

KUMAMOTO FINANCE

How to Survive the Month without Resorting to Eating Instant Ramen

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Budgeting

"It's clearly a budget. It's got a lot of numbers in it."
- President George W. Bush

Budgeting

If you are wise, you will budget. It is not that difficult to do, and it can save you from having to eat cup noodles until your next paycheck.

An easy way to budget is to set aside the money you want to save and the money you need for bills at the start. Then you divide the remainder of your paycheck by 4.5 (the rough number of weeks until your next paycheck). If you try not to spend more than you've allowed for each week, you should be okay. It also wouldn't hurt to keep a record of how much you spend and on what.

For some extra budgeting tips/help check the websites section below.

Keeping Track of Your Spending

Even though we earn a good wage for doing a fairly easy job, it is very easy to lose track of what you spend your money on unless you keep track of your spending.

For some examples of some spending tracking sheets see the extras section below.

Banking and Bills

"In this world nothing is certain but death and taxes."
- Benjamin Franklin

Banks

Japan has a plethora of banks. In addition to the big national banks, every prefecture has their own regional banks. The main ones in Kumamoto are *Higo Bank* and *Kumamoto Family Bank*. A lot of Kumamoto JETs have an account with Higo Bank, and their pay is usually paid directly into their bank accounts. Some JETs are paid in cash. Other JETs have JA accounts, especially in towns with no other banks. And others have bank accounts with Japan Post.

Opening a bank account in Japan is pretty much the same at every bank. You just go in, and ask to open a new bank account. You just need to remember to take the following few items with you:

- Inkan/hanko your personal seal/stamp that now acts as your only legal

- signature (so don't lose it!!)
- Resident Card (that infamous little piece of ID that we have to take everywhere)
- Something official that shows your current address, like a bill or some other official paper
- Some money to give the account a starting balance
- Someone who speaks perfect formal Japanese (usually a native of these lands, unless of course your Japanese is beyond compare)

Although having a bank account with a regional bank is good for the local economy, it is not so great when travelling (as you will be charged a fee, and cards may not work in all banks). So, if you are the type of person who wants access to their money where ever they may be, then you should consider opening an extra account with the Japan Post Bank, whose ATMs are located in every post office throughout Japan (the only condition is that you can only have a maximum of ¥10 million in your account at any one time... Although for the majority of us, this will never be much of a problem.).

7-11 convenience stores also have ATMs that accept Higo Bank cards. Although the store is open 24 hours, the ATM can be used by Higo Bank account holders until 8pm everyday.

Note: The following is a list of Higo Bank ATMs located outside Kumamoto Prefecture.

Fukuoka

Fukuoka Branch

Daimyō 2-8-1, Chūō -ku,
Fukuoka City, Fukuoka, 〒810-0041

Weekdays: 8:45~17:00

Kitakyūshū Branch

Kome-machi, 1-2-26, Kokura Kita-ku,
Kitakyūshū City, Fukuoka, 〒802-0003

Weekdays: 8:45~17:00

Minami Hakata Branch

Hakata Eki Minami 3-6-38, Hakata-ku,
Fukuoka City, Fukuoka, 〒812-0016

Weekdays: 8:45~17:00

Ōmuta Branch

Chikumachi 5-1,
Ōmuta City, Fukuoka, 〒836-0841

Every day: 9:00~17:00

Kagoshima

Yamanokuchi-cho, Kagoshima City,

Kagoshima, 〒892-0844

Weekdays: 8:45~17:00

Nagasaki

Edo-machi 5-2, Nagasaki City,

Nagasaki, 〒850-0861

Weekdays: 8:45~17:00

Ōita

Chūō-machi 2-9-28, Ōita City,

Ōita, 〒870-0035

Weekdays: 8:45~17:00

Tōkyō

Kyōbashi 2-10-2, Chūō-ku,

Tōkyō, 〒104-0031

Weekdays: 8:45~17:00

Bills

Every month you WILL have bills to pay! It is important to keep track of what comes in the mail. Also learn your name in Japanese so that you can make sure you are paying for your bills and not your neighbour's bills! If you aren't sure of what something is, ask! Below is a list of some common bills to expect and how to pay them.

Common Bills – You can probably expect to pay the following:

- **Rent** (depends on your location)
- **Gas** (remember to turn it off when you're not using it!)
- **Electricity** (save money in the summer months by using fans instead of the AC, and in the winter by using blankets instead of relying on heaters)
- **Water**

- **Phone** (expect to pay for your landline each month even if you don't use it)
 - If you don't already have a landline, you will probably need help from your office to set it up, and it will be fairly expensive. It is a lot easier and cheaper to rent one, rather than buy one (unless you plan to live here a long time).
- **Cell phone/Mobile phone** (*keitai* – 4 major providers, best to shop around for a deal that suits your needs)
- **Internet** (the cost depends on the speed you want – YahooBB and JCN offer internet/cable TV packages)
- **NHK** (it is compulsory for you to pay this bill if you have a TV or a computer capable of receiving television signals.)

Setting up automatic withdrawals from your bank account for your bills is much easier than having to pay in person at the local convenience store each and every month.

And for those of you who drive:

- **Car insurance/other car payments** – owning a car in Japan is expensive! You will definitely need to get car insurance before you start driving! And you will need to pay a car tax in spring (about ¥30,000 for white plates, about ¥7,000 for yellow plates), and you will also need to pay *shakken* (¥120,000 or more for white plates, ¥20,000-50,000 for yellow plates) every two years or so. And you will need to pay to use the highways. See the driving workshop notes for more details.

Choosing to rent/lease a car will give you more peace of mind if the car breaks down, but the total cost of renting/leasing the car may end up working out to be just as expensive as buying a used car.

WARNING!!!

If you have an accident while doing something **ILLEGAL** (for example talking on your phone or while drunk), your insurance will be voided. And even if the accident was not your fault, you may be found as the one being at fault.

MAJOR WARNING!!!

DO NOT DRINK AND DRIVE!!! Unless you want to lose your job and be deported. Japan has absolutely **ZERO** tolerance for drunk driving. Even a small sip of beer still counts as having drunk.

A WARNING FOR EVERYONE!!!

DO NOT DRINK AND RIDE YOUR BICYCLE!!! In Japan, riding bicycle after drinking alcohol is considered the same as drinking and then driving a motor vehicle. If you are caught, you will be arrested

and prosecuted.

Sending Money Home

You can send money to most countries through Japan Post's remittance service. You will need to ask for the *gaikoku yuubin kawase* or *kokusai soukin* forms. They are written in both English and Japanese. The normal method takes about a week and will cost about ¥700 for the first ¥100,000, and ¥1000 for anything over ¥100,000. A telegraphic transfer takes only 2-3 days but costs more.

You can also wire money home through your bank. Higo bank charges about ¥6,000 per transfer. The exchange rate on the day that your bank in your home country receives the money is the exchange rate that is used, not the exchange rate on the day you send the money.

For those of you who can't do that or don't want to, you can use **Go Lloyd's Overseas Remittance Service**. Go to the website (see the website section below) and sign yourself up. Then every time you want to send money home, go to your local bank and get one of the wonderful and (hopefully) cheerful staff to help you do a cash transfer (*furikomi* in Japanese) on the ATM. The money is transferred the next working day, but it will cost you ¥2000 per transaction (plus any handling fees the bank your sending the money to charges, and any relevant taxes).

Food, Drinking, and Entertainment

"Beer is proof that God loves us and wants us to be happy."
- Benjamin Franklin

Parties

You will attend a lot of parties (*enkai* in Japanese) during your time in Japan. Some may be small, some may be big. Some you will have to pay for, some you won't. Just remember that you don't have to go to every single party that your school, workplace, or friends throw. Set a "Party Budget" and try to stick to it. Or you could set aside about ¥3000 a month for the big parties in December (Year-End Party, *Bonenkai*), March (Farewell Party,) and April (Welcome Party,).

Eating and Drinking

There is no tipping in Japan! If you are out with friends and want to pay the bill separately, just say *betsu betsu*. If you want to split the bill evenly, just say *warikan*.

Be warned that it is very common to split the bill evenly, no matter how much you ate (or didn't). The usual rule of thumb is that if you share the food, you share the bill.

Other useful things to look out for are *nomihoudai* (all you can drink) and *tabihoudai* (all you can eat).

Shopping

“Wal-mart... Do they like make walls there?”
- Paris Hilton

For Food

Even though little ol' Kumamoto has an amazing range of absolutely super and mouthwatering restaurants on offer, eating out can still be very expensive (especially if you do it every day). However, cooking at home can be just as fun and tasty as eating out.

The majority of local supermarkets stock both Japanese and Western goods, and anything you can't get from them you can order from websites such as **The Flying Pig** and **Foreign Buyers Club**, or buy from food importers such as **Costcos** (the nearest one is in Fukuoka).

But for your run of the mill products, such as milk, coffee, tea, snacks, toilet paper, house wares, etc, you may want to try one of the local discount stores. The main stores in this department are **Don Kihoti** (commonly called **Donki**), **Mr Max**, and **Direx!**. Many stores have regular discounts on certain days and times. Visit all shops in your area occasionally to confirm it is still the best deal, especially if new shops open.

For Clothing

Shopping for clothing in Japan tends to be a problem for the larger framed and taller non-Japanese, especially for trousers and shoes. Japanese clothing sizes tend to be two sizes smaller than their Western counterparts (a European medium would be an extra large here). A few shops specialize in selling clothing for the taller and larger framed people here (even the larger framed and taller Japanese have trouble buying clothes), although these tend to be a bit on the expensive side. A common

If you can't buy regular clothes or just don't want to pay ¥5,000 for a t-shirt then you can either A) try your luck at **Uniqlo** (simple designs and cheap!!), or B) buy clothing whenever you head abroad. The larger clothing at **Uniqlo** tends to fit the medium sized non-Japanese.

Point Cards

Once you find a shop you like, ask for a point card and stay loyal to that shop. Every shop in Japan seems to have their own membership schemes, and if you do all your food shopping, for example, at a single supermarket or discount store you will very soon have enough points to claim vouchers with. And it is not only the supermarkets and discount stores that have these cards, karaoke boxes have them, movie theatres have them, and even clothing stores have them.

Travel

"I travel not to go anywhere, but to go.
I travel for travel's sake. The great affair is to move."

- Robert Louis Stevenson

Domestic and International Travel

Travelling domestically in Japan is super easy. Not only is nearly every nook and cranny close to an airport, there are also very extensive rail and bus network (both publicly owned and privately owned). You can pretty much get to any where you want with little or no trouble, and the best bit is the majority (close to 99.9%) of public transport here is clean, safe, reliable, and on time!!

For those of you who want to drive everywhere, be prepared to pay a lot for petrol, road tolls, and parking. Unless you are traveling with a car full of people, it is often cheaper to take public transport. Before you head off, do some research to see just how much you would really save (or not) by using public transport.

And when it comes to hotels, Japan offers a wide selection to choose from. From luxurious penthouse suites in five-star internationally renowned hotels to the infamous love hotels. For those who care more about the health of their bank account than where they lay their head, try staying at a love hotel. After all, with their discreet service and very limited contact between hosts and guests, it can be surprisingly easy to get a room for five for under ¥10,000. For something in the middle of these two extremes, there are the plethora of business hotels. A single room for a night usually costs between ¥5,000 and ¥7,000. These are located in close to proximity to major train and bus stations, and the city centres. A good quality and popular business hotel chain is **Toyoko Inn** (and they have a point card and membership system, and they offer free breakfast).

Hostels and backpacker lodges are still relatively unheard of in Japan, although they are there if you look hard enough. The majority of these tend to be located in the main tourist centres of Tokyo, Osaka, and Kyoto.

For the uniquely Japanese experience you should stay at a *ryokan* (a traditional Japanese inn). The majority of ryokans are attached to or have a private *onsen* (Japanese-style hot springs) or *senjo* (public bath). They are also located in very scenic locales, offer sleeping in a *tatami* room (Japanese-style room), and will even throw in a traditional Japanese dinner and breakfast (if you are extra lucky). The only downside is that for a night in a better-than-average *ryokan*, you will be paying upwards of ¥10,000 a person.

And for those who don't want to spend a dime at all, then you can try networks such as Tatami Timeshare or Couch Surfing. These networks basically set you up with people who are willing to host you for a night or two for free. The only downside is that you won't know what you're getting until you arrive. Although be prepared to return the favour more than once.

Some hints on traveling cheaply:

- If you use public transport a lot, look for deals where you buy a multi-trip ticket, a bundle of tickets, or a one day ticket.
- Travelling during the peak seasons in Japan is very expensive as the price of everything from trains to hotels goes up quite a lot. The main peak seasons are any school holidays, the New Year holiday, Golden Week (end of April and start of May), and during the *Bon* festival (Japan's festival for the dead).
- Package deals are often cheaper than booking the tickets and hotel separately. Plus the hotels on offer are usually better than the cheaper business hotels.

Learning Japanese

"The only English words I saw in Japan were Sony and Mitsubishi."
- Bill Gullickson

By Yourself

Tackling Japanese by yourself, although not impossible, will be a sizable challenge. But if you are up for the challenge, the CLAIR Japanese Course is the cheapest option available for you. Although not always being entirely relevant to life in Kumamoto, the grammar points are explained clearly. Even though there are many other text books out there (available from [Amazon.co.jp](https://www.amazon.co.jp) and major **book stores**), many of which may be better suited for you, few will be as cheap as this course.

Another "free" option is the language exchange option. Although being a great way to meet Japanese and practice your language skills, one of the biggest downside to this is that a good language exchange can easily go bad and end up being solely one sided (a free English lesson for your exchange partner).

With a Teacher

If you are wanting to really make an improvement in your Japanese or if you are just starting out, getting a good teacher is a must. Asking a co-worker or a friend to be your teacher is a really cheap option (**FREE!!**) although problems such as the irregularity of lessons, and your teachers understanding of and ability to explain the grammar will soon become major issues.

For a more regular lesson schedule and the best results, having a teacher qualified to teach Japanese as a second language is a must. The only problem is most of these teachers work in language schools, and those language schools usually cost money.

The **Kumamoto City International Centre** usually runs the cheapest group Japanese lessons in the prefecture (the last we hear, they were **FREE!!**), the **YMCA** also offers group lessons for about ¥10,000 a month, and **Japanese Language School HANA** (a privately owned Japanese language school recommended by many JETs and other non-Japanese living in Kumamoto City) offers both one-on-one and group lessons, conversation-only and regular course, and JLPT (Japanese Language Proficiency Test)

preparatory course options, with each lesson costing between ¥1,400 and ¥3,200.

The only problem with the above lesson options are that they are all based in downtown Kumamoto City and depending on where in the prefecture you live, getting to your lesson may cost you a bit.

Miscellaneous

“Never mud wrestle with a pig,
because you’ll both get dirty and the pig likes it.”
- Anonymous

Useful Phrases

Are there any discounts?	Waribiki ga arimasuka?
How much is it?	Ikura desuka?
Do you have anything cheaper?	Motto yasui no ga arimasuka?
I would like the cheapest one, please.	Ichiban yasui no onegaishimasu.

Easy Tips on How to Save Money

1. Do your food shopping at night (after the dinner rush). Prices on boxed meals and other fresh food are usually cheaper.
2. Although the 100 Yen shops are amazing, and are full of cheap stuff. They are not always the cheapest way to go. Although for cheap and quick souvenirs to send home at Christmas, they are a godsend.
3. Keep track of how long you can talk on your keitai, and how many messages you send. It is easy to rack up a ¥10,000 plus bill just by messaging and talking.
4. Limit your eating out. Cheaper alternatives are to cook yourself, have pot luck dinners with friends, or cheapest of all, eat at a friends place (although doing this a lot is not recommended if you want to keep your friends)
5. If you have to provide your own lunch for school, make them yourself. Spending ¥500 on your lunch everyday doesn’t sound a lot, but it all adds up.
6. Drink vending machines are everywhere and super convenient, as are convenient stores, but it is often cheaper to buy drinks in bulk from discount stores. They are often up to 50% cheaper this way as well.
7. Never take more money to a party or out drinking than you want to spend. It is very easy to go out for a drink with a friend and end up ¥40,000 poorer. It is also a good idea on such occasions to leave your ATM card at home.
8. Sharing taxi rides with multiple friends can save you a lot of money, no matter where you want to go. It’s best to set a price limit or drop off point with the taxi driver before you get in. And if you live close enough, why not just walk?

25,371
毎度ご利用いただきありがとうございます

検針請求書

お客様番号 [Redacted] 様

今回 5月14日 指針 30.1m³
前回 4月13日 指針 26.3m³ 使用量 4.7m³

今回使用量	3.8m ³
① ガス料金	3,670円
② 内ガス消費税	175円
繰越額	4,340円
リース金額	200円
分割金額	0円
その他売上	0円
途中入金	4,340円
③ 明細計	200円
④ ご請求額 (①+③)	3,870円
⑥ 差引残高	3,870円

お支払い方法 銀行振替

ガス料金等口座振替のお知らせ

振替日	2020年 5月12日
振替金額	4,340円
次回振替日	2020年 6月 8日

お支払い便利な口座自動お支払い
もご利用になれます。

保安点検 (○は良、×は不良、-は点検不要)

容器	外観等の欠陥
<input type="radio"/> 設置場所 <input type="radio"/> 火気との距離 <input type="radio"/> 温度上昇防止 <input type="radio"/> 転倒落損傷防止	<input type="radio"/> 調整器 <input type="radio"/> 集合装置 <input type="radio"/> 供給管 <input type="radio"/> ガス検
腐食防止	その他
<input type="radio"/> 容器・低部 <input type="radio"/> 集合装置 <input type="radio"/> 供給管 <input type="radio"/> ガス検	<input type="checkbox"/> 危険標識の有無 <input type="checkbox"/> 火気施設距離 <input type="checkbox"/> 微少漏洩 <input type="checkbox"/> 上流圧力監視

(資) 前田米穀店 担当印
熊本市上熊本2丁目11-26
(TEL) 096-354-4858 担当: 002

Your Details

Billing Period for this Bill

Your Details

Amount Due

Billing Period for this Bill

Amount of Previous Bill

Billing Date of Previous Bill

Water Bill (Kumamoto City)

水道ご利用のお願い

水道ご使用量のお知らせ

[Redacted] 様

水道のご使用状況をお知らせします。

水せん番号 CD	水道料金	1	下水道	1	戸数	1
[Redacted]	コード	[Redacted]	コード	[Redacted]	[Redacted]	[Redacted]
[Redacted]	口座	020	[Redacted]	[Redacted]	[Redacted]	[Redacted]

今 検計日 21年 5月 5日

前回指針 (-)
メーター取替水量 (+)

今回ご使用量 12 m³

ご使用期間 3月 5日 ~ 今回検計日

前回ご使用量 10 m³ 前年同期ご使用量 12 m³

ご請求予定額		
年月分	21年 6月	21年 7月
使用水量	6 m ³	6 m ³
水道料金	1,459 円 (69)	1,459 円 (69)
下水道使用料	990 円 (47)	990 円 (47)
ご請求予定額	2,449 円 (116)	2,449 円 (116)

※カッコ内は消費税等相当額です。

通 信 欄

- 6月1日~7日は「水道週間」
みんなで水道の大切さを考えましょう。
- 第51回水道週間標語
「おいしいね この水未来に いつまでも」

このお知らせ票で集金することはありません。

料金課 TEL 096 361 5400
財)熊本市水道サービス公社 検針員 [Redacted]

熊本市上下水道局

Phone Bill (landline)

Your Details

Amount Due

Billing Period for this Bill

Receipt for Payment of Previous Bill

Cell Phone Bill (SoftBank)

Your Details

Receipt for Payment of Previous Bill

Amount Due
Billing Period for this Bill

Billing Details

Useful Websites

"On the internet, nobody knows you're a dog."
- Peter Steiner

Sending Money Home

Go Lloyd's <http://www.golloyds.com/>
Need help sending money home? This is the website for you.

Budgeting Help

Sorted.org.nz <http://www.sorted.org.nz/>
Online budget calculators for everything from student loans to that dream trip overseas.

Expenseview.com <http://www.expenseview.com/>
Online budget tool to help you keep track of your spending.

Travel

Wikitravel <http://www.wikitravel.org/>
An online travel guide with information on over 19,010 destinations. Anyone and their dog can contribute to this, making it a very useful resource.

Lonely Planet <http://www.lonelyplanet.com/>
The "concise" online version of the World famous guide books. Written by professional travelers, and so does not have as many of the more personal touches of Wikitravel. The online version also pales in comparison to the actual books (at least in the book Kumamoto gets a mention...), although both versions still focus rather heavily on Tokyo, Osaka, and Kyoto.

HYPERDIA-timetable <http://www.hyperdia.com/cgi-english/hyperWeb.cgi>
A train/plane/shinkansen route, time, and fare finder for Japan.

Japanese Train Route Finder by Jorudan Co., Ltd.
<http://www.jorudan.co.jp/english/norikae/e-norikeyin.html>
Another, easier to understand train/plane/shinkansen route, time, and fare finder for Japan.

Couch Surfing <http://www.couchsurfing.com/>
Useful network connecting travelers with cheap/free accommodation and advice being offered by the locals in the places where they want to travel. All members have to register and are graded by the people that have previously hosted them, making it easier for you to decide whether or not to put someone up for a night or send them packing.

WWOOFing <http://www.woofjapan.com/main/>
Pay a sign up fee, then travel around the Japanese countryside, while working a few hours on a farm and receiving free accommodation and food

Shopping

Amazon Japan <http://www.amazon.co.jp/>

Same old Amazon, except everything is already in Japan! No need to wait for the mail from the USA.

Infinity Books Japan <http://www.infinitybooksjapan.com>

Better World Books <http://www.betterworld.com>

These are two online second-hand bookshops. They are much cheaper than Amazon and have a good range on offer. Both sites are in English. Payment is by credit card, furikomi (bank transfer) or possibly cash on delivery.

The Flying Pig <http://www.the flyingpig.com/>

Online shop for all your favourite gaijin foods. A very wide selection of imported foods and other things, all at very reasonable prices.

Foreign Buyer's Club <http://www.fbcusa.com/>

Another online grocery store specializing in all of our favourite and dearly missed foods from home.