


REPORT

Teacher Salary and Benefits in Missouri

Curious about teaching, but wondering what your finances will look like? We've created this salary and benefits report so you'll know what to expect.



In this report, you'll find information on:

 Teacher salaries

 Benefits

 Cost of living

 Job security

 Career growth

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How much do teachers in Missouri earn?

Your salary will depend on where you teach, as well as your experience level and credentials.

What does that mean in concrete numbers? In this section, we'll share example salaries from around the state.

Starting salary

The starting salary is what you'll make in your very first year as a teacher, right out of your teaching program. Starting salaries **vary from district to district**, but are still comparable around Missouri. In 2020, Missouri's average teacher starting salary was \$32,970. (1)

Check out these salaries for beginning teachers around the state. All salaries are from the 2020-21 school year unless otherwise noted:



District	Salary for first-year teachers with a bachelor's degree	Salary for first-year teachers with a master's degree
Columbia Public Schools (2021-22)	\$39,050	\$41,979
Jefferson City School District	\$38,200	\$42,470
Kansas City Public Schools	\$40,500	\$42,000
Poplar Bluff Public Schools (2021-22)	\$35,336	\$38,452
Springfield Public Schools	\$38,783	\$42,591
St. Louis Public Schools	\$40,576	\$43,281

To see more salaries around the state, check out the district profiles at our Schools & Community page. Visit missouri.teach.org/schools-community.



Average salary

Average salary refers to what all teachers make, on average—so that includes people who have advanced degrees and have been in the job for years.

In the 2020-2021 school year, the average salary for Missouri teachers was \$51,557. (2)

The chart below shows salaries for Missouri teachers with a master's degree and 10 years of experience. These salaries do not include extra certifications, incentives or after-school positions like coaching, all of which can increase your pay. All salaries are from the 2020-21 school year unless otherwise noted.

SALARY FOR TEACHERS WITH 10 YEARS OF EXPERIENCE AND A MASTER'S DEGREE	
District	Salary
Columbia Public Schools (2021-22)	\$53,616
Jefferson City School District	\$49,760
Kansas City Public Schools	\$53,764
Poplar Bluff Public Schools (2021-22)	\$46,154
Springfield Public Schools	\$53,727
St. Louis Public Schools	\$59,976

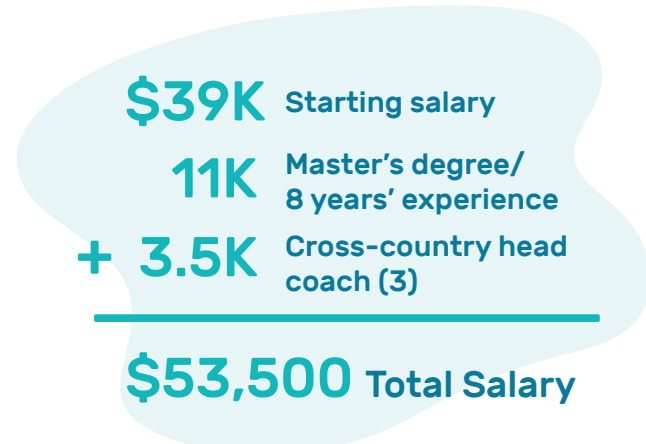
Increasing your salary

There are a number of ways you can increase your salary as a teacher. Advanced degrees, such as a master's, are one way to bump up your pay.

You can also earn more by leading certain extracurriculars, like yearbook, choir or sports teams. Pay for these roles can range from a few hundred to several thousand dollars, depending on the activity and your district.

Example

Say you're a middle school teacher in Springfield, and you're interested in coaching cross-country. Your pay could add up like this:



Many districts also offer bonuses or incentives for meeting certain performance benchmarks, or for getting your National Board Certification. For example, National Board Certified teachers in Jefferson City earn an additional \$2K. In St. Louis, National Board Certified teachers earn an extra \$5K per year. (4)



Can I have a comfortable life as a teacher?

The short answer to this question is yes!

The longer answer is yes, and it's also smart to compare costs of living in different towns and cities. You might earn a lower dollar amount in parts of Missouri than you would in other regions—but remember, your cost of living will also be much lower than the national average. (5)

Extra financial supports, like loan forgiveness and housing assistance programs, can also make many cities more affordable.

How does teaching compare to other professions in Missouri?

On average, teachers in Missouri earn as much or more than professionals in other popular fields.

Teachers usually work 180-190 days each year—compared to 260 work days a year in most other professions. Take a look at this chart to compare average salaries across the state (6):

Industry	Job	Days of work per year	Average salary
Education	Teacher	185	\$52K ←
Business and Finance	Tax Preparer	260	\$38K
Social Services	Social Service Specialist	260	\$39K
Law	Paralegal	260	\$46K
Art and Design	Graphic Designer	260	\$49K
Healthcare	Registered Nurse	260	\$64K
Technology	Web Developer	260	\$69K



Benefits

Most teachers in Missouri enjoy excellent benefits. In this section, we'll break down what that can look like.

Health

Health benefits vary from district to district. That said, as a public school teacher, you can expect comprehensive medical, dental and vision benefits for you and your family.

Retirement

In Missouri, you'll receive retirement benefits through the Missouri Public School and Education Employee Retirement System. You can retire with full benefits if:

- You are 60 years old with five years of teaching service.
- You are any age with 30 years of teaching service.
- The sum of your age plus your years of service equals 80 or more.

You can also retire earlier and with less time, and still receive partial benefits. (7)



Vacation

You're probably aware that teachers get a long summer break. You can use this time for professional development, to relax, to work elsewhere or whatever else you like. Some districts offer summer positions for teachers, such as summer school classes or curriculum development jobs.

Other vacation days will vary by district, but during the school year, you'll generally get the same vacation days as your students.

You can expect:

- Spring break
- December holiday break
- National holidays off
- Paid personal & sick days during the school year

Professional development

You can increase your knowledge and your pay through additional classes after you become a teacher. Many school districts offer tuition reimbursement and paid professional development leave for teachers.

Tuition reimbursement can cover anywhere from three to six credit hours. This makes your education cheaper, and helps schools retain top-notch educators. Your district may also cover leave and expenses for you to pursue professional development such as conferences or trainings.

Loan forgiveness

Public school teachers can get thousands of dollars in financial support, including student loan forgiveness. That means that if you meet certain criteria, you won't need to pay back the rest of your loans.

Below, we'll go over a few loan forgiveness and educator support programs.

Teacher Loan Forgiveness Program

The Teacher Loan Forgiveness Program benefits public school teachers with federal student loans. To qualify, you'll need to:

- Teach in a school that serves low-income students.
- Teach full-time for five consecutive academic years.
- Have taken out your loans before the end of your five years of service.

Math, science and special education teachers can receive up to \$17,500 in loan forgiveness. If you teach a different subject, you can still get up to \$5,000 in forgiven loans.

To learn more, visit studentaid.gov/manage-loans/forgiveness-cancellation/teacher.

Perkins Loan Forgiveness

You can get up to 100% of your Perkins loans forgiven if you teach a shortage area subject in a school that serves low-income students. In Missouri, shortage area subjects include (8):

- Elementary Education
- English and Language Arts
- Math
- Physical Education
- Science
- Spanish
- Special Education

To learn more, visit studentaid.gov/manage-loans/forgiveness-cancellation/perkins.

Housing assistance

Housing is expensive, and affording a house can be a major concern. Fortunately, Missouri teachers have options to cover the cost of buying a home.

Good Neighbor Next Door

Good Neighbor Next Door is a program through the Department of Housing and Urban Development. The program offers public service professionals,



including teachers, 50% off the list price of a home in a revitalization area. In exchange, you'll commit to living in the home for at least 36 months.

To learn more about Good Neighbor Next Door, visit https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot.

Teacher Next Door Program

The Teacher Next Door Program is designed to help classroom teachers buy a home in Missouri and become homeowners in the communities where they work. The program offers a wide range of support for educators, including:

- Housing grants
- Down payment assistance
- Home loans
- Preferred interest rates

To learn more about the Teacher Next Door Program, visit <https://www.teachernextdoor.us/Teachers>.

How much job security will I have as a teacher?



Now is a great time to become a teacher. Teachers are in high demand across Missouri, and the number of teaching opportunities is projected to grow in the coming years. (9) Teachers in elementary education, special education and STEM are in especially high demand. That means you'll have extra job security if you teach in one of these areas.

In Missouri, you'll be eligible for tenure after five consecutive years of effective teaching. Tenured teachers have even more job security than non-tenured teachers. (10)

Can I grow in my career as a teacher?

One of the great benefits of teaching is that it opens the door to many other career paths. As an educator, your path might lead into any number of other fields, including classroom leadership, school or district leadership, education policy or educational products that help teachers.

Let's get a little more specific about what career growth can mean. If your heart is in the classroom, you can teach and grow into specialized leadership roles. You could become a peer observer who offers instructional support and feedback to colleagues. Or as a mentor teacher, you could help student teachers and early career teachers develop their teaching chops and strategies. These classroom leadership roles often come with extra pay.

Interested in life outside the classroom? School administrators are community leaders and have their own pay scales. For example, you could earn:

+ \$78K-\$125K to be an elementary school principal in Columbia (11)

+ \$97K-\$154K to be a high school principal in Columbia (12)

+ \$76K-\$104K to be an elementary school associate principal in Kansas City (13)

+ \$64K-\$77K to be a middle school assistant principal in St. Louis (14)

+ \$94K-\$108K to be a middle school principal in St. Louis (15)

These salaries are samples, to give you a sense of the types of jobs and salaries available in school and district leadership.

To learn more about career growth possibilities, visit <https://www.teach.org/explore/career-paths>.



This report is meant as a general overview or starting point—but there's a lot more info where this came from! A TEACH Missouri coach can answer all your questions about what it's like to be a teacher in Missouri. Visit missouri.teach.org/services/coaching to set up a free session.

References

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