

## Life after JET

Dokken Nakamone

## Workshop Overview

- ▶ A lot can happen in just one year after JET
- ▶ What's a Dokken?
- ▶ Life's Big 3: Family, Money, Health
- ▶ Making the JET program work for you
- ▶ Job market
- ▶ Pension
- ▶ Financial Health
- ▶ Self-care
- ▶ Recap/Questions

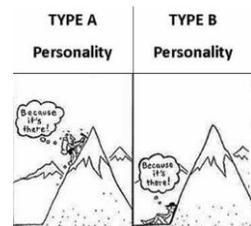
## In one year...

What happened to Dokken?

- 8/16 ▶ Left Japan with very little money with a 'plan'
- 9/16 ▶ Dad had a stroke
  - ▶ Became a monk in his memory
- 11/16 ▶ Recruited by Sumitomo in US headquarters
  - ▶ Project Coordinator in the electric industry
  - ▶ Work in IL, NY, LA, TX, OH, KY, TN, UT, NV, PA
- 11/17 ▶ lost 20 pounds! (9kg)
  - ▶ Now working/traveling in Japan

## What's a Dokken?

- ▶ Kumamoto ALT PA
  - 2011-2015 Aso city
  - 2016 Kumamoto Pref.
- ▶ From Chicago
- ▶ Accounting/Japanese Background
- ▶ Enjoys being active, meeting new people, traveling, working, nerding out
- ▶ Type B Personality



A: competitive, ambitious, self-critical, anxious, now or never  
B: relaxed, tolerant, reflective, non-competitive, imaginative

## Life's Big 3: Family, Health, Money

- ▶ Love the life you live, live the life you love  
自分の生きる人生を愛せ。自分の愛する人生を生きろ。  
Bob Marley (ボブ・マーリー)
- ▶ Family
  - Show you care, your friends too!
- ▶ Health
  - Something money can't buy
- ▶ Money
  - Something you need for health/family

## Big 3: Family & Friends

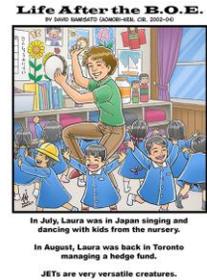
- ▶ Keep in contact with family
  - Life happens so quickly
  - Be proactive and let your family know you care before it's too late
- ▶ With 'Life after JET', there will also be 'Death after JET'
- ▶ Keep friendships strong
  - Friendships are just like plants
  - Need nurture and care to stay alive

## Making the JET Program work for you

- ▶ Million dollar question
  - How can you use your ALT work experience to make yourself attractive to employers?
- ▶ Hard skills: specific, teachable
- ▶ Soft skills: less tangible, harder to quantify
- ▶ What are the Top 3?
  - ▶ Hard
    1. Computer skills
    2. Degree/Certificate
    3. Language
  - ▶ Soft
    1. Ability to work in a team
    2. Communication
    3. Patience
- ▶ Both are equally important
  - Hard skills are usually the first hurdle, but not deal-breakers
  - Soft skills are much harder to teach. Ex. patience, good communication
- ▶ Emphasize both to employers

## Job Interviews

- ▶ What about ALTs?
- ▶ Let's Practice
  - What are three hard skills and three soft skills you can offer?
  - Give specific examples of how you have applied those skills
  - Take three minutes to create your list and we will share with everyone
  - Make them unique and memorable



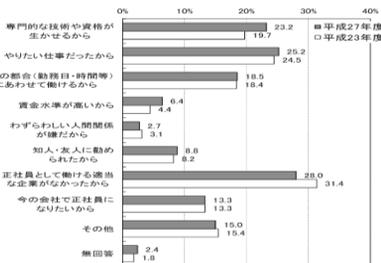
## What can ALTs bring to the table?

- ▶ Some general things employers are always seeking
  - Communication skills
  - Teamwork
  - Analytical & problem-solving skills
  - Personal management skills
  - Computer/technical literacy
  - Leadership/management skills
  - Learning skills
  - Interpersonal effectiveness
  - Resourcefulness
- ▶ Teachers can become anything because teaching is such a demanding and multifaceted skill!

## Job Market – Where to look for jobs

- ▶ Job market at historic high
  - Talent shortage, urban and rural
  - Buyer's market for skilled labor
- ▶ Two types of positions
  - Regular (seishain) 正社員
    - Indefinite employment period
    - Usually have robust benefits
    - More vigorous hiring process
  - Contract (keiyaku) 契約員
    - Limited employment period
    - Benefits/bonuses/PTO usually more restrictive
    - Can be under full-time
    - Can turn into regular employee
- If seeking within Japan
  - First! Highly recommend developing business level Japanese
  - Acquire a Master's, PhD as most jobs are 'very high skilled'
  - Recruitment agency - foreign talent
  - Career fairs
  - Job websites - daijob, gaijinpot
  - Aim for mid-career level jobs
  - 中途採用 (ちゅうとさいよう)
  - 180 days after JET for job hunting
    - required to follow up with immigration office

契約社員の仕事を選んだ理由 (N=547/H27, N=609/H23)



Job seeking in Japan

Reason for choosing a contract position  
H27(2015)  
H23(2011)

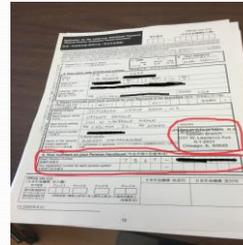
## Where are the jobs?

- ▶ Outside of Japan
  - Recruitment websites
    - Indeed, Monster, Zip-recruiter
    - Ease of hiring process is attractive for employers
  - Company websites
  - Government websites
  - JET alumni events
  - Career fairs
  - Temp staffing agencies
- ▶ Job Quality
  - Can usually be higher salary than Japan counterparts
  - Negotiate salary
  - Different work culture

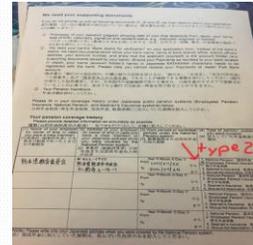
## Working after JET for Dokken

- ▶ **Project Coordinator**
  - Under the Sumitomo Electric Industries umbrella
  - SEI group is a global company in Japan, US, Canada, Mexico, Germany, UK, Thailand, Taiwan, India, China, Malaysia, Turkey, and more
  - Involved in several global projects
    - Electric, Automotive, Medical, Aerospace, Construction, Tooling, Machinery, Materials
- ▶ **Duties**
  - Project management
  - Contract management
  - Monthly sales reports
  - Data analysis
  - Accounting/Audits
  - Translation
- ▶ **New Perks**
  - Bonuses!, company card, company phone, company car, expense account, meal allowances, 401(K) with company match, tuition assistance, automotive discounts

## Pension Application Do's & Don'ts



Official Bank Stamp  
Only 1 Pension number  
10 digits



Pension Type =  
Employer's Pension  
Insurance

## Pension Application Do's & Don'ts

- ▶ Pension refund is approximately 1 month's salary per years completed on JET, up to 3 years.
- ▶ Step 1: 70% can be collected in 3 months
- ▶ Step 2: 30% in 2 additional months as a tax refund
- ▶ For Step 2, you need to designate a tax representative who lives in Japan.
- ▶ Have regular contact with your tax rep.
  - Choose someone you can regularly e-mail, LINE, or call
    - Teachers often rotate schools, so get private contact info

## Pension Refund = No Retirement Account...

- ▶ How much do you need to save to retire to live on JET salary?
  - Approximately \$35,000/year \$3000/month payout
  - Roughly **\$1,000,000** by age 60
- ▶ **Good News Everyone!**
  - You can open one now while you are in Japan.
  - And you should! From Vanguard, Fidelity, Merrill, etc.
- ▶ **Roth IRA (Individual Retirement Account)**
  - Limited to \$5,500/year
  - **Taxed when invested** = Tax free when withdrawn
  - Income requirements, must make < \$186,000/yr
- ▶ **Traditional IRA**
  - Limited to \$5,500/year combined with Roth
  - Tax free when invested = **Taxed when withdrawn**
- ▶ **401(K)**
  - Offered by employers; Limited to \$18,000/year
  - Often includes employer match: 4-8% of your annual salary
  - Tax free when invested = **Taxed when withdrawn**

## More Resources for financial health

- ▶ [www.reddit.com/r/personalfinance](http://www.reddit.com/r/personalfinance)
  - Debt
  - Taxes
  - Savings
  - Investing
- ▶ **Priority of use**
  - Pay off high interest debt
  - Build emergency fund to cover 3 months of living expenses
  - Maximize retirement fund input
  - Invest/Savings

**personalfinance**  
subscribe  
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## Big 3: Money

- ▶ Start investing early
- ▶ **Robinhood**
  - Trade stocks for free
  - Zero broker commission!
  - Random free stock with user referral incl. FB/MSFT
  - <http://share.robinhood.com/dokken>
  - **FANG Portfolio**
    - FB/AMZN/NFLX/GOOGL
  - Best to buy before earnings call.
  - Once/Quarter



## Big 3: Money

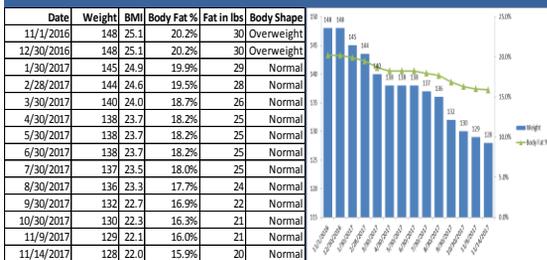
- ▶ Acorns
  - Savings/Investment Account
  - Rounds up purchases to nearest dollar and puts it into an investment account
  - Free \$5 referral start
  - <https://acorns.com/invite/JNDX4R>
  - \$1/month fee
  - Free 4 years w/ .edu email
- ▶ Great for beginning savings
- ▶ Set it and forget it plan



## Big 3: Health

- ▶ The age old question
  - "Hey xxx-sensei, did you put on some weight?"
- ▶ Possible contributors
  - Frequent drinking parties (enkai)
  - All you can eat/drink
  - Desk job
  - Cold weather
  - Lack of affordable gyms
  - Convenience stores
  - Genetics

## Big 3: Health



## How I lost 20 lbs (9kg)

- ▶ Track, track, **TRACK** your calories!
  - MyFitnessPal, Fitbit
- ▶ Losing weight is all in the numbers!
  - Scientifically proven
  - Use fitness apps to
    - Track Intake – Food
    - Track Outtake – Exercise
  - Lost 10 lbs from Jan–Jun (about ~2lbs/month)
- ▶ Hit a plateau, so switched to vegan/vegetarian diet
  - Lost remaining 10 lbs
  - The Cheese Trap – Neal Barnard
    - Addiction to Cheese

## Big 3: Health

- ▶ What I wished I knew in Japan
  - Cardio without resistance training = NG
  - Dieting should be eased in, use cheat days!
    - Focus on weekly average intake
  - Avoid sodium
    - Salt retains water and bloats your body
  - Know your caloric intake for weight maintenance
    - **Body Weight (lbs) x 14–17 = Estimated Daily Calorie Maintenance Level**
    - Non-workout days, use 14 times @128lbs: 1800
    - High activity days, use 17 times @128lbs: 2200
    - Use average for the week @128lbs: 2000
      - 1kg = 2.2lbs

## Recap/Questions

- ▶ Big 3
- ▶ Where to find jobs
  - In Japan
  - Outside of Japan
- ▶ Pension
- ▶ Personal finance
- ▶ Health

**Life After the B.O.E.**

by Keith Gifford © 2006-08, © 2012-13



Why you wanted to go to Japan.



Why you stayed.