

For the foreigners who lives in Aichi Prefecture

You'll be glad to know!

A Guidebook for your **Future** and **Money**



えいご
英語 / English

Let's learn about your future and money

~ Expenses you will need for your life

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Giving Birth

Expense: approx. 510,000yen

All-Japan Federation of National Health Insurance Organizations [Birth Costs 2016]



P4

Education

Expense: approx. 10,480,000yen

In the case of Kindergarten

~ High School: Public/University: Private

Ministry of Education, Culture, Sports, Science and Technology
「Kodomono Gakusyu Chousa」 (Heisei 30nen-do) [Education Expense Survey for Child] (2018)

「Kokuritsudaigaku nadono jyuugyoryou sonotano hiyouni kansuru syourei」

A ministerial ordinance of tuition and the other expenses for National University

「Heisei 29nen-do shiritsu daigaku nyugakusyani kakaru syonendo gakusei noufukin heikingaku(tei-in hitori atari) no Chousani tsuite」

[Survey Result of Average of First Year Expenses (one person) for Private University Students in 2017]



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Expense: approx. 34,420,000yen (one house)

Jyutaku Kinyu Shien Kikou 「2018nen-do furatto 35 riyousha chousa」

Japanese Housing Finance Agency
[Year of 2018 Flat35 Usage Survey]



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Post-retirement living expenses

Expense: approx. 260,000yen per a month

Soumukyoku 「Kakei Chousa Nenpou (Kakeisyushihen) Heisei 30nen-dono Kakeino Gaiyou Dai 9 hyou」

Ministry of Internal Affairs and Communications [Family Income and Expenditure Survey 2018]



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Living support with meals and bathing

Expense: approx. 170,000yen per a month

Kousei roudoushou 「Heisei 29nen-do Kaigo Kyufuhi Jittai Chousa Hyou 5」

Ministry of Health, Labour and Welfare
[2017 Actual Survey on the amount of nursing allowance receive]

*Hoken Kyuufugaku, Kouhi futangaku oyobi riyousha futangakuno Goukei (Heisei 30 nen-do shinsabun)



P8

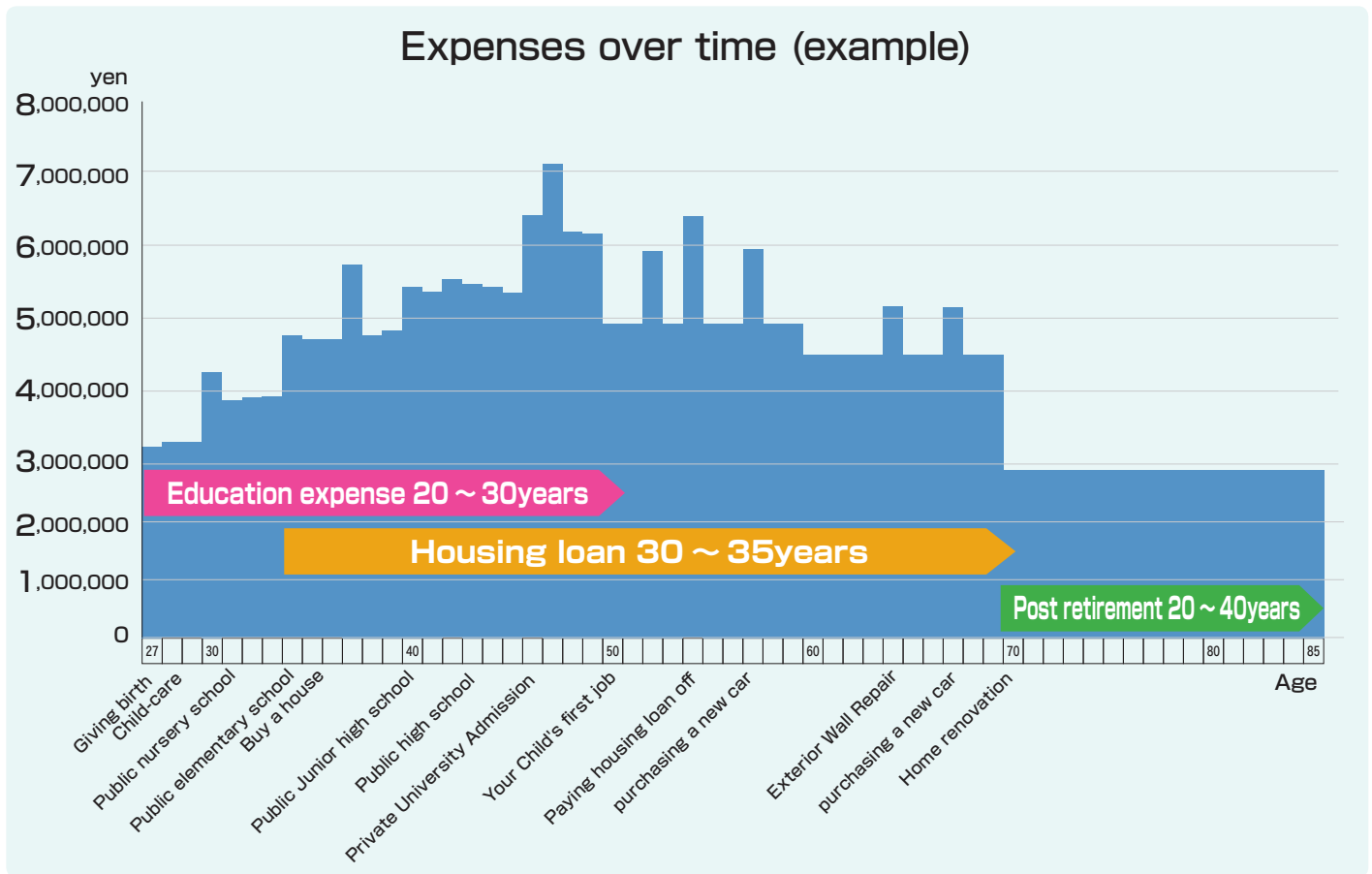
In the case of death

- Funeral
- Inheritance

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Inquiry • Consultation desk

In a long life, things can be both fun and troublesome
And when something happens it cost a lot of money.



How to use

Open up to the category most relevant to you

If you need more information please contact to the information desk (page 9,10)

In order to live in Japan, it's important to prioritize savings and social insurance which includes: health insurance(p3), pension(p6) and nursing insurance(p7).



Why life planning is necessary?

Life planning is to make entire your future plan to fulfill your dream and wishes.

How you want to live your life?

What is your dream?

How much money will be needed for it?

This book will help to know about money and gives useful information for the lives in Japan.

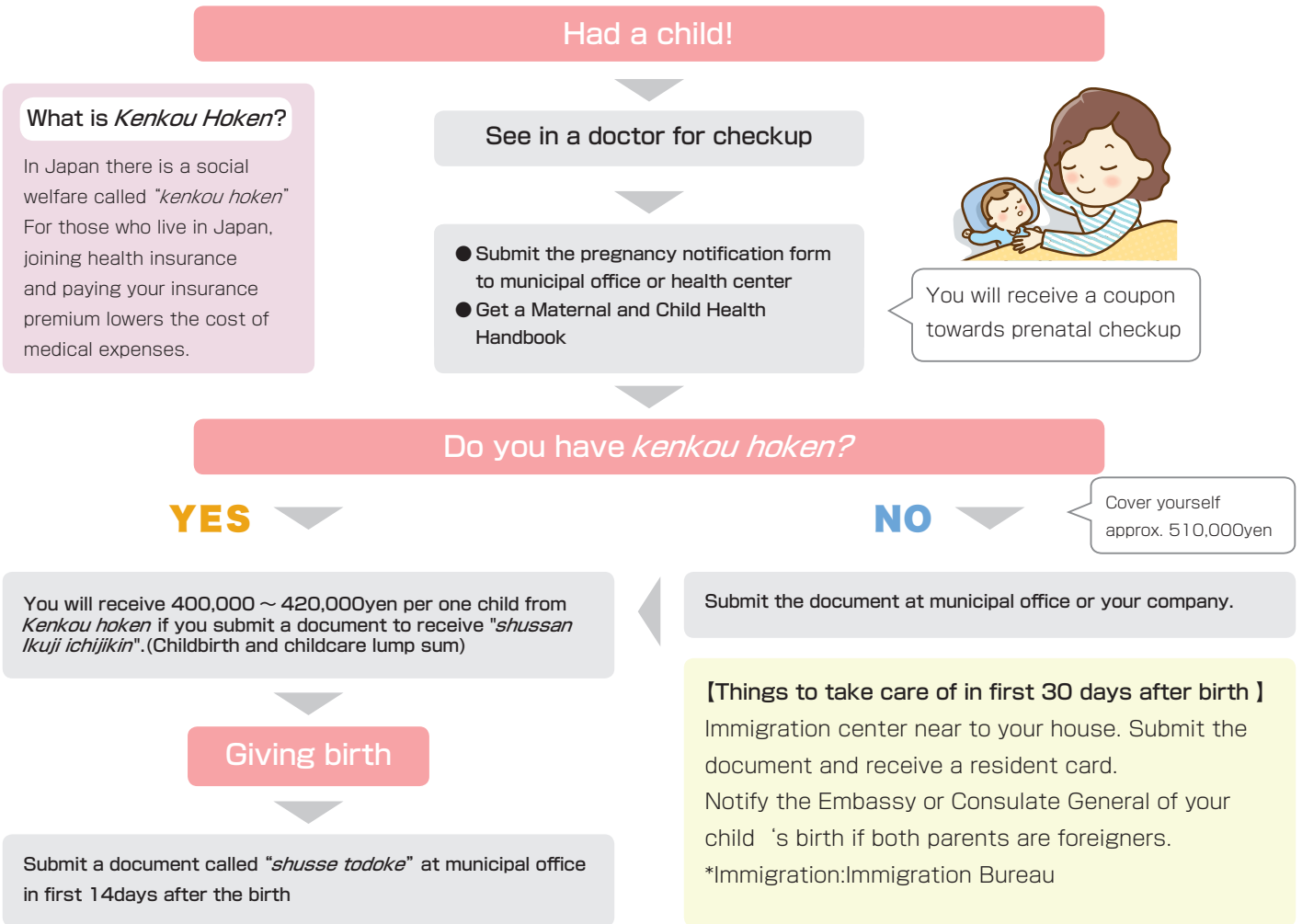
Make your life plan and try to see yourself and your Family's future more specifically.

1 Giving birth will cost approx. 510,000yen

Until you released one child from hospital

All-Japan Federation of National Health Insurance Organizations (Giving birth expense 2016)

- Learn about the systems that will help financially when you bring up and raise your child.



Allowance of child care

Allowance•Benefits	Features								
Child allowance	You can receive until your child becomes junior high school student. (As of 2019)								
	<table border="1"> <thead> <tr> <th>Age of your child</th> <th>The amount you will receive</th> </tr> </thead> <tbody> <tr> <td>Until your child turns 3 years old</td> <td>15,000yen</td> </tr> <tr> <td>3 to 12 years old (until graduating from elementary school)</td> <td>10,000yen ※</td> </tr> <tr> <td>12 to 15 years old (until graduating from junior high school)</td> <td>10,000yen</td> </tr> </tbody> </table>	Age of your child	The amount you will receive	Until your child turns 3 years old	15,000yen	3 to 12 years old (until graduating from elementary school)	10,000yen ※	12 to 15 years old (until graduating from junior high school)	10,000yen
	Age of your child	The amount you will receive							
	Until your child turns 3 years old	15,000yen							
3 to 12 years old (until graduating from elementary school)	10,000yen ※								
12 to 15 years old (until graduating from junior high school)	10,000yen								
※ If you have more than 3 children under 18 years, you will receive 15,000yen from your third child.									
If you raising your child in Japan and your income is high, you will receive 5,000yen per month.									
Child Rearing Allowance	You can receive the money if it's one parent family.								
Children's medical support system	Municipalities will cover your medical expenses.								

For the details, please contact at near your municipal office.

- You will receive the maternity allowance if you working in a company and also you are on maternity leave.
 If you take a break to raise your baby, you can get a "childcare leave benefit" for up to two years in the long run.

[Please also refer to this]

[For the foreigners who raise the children in Aichi Aichi Multicultural Parenting Support Guidebook] (Published in March 2018)

<https://www.pref.aichi.jp/soshiki/tabunka/kosodate-book.html>



In the case of Kindergarten ~ High School are public, University is private

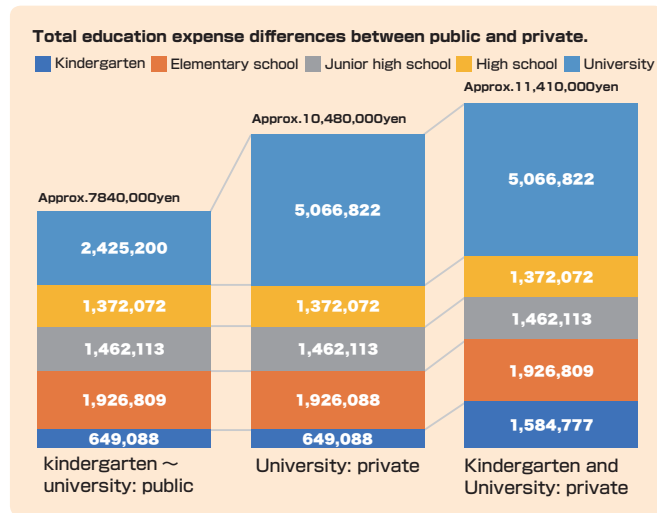
- Prepare money for ongoing educational needs for your child
- Start to saving money from when your child small for ongoing educational needs.
- If you don't have enough money, you can use scholarship.
- Scholarships and education loans are money to borrow. After graduation, you have to return it. Please carefully consider to take a loan.



Education expenses from kindergarten to university

	Public	Private
Kindergarten	Approx.650,000yen	Approx.1,580,000yen
Elementary school	Approx.1,930,000yen	Approx.9,590,000yen
Junior high school	Approx.1,460,000yen	Approx.4,220,000yen
High school	Approx.1,370,000yen	Approx.2,900,000yen
University	Approx.2,430,000yen	Approx.5,070,000yen

* Money includes, transportation, meals, lessons and private school
 Ministry of Education, Culture, Sports, Science and the Technology-
 Japan[Survey on education expenses for child](2018)
 [Ordinance on tuition and other expenses at national universities]
 [Survey results on average first year student payments (per person) for
 private university enrollees in 2017]



- Before going to elementary school, there are kindergartens, nurseries and certified children's schools.
- There are considerable differences in expenses depending on whether you can commute from your house and between public or private.
- After graduating from high school, there are undergraduate universities, junior colleges and vocational schools.
- There are many private universities more than public universities.

Financial support for ongoing educational needs

Which school your child going to?	Subsidies
High school	<p>Financial support for enrollment fee and tuition (grant-type)</p> <p>The amount of the allowance will be different depending on the parents' income.</p> <p>Scholarship (loan-type • no interest)</p> <p>The amount you can borrow depends on whether you are going to a public or private school.</p> <p>《Application》</p> <p>Submit the required documents to the school you enrolled in. Scholarships can be booked during the third year of junior high school. For the details, please contact to your school or Aichi prefecture.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Contact information of Aichi Prefecture (P10)</p> <p>Public School : Aichi Prefectural Board of Education Private School : Aichi Private School Promotion Office</p> </div>
University • Vocational School and so on	<p>Scholarship</p> <p>Japan Student Services Organization (JASSO)</p> <p>There is grant-type(no payback obligations) and loan-type (with payback obligation)</p> <p>There are various other scholarships.For the details, please contact at those organizations.</p>
Up to graduating from junior high school	<p>Education loan</p> <p>Japan Finance Corporation' s education loan (loan-type • with interest)</p> <p>There are also various educational loans from financial institutions.</p>

*It may be change the support system. Please check the latest information.

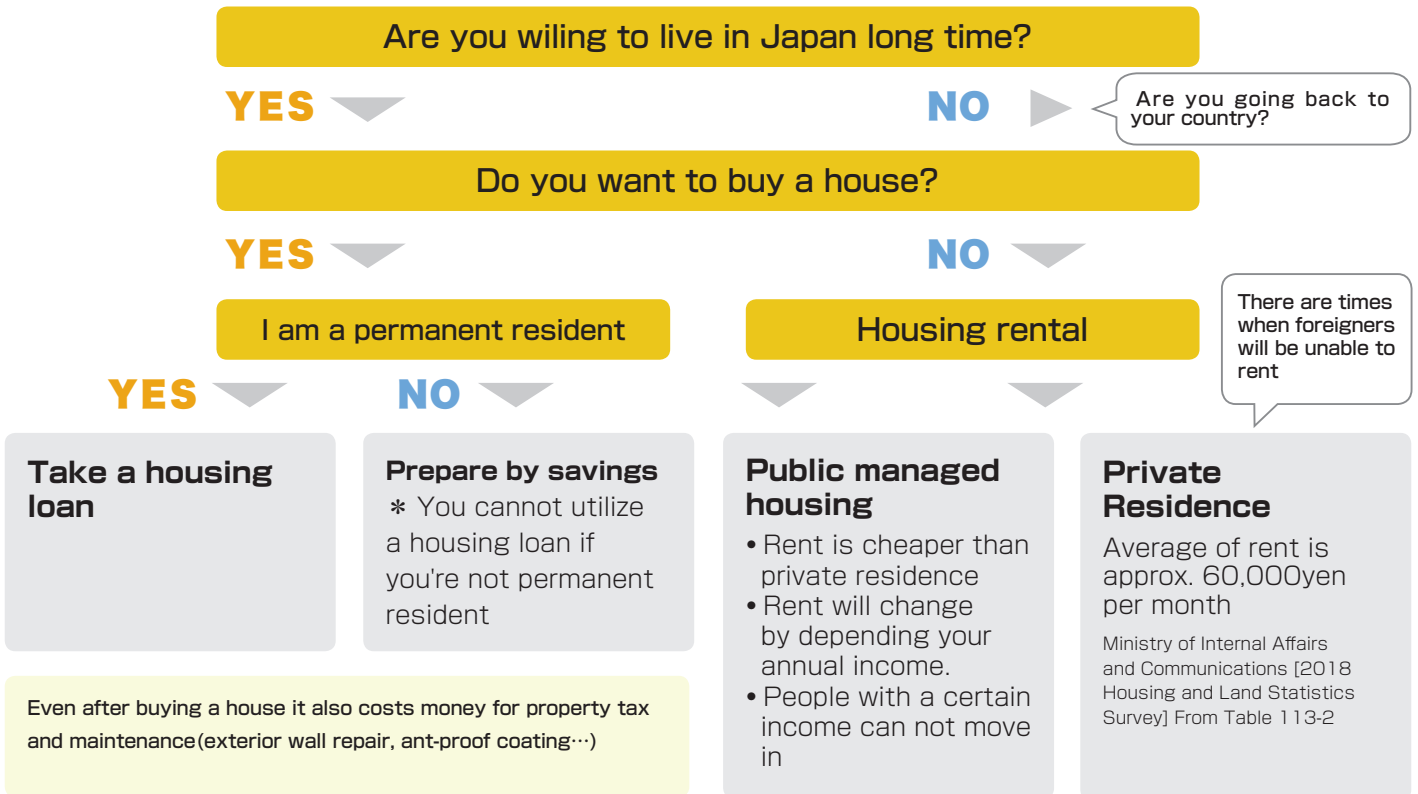


3 To Build a house it costs approx. 34,420,000 yen

Average price of person who bought a detached house

Jutaku kinyu shien kikou[2018nen-do flat 35 riyousya chousa

- For those in the process of buying a house there is tremendous need for money
Please think carefully about yourself and your family and decide how much you spend money to buy a house.



Note! When you take a housing loan (borrow money at a bank etc.)

- Please carefully consider to take a loan what you can return.
- Depending on the interest rate, the amount of money you return can be change.
- If you have a down payment (payment at the beginning), you can borrow less money.
- Please use your savings as much you can.



How to save money?

- When saving money, the desired amount should be withheld with the remainder to be used.
- Prepare a bank account for savings only.

Income - Savings = money that can be used

There is a system to support people who buy a house, reduce housing loan taxes.
For the details please contact to house-builder or financial institutions staff when you buy a house.

- It's getting long life of post retirements.
- The cost of living in after retirement may not be enough with pensions alone.
- It is important to save money while working.

■ What is the pensions?

Those who continue to pay premiums after entering a pension can earn money for their lives when they get older and had disease, injured and disabilities.

There are *kokumin nenkin* and *kousei nenkin hoken* in Japan

Are you paying premium for either one, *kokumin nenkin* or *kousei nenkin hoken*?

YES ▼

You need to pay more than 10 years to get a pension

NO ▼



Stay living in Japan after retirement

Stay living in Japan after retirement

YES ▼

NO ▼

YES ▼

NO ▼

Receive the *rourei-nenkin*

Benefit amounts:
780,100yen per a year
* If you continue pay insurance premium for 40 years (As of 2019)

Get the lump-sum withdrawal

If you pay your premium for more than 6 months and less than 10 years, and return to your home country and will be no longer Japanese resident you can get a small return.

You cannot receive the pension

No income if you quit a job.

Going back to your country

* In the case, you paid pension premium more than 10 years and going back to your country. You may be able to get the *rourei nenkin*. Please contact to Japan Pension Service Office before you going back.

Examples of *rourei nenkin*

Kousei nenkin hoken (while working)

Kokumin nenkin

▲ 20yrs old

▲ 60yrs old ▲ 65yrs old

Receive the pension

Type of pensions	Features
<i>Kokumin nenkin</i> (National Pension)	Pay insurance premium from 20yrs old to 60yrs old
<i>Kousei nenkin hoken</i>	If you are working until 70yrs old, you also have to continue pay premium until then. * It will be changed where you work and type of your job.

※ If you pay less than 10 years, not satisfied to get the pension so that you can continue pay premium to get the pension between the ages of 60 to 70 (*Kokumin nenkin*), and even though if you up to 70 you can continue pay until you will retire. (*Kousei nenkin*).

■ *Shougai nenkin*

If you pay an annuity, you may get the pension if you can not work due to illness or injury.

To receive the pension you need to apply at the pension office. Please also bring a pension book and your ID too.

Nenkin Dial : 0570-05-1165

Nenkin Net : https://www.nenkin.go.jp/n_net/index.html



Expense of one person who is taking nursing services

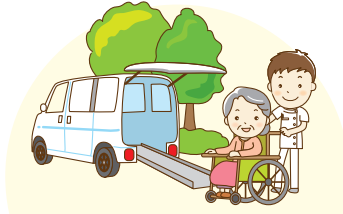
*Kousei roudoushou(Heisei 29nen-do kaigo kyuuufuhi jittai chousa hyou5) *hokenkyuufugaku, kouhi futangaku oyobi niyousya futangakuno goukei (heisei 30nen-do shinsabun)*

- If you and your parent get old, you might need to have nursery support due to injury or disease.
- It cost a lot money to use the nursery services.
- Cost depends on the service you receive

Example of nursery services



A caregiver or nurse visits your home to help for meals and bathing.



You can send them to facility to take recovery therapy and recreation.



Live at assistant living

What is the *Kaigo hoken*?

In Japan, there is a social welfare called "kaigo hoken" that supports the money needed for nursing care throughout society, so people over the age of 40 pay nursing care insurance premiums.

	How to pay <i>Kaigo hoken</i> premium.	In the case when you can use the nursing services
Up to 65years old	Subtract insurance premiums from pension money	In the case of when it found to take nursing services.
40years old ~ 64years old	Pay <i>Kenko hoken</i> and pension premiums together. If you're working in a company, automatically subtract from your salary	In the case of when it needed to take nursing care due to special illness.

The payment of nursing services

Are you paying *kaigo hoken* premium?

YES ▼

You can use the nursing care service by paying only 10% to 30% of the nursing care service fee.

NO ▼

Sometimes you need to cover all of payments so that it will cost a lot of money

How to use the nursery services?

When you found it please ask to municipal office near by your home. Caregiver staff will see your condition and choose the necessary service.

If you know more details or willing to use, please contact to desk below.

- Contact desk at municipal office (Name of division is difference as [Kourei Fukushi-ka][Kaigo Hoken-ka])
- Community Comprehensive Care Center (There is at least one in each municipality)

Funeral

- In Japan, when in the case of burying a deceased body, there is a rule that the aforementioned body must be cremated beforehand.
- Please take a time to think how you do funeral and cemetery for the death of yourself and your family

Type of funeral · bury	Document necessary	Advice
Cremation · Bury	<ul style="list-style-type: none"> • Death certificate ※ Please ask doctor to write it. • Cremation · Bury Certificate ※ You can get it when you submit the death certificate 	<p>You can ask a funeral company to do the procedure for you.</p> <p>It's a good to get estimates from several companies while alive.</p>
Bury	<ul style="list-style-type: none"> • Bury Certificate ※ Get it at municipal office 	Talk to the churches that can handle burials
Funeral and burial in your own country (home country)	<ul style="list-style-type: none"> • Please make sure how to apply at your country. • There is a service available if the deceased body needs to be sent back to the original country. The sending fee that will change but sometimes can cost as much as 1,500,000yen or more. 	

- If your family passed away, you need to submit the death certificate in first 7days from when it found at municipal office.
- If you did funeral or burying, you can receive the allowance(burying fee) from kenko hoken(page 3).For the amount you receive and how to apply, please contact to your company or municipal office.
- Please return their resident card in first 14 days after the death.

Inheritance

Discuss with your family what to do with your property after death

① If you loss your family in Japan, contact below and stop the payments as soon as possible.

- Financial institutions(Bank account used by the deceased)
- Pension office (pension cancellation)
- Electric, Gas, Water, Phone, Rent Cancellation(if you need)

② Let's proceed to receive the property of the deceased family

- If you procedures to receive the property of the deceased family, you need to submit the documents(deposits and savings at financial institutions, etc.).
- If you received a lot of deceased' s property (land, savings, etc.), you have to pay the inheritance tax.

When your parents passed away in your country and inherited their property

Please check how to procedure the applications(inheritance tax law, etc.) in your country. Also it would be better to talk to tax accountant at your country.

Contact Desk

■ Contact of municipal office

They provides various systems and services for residents.

When you call, tell them what you need to do and have the person in charge call you.

Municipal name		Phone Number	Municipal name	Phone Number
名古屋市 (Nagoya-shi)	千種区 (Chikusa-ku)	052-762-3111	新城市 (Shinshiro-shi)	0536-23-1111
	東区 (Higashi-ku)	052-935-2271	東海市 (Tokai-shi)	052-603-2211
	北区 (Kita-ku)	052-911-3131	大府市 (Obu-shi)	0562-47-2111
	西区 (Nishi-ku)	052-521-5311	知多市 (Chita-shi)	0562-33-3151
	中村区 (Nakamura-ku)	052-451-1241	知立市 (Chiryu-shi)	0566-83-1111
	中区 (Naka-ku)	052-241-3601	尾張旭市 (Owariasahi-shi)	0561-53-2111
	昭和区 (Showa-ku)	052-731-1511	高浜市 (Tatahama-shi)	0566-52-1111
	瑞穂区 (Mizuho-ku)	052-841-1521	岩倉市 (Iwakura-shi)	0587-66-1111
	熱田区 (Atsuta-ku)	052-681-1431	豊明市 (Toyoake-shi)	0562-92-1111
	中川区 (Nakagawa-ku)	052-362-1111	日進市 (Nisshin-shi)	0561-73-7111
	港区 (Minato-ku)	052-651-3251	田原市 (Tahara-shi)	0531-22-1111
	南区 (Minami-ku)	052-811-5161	愛西市 (Aisai-shi)	0567-26-8111
	守山区 (Moriyama-ku)	052-793-3434	清須市 (Kiyosu-shi)	052-400-2911
	緑区 (Midori-ku)	052-621-2111	北名古屋市 (Kitanago-shi)	0568-22-1111
	名東区 (Meitou-ku)	052-773-1111	弥富市 (Yatomi-shi)	0567-65-1111
	天白区 (Tenpaku-ku)	052-803-1111	みよし市 (Miyoshi-shi)	0561-32-2111
豊橋市 (Toyohashi-shi)	0532-51-2111	あま市 (Ama-shi)	052-444-1001	
岡崎市 (Okazaki-shi)	0564-23-6000	長久手市 (Nagakute-shi)	0561-63-1111	
一宮市 (Ichinomiya-shi)	0586-28-8100	東郷町 (Togo-cho)	0561-38-3111	
瀬戸市 (Seto-shi)	0561-82-7111	豊山町 (Toyoyama-cho)	0568-28-0001	
半田市 (Handa-shi)	0569-21-3111	大口町 (Oguchi-cho)	0587-95-1111	
春日井市 (Kasugai-shi)	0568-81-5111	扶桑町 (Huso-cho)	0587-93-1111	
豊川市 (Toyokawa-shi)	0533-89-2111	大治町 (Oharu-cho)	052-444-2711	
津島市 (Tsushima-shi)	0567-24-1111	蟹江町 (Kanie-cho)	0567-95-1111	
碧南市 (Hekinan-shi)	0566-41-3311	飛島村 (Tobishima-mura)	0567-52-1231	
刈谷市 (Kariya-shi)	0566-23-1111	阿久比町 (Agui-cho)	0569-48-1111	
豊田市 (Toyota-shi)	0565-31-1212	東浦町 (Higashiura-cho)	0562-83-3111	
安城市 (Anjo-shi)	0566-71-2299	南知多町 (Minamichi-cho)	0569-65-0711	
西尾市 (Nishio-shi)	0563-56-2111	美浜町 (Mihama-cho)	0569-82-1111	
蒲郡市 (Gamagori-shi)	0533-66-1111	武豊町 (Taketoyo-cho)	0569-72-1111	
犬山市 (Inuyama-shi)	0568-61-1800	幸田町 (Kota-cho)	0564-62-1111	
常滑市 (Tokoname-shi)	0569-35-5111	設楽町 (Shitara-cho)	0536-62-0511	
江南市 (Konan-shi)	0587-54-1111	東栄町 (Toei-cho)	0536-76-0501	
小牧市 (Komaki-shi)	0568-72-2101	豊根村 (Toyone-mura)	0536-85-1311	
稲沢市 (Inazawa-shi)	0587-32-1111			

■ About residence procedures

Nagoya Immigration Center

Phone Number	052-559-2150 (Main Dial)
URL	http://www.immi-moj.go.jp/soshiki/kikou/nagoya.html
Consultation Desk	<i>Gaikokujin zairyu sougo information center</i> <ul style="list-style-type: none">● Consultation Desk Mon ~ Fri (Nagoya Immigration Service Agency)● Phone Consultation 0570 - 013904 (Nationwide) Mon ~ Fri 8:30 ~ 17:15 03 - 5796 - 7112 (IP、PHS、From foreign country)



■ [Education] Subsidies of high school in Aichi Prefecture

Aichi Prefectural Board of Education	(About Tuitions) Financial Facilities Division Management Group Phone Number 052-954-6763 (About Scholarships) High School Education Division Scholarship group Phone Number 052-954-6785
Aichi Private school promotion room Grant Group	Phone Number 052-954-6187

■ [Nursing · Pension and so on] Kaigo hoken · Koureisha fukushi Guidebook (Japanese)

It provides many information for elderly person widely. Aichi Prefecture issues it every year.

There is also a list of related organizations.

<https://www.pref.aichi.jp/korei/guide/>



■ Consultation Desk

Aichi Multicultural Center (Aichi International Association:AIA)

Phone Number	052-961-7902
Opening hour	Mon ~ Sat 10:00 ~ 18:00
Details	General Consultation (social worker) Available language : ※① ※ Each Language available in different hour and day ○ Contact by video call Mon ~ Sat Available language : ※② Professional Consultation (Specialist) (Phone reservation required) ○ Lawyer Consultation for foreigners residents Available language : ※③ ○ Consultation by specialists in labor, residence, and consumer life For the details, please check AIA' s website http://www2.aia.pref.aichi.jp/sodan/j/sodancorner.html



① Japanese, Portuguese, Spanish, English, Chinese, Filipino/Tagalog, Vietnamese, Nepali, Indonesian, Thai

② Portuguese, Spanish, English, Chinese, Filipino/Tagalog, Vietnamese, Nepali, Indonesian, Thai, Burmese, South Korean

③ Portuguese, Spanish, English, Chinese, Filipino/Tagalog

Nagoya International Center (NIC)

Phone Number	052-581-0100
Opening hour	Tue ~ Sun 9:00 ~ 19:00
Details	Available languages : Japanese, English, Chinese, Hangul, Portuguese, Spanish, Filipino, Vietnamese, Nepali ※ Each Language available in different hour and day ★ Available to hear the advice from specialists. ○ Administrative consultation ○ Legal consultations (Reservation) ○ Education Counseling Service (reservation) For the details, please check NIC' s website. https://www.nic-nagoya.or.jp/



※ As of February 2020

■ References

Aichi Life Convenience Book (Published by Aichi International Association)

It will helps foreign residents to love in the region.

There are introducing various information such as visa application, insurance, medical, education, work, tax and so on.

Translated Languages : Japanese, Portuguese, Spanish, English, Chinese

<http://www2.aia.pref.aichi.jp/sodan/j/benricho/index.html>



You' ll be glad to know! A Handy Guidebook for your Future and Money

2020/02

[Published]

Multicultural Society Section, Social Activities Promotion Division, Department of
Citizens living unit, Prefectural Cultural Affairs, Aichi Prefecture

〒 460-8501

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<https://www.pref.aichi.jp/soshiki/tabunka/>

<https://www.facebook.com/Aichitabunkakouseinet>

[Edit]

Nonprofit Organization Frontier Toyohashi



Aichi Multicultural Coexistence Net



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※ This book is made by subsidies project of Council of Local Authorities for International Relation.