministry of Education program may provide **free accommodation** as part of your teaching agreement (**typically a studio apartment**). Some other government programs in developing countries such as the Georgia Ministry of Education program provide English teachers from abroad with homestays with a local family for the duration of their contract.
- **Summer Camps:** Most English teachers who work at [summer camps](#) in Asia and Europe are provided free **room and board**, plus a **modest stipend**.

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## Countries Where Some (But Not All!) Schools Provide Free Housing or a Housing Stipend for English Teachers

**Asia:** [Hong Kong](#), [Indonesia](#), [Japan](#), [Malaysia](#), and in limited cases in other [Asian nations](#) as well.

**Europe:** [Russia](#), [Turkey](#)

**Middle East & Former Soviet Republics:** In rare cases in countries like [Egypt](#), Iraq and Kazakhstan, English teachers may be provided with free housing or a housing stipend.

**Central & South America:** It is not very common for schools in these countries to provide free housing or stipends to foreign English teachers.





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## 4. Six Tips for Saving for TEFL Certification & Teaching English Abroad

***"You are so lucky to travel abroad!"***

**Have you ever said that to a friend or family member?**

**Really, luck has nothing to do with it.**

Like many great things in life, with hard work, prioritizing, and goal setting anything is possible! I have personally travelled to 24 countries from the age of 15-31 and I did so on the wages of a server, bartender, and as an elementary school teacher. Below 6 great tips that will financially enable you to teach English abroad and get TEFL certified.



### 6. If you have access to financial aid, USE IT!

**You will find there are only a few times in your life when you will be offered thousands of dollars at a low interest rate to basically do whatever you please with, your college years are one of those times.**



If you are looking to take a year off of college to teach English abroad and get TEFL certified or to be abroad teaching post graduation take some additional money out from your subsidized or unsubsidized government loan. Consider taking out enough not only for your tuition for your TEFL course but also for your airfare and startup costs. ***Travel is the only thing you can buy that will make you richer. This money will be well spent!***

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## 5. Set small goals, yet look at the BIG PICTURE!

**The big picture is you at a fabulous outdoor café sipping sangria on the Mediterranean with colleagues from all around the globe.**

The small goal would be cutting back on sipping a \$5 latte seven mornings a week or not going out drinking with friends on weeknights as they ponder why they are so broke. Setting small money saving goals will set you up to achieve your big goal of travelling the world as an English teacher.

## 4. Live below your means & live rent free whenever possible!

If you spend as much as you can on everything, you will be able to save money for nothing. If you can afford to pay \$1,000 in a rent a month, find an option that only costs \$500 a month. If you typically spend \$100 going out each weekend, hit the dive bars and watch the game at home and cut back to \$50.

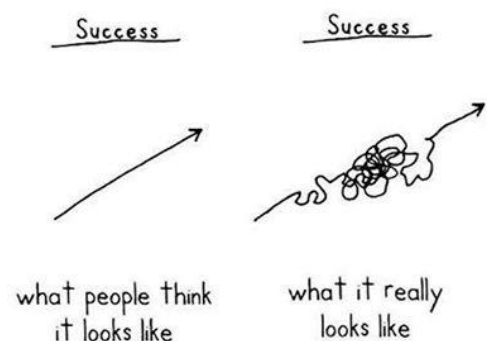
***Disciplined spending and saving habits will provide you with options and enable you to invest in all sorts of great endeavors in life, including teaching abroad.***



**Moving back in with mom and dad or continuing to live with them is not always an ideal situation for you or for them but it is a great way to set a solid foundation of savings.** Perhaps your lease is up and you do not want to sign a lease for another year – call on friends and family members to help you out. Sleeping on your buddy's couch or in your old bedroom from high school for a month or two before you depart for your sleek one bedroom apartment in Shanghai will be worth it in retrospect.

**Have cable TV? Turn it off, disconnect it, and cancel your subscription, NOW.**

Save \$ 50 - 100 a month. Like your favorite TV show? Watch it on the internet for free or have a party at your friend's house. **If your cable TV is more important than your dream of seeing the world, you need to get into rehab and look at your life priorities better.**





### 3. Sell! Sell! Sell!

**Take inventory of your possessions that you will be leaving behind for the year or more that you will be traveling abroad and teaching English. Typically the amount of money you will spend on a moving truck, movers, a storage unit actually costs more than buying all new stuff once you return.**

***Put the stuff that you can replace and live without on Craigslist and eBay.*** If you have high-end items like a car, this will really help you start your savings in addition to getting rid of

your car insurance payments. Getting yourself into a public transportation routine or purchasing a bicycle will really help save money on a weekly basis.

## 2. Don't Be Afraid to Borrow

**We've all been warned of the dangers of debt, but check out any financial guide and you will learn that there is good debt and there is bad debt. *Nearly all of us use debt to make necessary investments in life* whether it's going to college, purchasing a home or buying a car.**

**As long as it is manageable debt, such purchases and investments using loans are considered "good debt."** Using a credit card, or borrowing \$500 or \$1,000 from your folks to teach English abroad falls into this same category.



**If you have concerns about incurring too much debt or paying it off, *consider teaching English in a country where you will make enough to pay off your debt in a timely and responsible manner.***



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Most of these opportunities will be found in [Asia](#) and the [Middle East](#) where most English teachers make enough to save 30%-50% of their salary after expenses.

If you put \$1,000 on your credit card to pay for your TEFL course and to fund other basic start-up expenses and then go to [teach English in Korea](#) or China for example, you will make enough to pay off that debt in the first couple of months on the job and you will incur very little if any interest.

**Don't let your fear of debt keep you from making your goal of living and teaching English abroad a reality!**



## 1. Ask and you shall receive!

**Getting TEFL certified and teaching abroad will be the best birthday, Christmas, Hanukkah, or graduation present you could ever ask for.**

This gift of education and world travel will enhance your education and professional career for the rest of your life. The experiences, connections, and friends you will make will open you up to career possibilities you could have never imagined.

Explain to your family and friends, this is not money for the newest iPad or a trip to Vegas; this is money to change a child or adult's life as an English teacher. This is an opportunity to explore and be immersed in a foreign culture. This is an opportunity to discover who and where I want to be on this earth. **This is an opportunity of a lifetime!**

## **Bonus tip! Crowdfund extra free money.**

Ask your friends, family, strangers, do-gooder to help you pursue a dream finance your TEFL class and trip. Ask for your birthday money, graduation presents, divorce settlements, etc.

There is a website devoted to your adventure called [Fund My Travel](#).

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# Can I Teach English Abroad with Student Loans?

Yes!

With total outstanding student debt surpassing the \$1 trillion mark, the majority of college graduates today finance their education through borrowing and debt in the form of student loans. You may think, "how can I get TEFL certified and teach overseas when I have to pay my student loans?"

While student loans are concern for many there are still options that will enable you to enjoy the opportunity of a lifetime to travel the world and work overseas as an English teacher.



**Don't let student loans be an excuse not to teach abroad or do anything in life!**

**Newsflash to new college graduates: you will be paying these loans for 10 to 20 years – maybe longer.** Later in life you will have a car loan, you will have a mortgage loan, - the bottom line is you will always have bills to pay. Will it matter in the long run if you pay off your student debt when you are 32 or years old rather than 31? No. You just need a practical strategy to make things happen in life. Here are a few suggestions that our TEFL graduates follow every year.

## **Option 1: Defer your loans.**

Deferment is an agreement between the student and the loan provider whereby the student may postpone repaying the loan for a designated amount of time. You may be responsible for paying the accrued interest during the deferment period, but you are not required to pay the interest during the deferment period. To learn more about deferment, please contact the entity that services your loan.

**Note that deferring your student loans will not affect your credit rating and will not hamper you from obtaining student loans in the future.**

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**Typically student loans come in 2 forms, subsidized and unsubsidized, know what you have and make a plan.**

- **Subsidized** are guaranteed student loans (GSL) through the federal government, these can be deferred with little paperwork.
- **Unsubsidized** are extra loans that probably cannot be deferred (but check with your loan provider).

Now is the time to look at your paperwork and figure out exactly what you have and can make a smart plan going forward.



**Excuse # 1 to avoid:** I don't want to pay that extra interest for delaying my payment a year.

**Reality check:** When you make money later in life, pay the interest off early. You have either time or money in life, now is the time, you will come up with the interest money later. This could be anywhere from \$ 10 to \$ 50 a month in interest (depending on your loan), **in the big picture you should ask: is this really what will hold you back from living abroad? Are you making an emotional decision or practical decision based on simple math?**

**Excuse # 2 to avoid:** I don't want to defer my loans.

**Reality check:** Ok, why not? That's why the government gives you a free pass on deferment, pay the interest, they don't care, the banks made a little extra money and you kept your credit rating perfect.

## **Option 2: Forbearance.**

If you do not qualify for a deferment, your loan servicer may be able to grant you a forbearance whereby you may be able to stop making payments or reduce your payments for up to 12 months. However, interest will continue to accrue on your loan(s). As with a deferment, you should submit your request for forbearance to the organization that services your loan.





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For more information on deferment and forbearance options, visit the US Department of Education's [Federal Student Aid](#) website.

**The rules of the game were meant to be used, take advantage of them.** By the time now as you will not have this time in your life later (ask anyone with a child and mortgage and career if they would take back a year of their life when they didn't have responsibilities).

**Ok, if this step doesn't fit your taste, move on to the next strategy, make money to pay for loans.**

**Option 3 - Teach English in a country where you will earn enough to be able to make your loan payments. Choose a high paying country (i.e. follow the money).**



**How would you like to be earn enough money to pay off a significant portion of your student loan(s) while teaching in another country and enjoying the time of your life experiencing living in a foreign country and traveling to world?**

In Latin America and Europe, English teachers typically break even financially, but in [Asia](#) and the [Persian Gulf](#) nations of the [Middle East](#), most English teachers make enough to save

**30%-50% of their salary after expenses.**

**Step A:** Figure out how much money per month you need to pay on your loans (i.e. \$ 350 a month).

**Step B:** Go teach in a country that you can SAVE that amount (or more) every month. Have the time of your life, put money in the bank and don't sit at home complaining that you "can't go anywhere because you have student loans".

**Step C:** If you teach in a country for a year that makes you extra money, put some in the bank for next year if you want to teach in a country that doesn't offer salaries that are as high.

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**Here are some high paying countries where new college graduates can teach English and save extra money after expenses.**

- **Thailand:** Can save \$ 150-200 per month
- **Taiwan:** Can save \$ 500-600 per month
- **Vietnam:** Can save \$ 500-600 per month
- **Japan:** Can save \$ 600-800 per month
- **China:** Can save \$ 400-1500 per month
- **South Korea:** Can save \$ 800-1,000 per month

English teachers who work in the oil rich nations of the **Middle East** like **Saudi Arabia, Qatar** and the **U.A.E.** can save even more money.

**One question to ask yourself is, how much money will I be able to save working an entry-level position right out of college?**

Why not see the world before you get tied down with a career and a mortgage and at the same time pay off a significant portion of your school loans?

**Excuse # 3 to avoid:** I only want to go to a certain country, and can't afford it.

**Reality check:** You don't always get what you want immediately and **there is an entire world out there worth exploring.** Go work in a country and make a stack of extra money year one (instead of working at Dairy Queen, the local bar, boring office job, insert non-exciting wage job here) and year 2 go to your desired country with money in the bank to pay off your loans. You will probably love the first country so much (and now have all new friends) that you will stay another year, it happens all the time.

**Other ways to ease your financial burden:**

**A) Take an online TEFL course instead of a 4 week in person course.**

Taking an 11 week part-time **online TEFL certification class** instead of an **onsite course** will not only save

you money on tuition, but it will also save you money since you can take the class while you are still at home. You'll save money since you won't need to take a month off to fly to a new location and you won't need to pay for housing while you take the class.



Additionally, the online class is part-time so you can earn your TEFL certification while you are still working and can continue to save money for your start-up costs. **The price difference between an online course and a four-week course (tuition, housing, food) is typically \$ 1,500 - \$ 1,800.**

### Phone Interview



**B) Line up a job in advance.** Another way to save money is to seek opportunities in countries where you can interview in advance so that you have a job waiting for you when you depart for your teaching destination. Lining up a job in advance cuts down start-up costs required to support yourself for the time it would take to find a job once you are on the ground in the country where you want to teach (typically 1 to 2 weeks living expenses).

While schools in many countries still prefer face-to-face interviews on location, schools in other regions will interview in advance over the phone, through email, and through Skype.

It is common practice for teachers to line up jobs in advance in many nations in Asia with very strong markets for English teachers such as [China](#), [Japan](#) and [South Korea](#). It is also common for schools in the Middle East to interview in advance, and in some other countries like [Turkey](#), [Russia](#), and [Mexico](#).

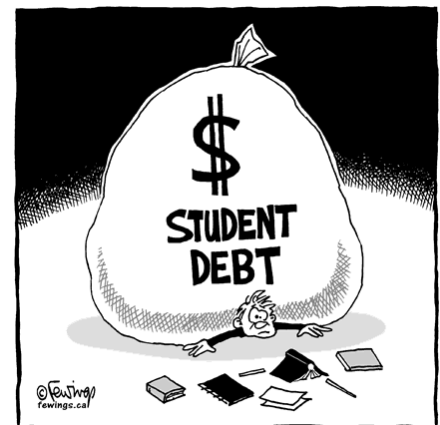
For more information about where you can interview and get hired in advance, please read "[Where can I interview in advance for jobs teaching English abroad?](#)"

### C) Go to a country where flights and housing is free:

China and South Korea have so many positions available the schools are enticing you with start-up expenses waived such as free airfare and free housing. You can get abroad and secure until your first paycheck with \$ 600-800. In [Russia](#) and [Turkey](#), many teachers (though not all) receive at least an extra stipend to offset airfare and/or housing costs.

### Approximately 50% of those teaching English

**abroad under 30 have student loans**, they all were in your shoes, had the same concerns and made a strategy to go overseas.



**Don't let student loans become an obstacle to pursuing your dream of living and traveling abroad! With good planning, you can make it happen!**



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## 5. Top 5 Countries for Making Money Teaching English Overseas



**Everybody is familiar with the saying “you don’t become a teacher for the money,”** and while going abroad to teach English will almost certainly be one of the most enriching and rewarding experiences you will ever undertake, you probably don’t want to count on it to buy that tropical island you fantasize about for your retirement.

That said, there are thousands of opportunities around the world for certified English teachers that do pay well and offer exceptional benefits.

**Here are the top 5 countries in the world to find these opportunities.**

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### 1. [South Korea](#)

**A prosperous economy and a deep-rooted commitment to education** make Korea a top destination for certified English teachers, especially those looking to make money.

#### **Highlights of teaching English in Korea:**

- English Teachers in Korea typically make enough to save around 50% of their salary each month, which can top \$1,000 a month, or up to \$15,000 a year.
- Furnished housing is provided to English teachers in Korea.
- English Teachers will be reimbursed for their airfare to Korea and provided with a stipend for a flight home at the end of their contract.
- English Teachers in Korea who complete their 12 month contract will typically receive an extra month’s salary as a bonus.
- You can get hired to teach English in Korea in advance from home.
- Cities are cosmopolitan and modern, offering world-class shopping, historical attractions, nightlife and recreational and sporting opportunities.
- Proximity to other Asian countries makes it a great base for exploring the world’s largest and most diverse continent.



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## 2. [Japan](#)



**Offering an unparalleled combination of culture, cuisine, history** and stunning natural beauty, Japan has long been a top market for qualified English teachers.

### **Highlights of teaching English in Japan:**

- Make enough to save \$600-\$800 a month after expenses.
- Get hired to teach English in Japan in advance from home.
- Step back in time while strolling through the historic streets of medieval Kyoto.
- Visit Tokyo's legendary Tsukiji Market, largest fish and seafood market in the world.

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## 3. [Taiwan](#)

**Located on an island off the southeast coast of China**, Taiwan offers a unique opportunity to experience Chinese culture in a subtropical environment (think Florida or Jamaica).



### **Highlights of teaching English in Taiwan:**

- Make enough money to save \$500-\$700 a month after expenses.
- Live in a prosperous and democratic Asian society where living standards are high.
- Enjoy the vibrant street life, colorful markets, and world-class shopping of Taipei.
- Spend your weekends enjoying Taiwan's gorgeous coastlines or exploring the country's lush, mountainous interior, known for its innumerable hot springs and awe-inspiring views.

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## 4. **Gulf Arab States**

([Saudi Arabia](#), [U.A.E.](#), [Qatar](#), [Oman](#), [Kuwait](#), [Bahrain](#)) – **Tremendous oil wealth and a desire to become international players in the economic and political arenas** have led the Arab countries of the Persian Gulf region to invest billions of dollars into their educational systems, particularly English language instruction. As a result, qualified

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English teachers are offered very attractive pay and benefits packages to come to teach. However, because the number of opportunities is only a fraction of what is found in Asia or Europe, the job market can be exceedingly competitive (an MA and/or a professional background in education is often required for many positions).



### Highlights of teaching English in the Persian Gulf region:

- Salaries ranging from \$2,000 - \$5,000 per month (tax-free).
- Benefits may include free health insurance, furnished housing/housing stipend, and flights to and from your home country.
- An opportunity to experience a region rich in culture and history.



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## 5. [Vietnam](#)

**Sloping from the border of China into the heart of Southeast Asia like the body of a mythical dragon**, Vietnam represents a distinct blend of Chinese Confucianism and the Buddhist Khmer cultures of Southeast Asia with a taste of French-colonial charm. Boasting thousands of miles of coastline, mountainous highlands, and a collection of colorful and bustling cities, Vietnam offers

something for everyone.

### Highlights of teaching English in Vietnam:

- Low cost of living and good salaries enable English teachers in Vietnam to save up to \$ 600 a month after expenses.
- Ho Chi Minh City is a bustling, dynamic Asian city that combines with modern conveniences and cosmopolitanism with traditional street markets and local color.
- Hanoi is a jewel of the old colonial Vietnam with the French windy streets and charming cafes around every corner.
- The beaches of Vietnam are said to be some of the most spectacular of all South East Asia.





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## Honorable Mention

### China

China is approximately the size of the United States with 4 times the population and over 400 million people learning English! **The range of money to be saved is ranges from \$ 400 to \$ 1500 a month** depending on the size of the city and the students you teach.



## How can you teach English abroad?

**Simple. Become TEFL certified with International TEFL Academy.**

**Your next step is to speak with a professional advisor** at International TEFL Academy and become one of the thousands of ITA graduates going abroad every year!

