

THE NEW GRAD'S GUIDE TO TRAVEL PT

Everything you need to land your first travel contract,
maximize your pay, and thrive on the road.

\$1,800–\$2,400+	13 Weeks	50 States
Avg. Weekly Pay	Typical Contract	Opportunity

WHAT'S INSIDE

- 01** Is Travel PT Right for You?
- 02** How Travel PT Pay Actually Works
- 03** Your 5-Step Launch Plan
- 04** Contracts & Licensure 101
- 05** Tax Home & Stipends Explained
- 06** Working with Recruiters
- 07** Common New Grad Mistakes
- 08** Your First-Contract Checklist

01 Is Travel PT Right for You?

Travel PT isn't for everyone — but for the right person, it can be life-changing. Before you chase the paycheck, make sure the lifestyle aligns with where you are in life.

You might be a great fit if you...

- Crave variety in settings (outpatient, acute care, SNF, home health)
- Are flexible with where you live — at least for 13-week stretches
- Want to accelerate your savings, student loan payoff, or financial goals
- Are comfortable being the 'new person' in a clinic repeatedly
- Have strong foundational clinical skills (or are actively building them)

Common concerns — addressed:

"I'm a new grad — will facilities hire me?"

Yes. Many travel contracts welcome new grads, especially in SNF and acute care. Some require 1 year of experience, but not all. Be upfront with your recruiter.

"What about mentorship?"

You'll need to be proactive. Join PT communities online, find a mentor, and lean on your recruiter's network. Travel PT rewards self-starters.

"Is it lonely?"

It can be. Build community intentionally — PT Facebook groups, local meetups, and staying connected back home go a long way.

PRO TIP

Start in a setting you're already confident in. Travel PT is not the place to learn from scratch — it's the place to grow fast.

02 How Travel PT Pay Actually Works

Travel PT pay is structured very differently from staff positions. Understanding this is critical — both for negotiating well and for avoiding costly tax mistakes.

The Pay Package Breakdown

Component	What It Is	Taxed?
Taxable Hourly Rate	Your base hourly wage (often kept lower intentionally)	Yes
Housing Stipend	Weekly allowance for housing costs	No*
Meals & Incidentals	Per diem for daily living expenses	No*
Travel Reimbursement	One-time payment for travel to assignment	No*

**Non-taxed only if you maintain a valid tax home. See Section 05 for details.*

What Does \$2,000/week Actually Mean?

A \$2,000/week package might look like: \$22/hr taxable (40 hrs) + \$700 housing stipend + \$200 meals & incidentals. Your take-home is higher than a staff PT making \$38/hr because a large portion of your pay isn't taxed.

■ ■
WARNING

Never compare travel pay to staff pay on gross dollars alone. Run the numbers on take-home pay. A tax-savvy travel PT can net significantly more than their staff counterparts.

03 Your 5-Step Launch Plan

Step 1

Establish Your Tax Home

Before you do anything else, understand what a tax home is and make sure yours is legitimate. This is the foundation that makes non-taxed stipends possible. (See Section 05.)

Step 2

Get Licensed

Identify your target states and begin licensure applications early — some states take 6–12 weeks. If you're in a compact licensure state, prioritize getting that first. (See Section 04.)

Step 3

Build Your Recruiter Network

Work with 2–3 recruiters across different agencies. This gives you access to more jobs and leverage in negotiation. You owe nothing until you sign a contract. (See Section 06.)

Step 4

Nail Your Profile

Create a strong traveler profile: updated resume, skills checklist, references, and CEU documentation. Recruiters submit you quickly — be ready before they call.

Step 5

Submit & Negotiate

Don't accept the first offer. Ask for the full pay package breakdown, confirm your stipend amounts, and push back on the taxable rate. Get everything in writing before signing.

04 Contracts & Licensure 101

Licensure: The Long Game

Licensure is the #1 bottleneck for new travel PTs. Start early — before you even talk to a recruiter.

- **PT Compact License:** If your state is a compact member, this is your golden ticket — one license, multiple states. Check ptcompact.com for current member states.
- **Individual State Licenses:** For non-compact states, apply directly. Budget \$100–\$400 per state and 4–12 weeks processing time.
- **Endorsement:** Most states accept license by endorsement if you're already licensed elsewhere — faster than starting from scratch.
- **Priority states:** California, New York, and Texas are high-demand but require individual licenses and take longer.

What to Look For in a Contract

Guaranteed Hours: Are you guaranteed 36–40 hours/week? If census drops, are you still paid?

Cancellation Clause: How much notice is required to cancel? Is there a penalty for the agency canceling you?

Housing Stipend Legitimacy: Is the stipend amount reasonable for the area? IRS per diem rates are your benchmark.

Extension Option: Can you extend at the same rate? Is there a right of first refusal?

Overtime & Call: How is overtime calculated? Is on-call mandatory? At what rate?

PRO TIP Never sign a contract without reading every line. If something is unclear, ask. A good recruiter will explain — a shady one will rush you.

05 Tax Home & Stipends Explained

This is the most misunderstood — and most important — part of travel PT finances. Get this wrong and you could owe thousands in back taxes.

What Is a Tax Home?

Your tax home is the general area of your primary place of business — typically where you live and work when not on a travel assignment. The IRS requires that you maintain a legitimate tax home to receive non-taxed stipends.

The Three Requirements (IRS Standard)

#	Requirement	Example
1	You pay for lodging at your tax home	Paying rent or mortgage when away
2	You live there when not on assignment	Returning home between contracts
3	You have income or work ties there	Part-time PRN work back home

■■
CRITICAL

If you are a true 'nomad' with no tax home, ALL your stipends become taxable income. Work with a travel healthcare-specialized CPA — not a general tax preparer.

06 Working with Recruiters

Your recruiter is your agent — they make money when you work. A great recruiter is invaluable. A bad one can cost you thousands. Know the difference.

How Recruiters Are Paid

The facility pays the staffing agency a 'bill rate' (e.g., \$75–\$90/hr). The agency keeps a margin and passes the rest to you as your pay package. You never pay the recruiter directly.

Green Flags vs. Red Flags

GREEN FLAGS ✓	RED FLAGS ✗
Transparent about bill rate & margin	Refuses to share pay package breakdown
Encourages you to work with other agencies	Pressures exclusivity or rushing to sign
Explains the full contract before signing	Vague about housing stipend calculations
Checks in throughout your assignment	Goes silent once you start working
Has PT-specific knowledge	Doesn't know PT scope or settings

PRO TIP Work with 2–3 recruiters at once. This gives you access to more job boards, lets you compare pay packages, and creates competition that often improves your offers.

07 Common New Grad Mistakes

1

Not establishing a tax home

The most expensive mistake you can make. Stipends without a valid tax home = taxable income = big IRS bill.

2

Accepting the first offer

Pay packages are negotiable. Most recruiters expect pushback. A simple 'can you do better on the housing stipend?' can add \$100–\$200/week.

3

Working with only one recruiter

One recruiter = one job board. More recruiters = more options and negotiating leverage.

4

Ignoring the contract details

Guaranteed hours, cancellation clauses, and overtime rules matter. Read every line.

5

Choosing a setting you're not ready for

Travel positions often have short or no orientation. Going somewhere unfamiliar can damage your confidence and your reputation.

6

Not saving for taxes

Even with stipends, you have taxable income. Set aside 20–25% of your taxable hourly pay every check.

08 Your First-Contract Checklist

Use this checklist before signing your first contract. Don't skip steps — each one protects your income, career, and sanity.

Before You Start Searching

- Confirm your tax home is established and documented
- Get your PT compact license (if eligible)
- Begin individual state license applications for target states
- Update your resume and skills checklist
- Collect 2–3 professional references
- Gather CEU documentation and proof of required certifications

Finding & Evaluating Contracts

- Sign up with 2–3 travel PT agencies
- Request full pay package breakdowns (not just weekly totals)
- Compare housing stipend to local IRS per diem rates
- Research the facility and city independently
- Ask about orientation length and clinical support
- Confirm guaranteed hours in writing

Before You Sign

- Read the entire contract — every line
- Verify the cancellation clause (both directions)
- Confirm overtime and on-call expectations
- Ask about extension opportunities
- Have a travel healthcare CPA review your first contract
- Ensure your license is active for that state before the start date

Once You're There

- Set up a local bank account or use a fee-free travel bank

- Save 20–25% of your taxable hourly income for taxes
- Document your tax home expenses throughout the assignment
- Check in with your recruiter regularly
- Keep performance records for future references

YOU'RE READY.

Travel PT is one of the most rewarding — and financially powerful — paths in the profession. The PTs who thrive aren't the ones who know the most. They're the ones who prepare, ask questions, and take the leap.

Follow for More

New content on pay, contracts, and travel PT lifestyle — every week.

Join the Community

Connect with other travel PTs in our free group. Ask questions, share wins.

Work With a Recruiter

Ready to search? Use our vetted recruiter list to start conversations.

This guide is for educational purposes only and does not constitute legal or tax advice. Consult a qualified travel healthcare CPA for your specific situation.