



J-1 Scholar and J-2 Dependent Expenses

The U.S. Department of State (DOS) requires exchange visitor program sponsors to verify that J-1 exchange visitors (J-1 scholar) and any accompanying dependent(s) have adequate financial support for the duration of their J-1 program.

If a J-1 scholar receives a salary from the University of Wisconsin - Madison, the department must pay at least the minimum salary as specified in the Office of Human Resource (OHR), Compensation and Titling website (<http://www.ohr.wisc.edu/compensation>). If the position is not full-time, the department must pay the appropriate percentage of the full-time salary. If the part-time salary is less than the minimum required amount specified below, then the J-1 Scholar must provide documentation to IFSS that he/she has access to additional personal or other funds to meet or exceed the required minimum for financial support.

A J-1 scholar can have one source of financial support, multiple sources of financial support, or have sources of financial support change over time. Examples of financial support can be J-1 scholar's salary from abroad, personal bank statements, letters regarding scholarships, or fellowships. The J-1 scholar must always show proof of the required financial support which must meet or exceed the amounts set for the University of Wisconsin-Madison's J-1 exchange visitor program.

Additionally, there is a mandatory health insurance requirement to the J-1 exchange visitor program. IFSS partners with the Student Health Insurance Plan (SHIP) office to ensure that J-1 scholars have UW-Madison approved health insurance coverage. J-1 scholars on an unpaid appointment are required to register with the SHIP Office and purchase SHIP for themselves and any J-2 visa dependents. J-1 scholars that are covered by health insurance that meets one of the criteria listed on the Waiver Application you can file a qualifying waiver at the SHIP office. **If you do not qualify for a waiver, you are required to enroll in SHIP.** Please review the current [Waiver Application](#) for more details.

The total amount required for financial support is a combination of the SHIP premiums PLUS the value of the living expenses. Please refer to the chart below to determine the minimum financial support for a J-1 Scholar.

Amount set for living expenses:

J-1 Scholar: \$2,142.00/month

J-2 Spouse: \$857.00/month

J-2 Child: \$643.00/month for first child; \$429.00/month for each additional child

SHIP premiums are not payable on a monthly basis. SHIP premiums are payable on an annual or half-yearly basis.	SHIP Insurance	Living Expenses	Monthly Total	6-Month Total	12-Month Total
Scholar Only**	\$193.00	\$2,142.00	\$2,335.00	\$14,010.00	\$28,020.00
Scholar + Spouse	\$481.00	\$2,999.00	\$3,480.00	\$20,880.00	\$41,760.00
Scholar + 1 Child	\$435.00	\$2,785.00	\$3,220.00	\$19,320.00	\$38,640.00
Scholar + Spouse + 1 Child	\$724.00	\$3,642.00	\$4,366.00	\$26,196.00	\$52,392.00
Scholar + Spouse + 2 Children	\$724.00	\$4,071.00	\$4,795.00	\$28,770.00	\$57,540.00
Scholar + Spouse + 3 Children	\$724.00	\$4,500.00	\$5,224.00	\$31,344.00	\$62,688.00

** Age-based premiums have been discontinued for the 2023-24 plan year