

## Money Matters

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Tips on helping you to save cash.

## Banking: Go Lloyds ★★★★★

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**Go Lloyds (4 Stars). Quick and Easy. 1-2 days.**

**Cost: 2000¥ + Home banking charge.**

\* Always keeps you updated on the exchange rates and extremely simple .

\* Add a friend and get a 2000円 bonus to your Go Lloyds account.

Write the NAME OF THE PERSON SITTING NEXT TO YOU!

## Applying for Go Lloyds:

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Apply online, A photocopy of your Passport (Photo page), together with a photocopy of one of the following, showing your current residential address, as written on your application form.

- a) Japanese Drivers License
- b) Alien Registration Card
- c) Inhabitant Certificate (issued within the last 3 months)
- d) Health Insurance Certificate

## Banking Post Office ★★★★★

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### ■ Post Office (3 Star)

■ Good: It can be cheap.

### ■ Option 1 :

■ *Money Order (gaikokuyuubin kawase or kokusai sokin): Not available to Ireland or New Zealand. Australia will need to pay an extra 10 AU\$. Should double check with home country as well. You can pay for insurance. It can take up to 6-14 days. You can make the check money order to anyone BUT yourself. So someone very trustworthy back home must take it and put it into your account. About ¥1000 if less than ¥200000*

## Banking – Post office Continued

### Option 2:

- **TT: Telegraphic Transfer.** You can send wire money by using telegraphic transfer. Yet if you're going to pay this much anyway, I would recommend just going to Lloyds.
- **denshin sokin or wire transfer: costs up to 2500-7000円**
- **futsuu sokin or Mail transfer: 7-14 days, 2500円 +Extra charge @ your home bank.**

## Take Cash home. ★★★★★

### ■ 2 Stars: Just take it in cash baby!

- For those of you who don't think you will need to wire any money can take a little bit riskier task of simply taking the money with you back home in **cash...however you do need to DECLARE IT.** If you don't... well, it's going to be taken away from you if you get caught. There is also a chance of lost luggage or perhaps you may forget your bag somewhere and losing a whole year of savings to save 2500円 Through a wire transfer is not what I would recommend. But... ITS CHEAP!

## Point Cards



Most stores offer **Point Cards.** Though you may think it might be a hassle to apply for one, it is a wonderful way to save money. Example: If you buy a computer that costs about 100000 yen, most likely you will get about 17500 yen in points to spend at the store.

Even if you're not that big of a shopper things can add up.

## Signs of Discounted Prices

- 半額 Half Price
- 割引 Discount
- SALE!
- バーゲン: Bargain

## Approximate Living Expenses

Bills	Urban 263000	Rural 263000
Housing	50000 - 80000	26500 / Free
School Lunch	4700	4700
Gas	4000	4000
Heat	4000	4000
Electricity	4000	4000
Water	1060	1060
Internet and Phone line	6000 - 8000	6000 - 8000
Cell Phone	4000 - 10000	4000 - 10000
Gas money :Frequent	6000	9000

\*\*\*The following is just an estimate. Things WILL FLUCTUATE with Utilities, Student Loans, phone calls, and outings, food, upon others.

You end up with approximately:

Urban: 162240 円

Rural: 196740 円

## Wait... Where's my Money?

**Paper money syndrome:** carry around cash so it's easier to use. Like a credit card, psychologically the yen may seem like paper money so you may tend to use it without thinking critically.

**International infusion :** Japan is very trendy. It is easy to be susceptible to spending money on something for a price you would never purchase back home.

**自動販売機:** Vending Machine / Cigarettes

**居酒屋 Japanese Bars**

**Traveling**

Unexpected Utility Prices: Gas, heat, electric... Did I really use that much?

Community Cleaning (2000円), Gifts for weddings, funerals, or special occasions where schools may ask you to pitch in to buy a gift for a teacher as part of your kind gesture(2000円), NHK\*(1200 a month).

**Phone Bills:** I Highly recommend you to use SKYPE! Though I recommend you to get a house phone so that your internet will be cheaper, dialing out with NTT even with the use of phone cards is highly expensive with a 2000円 phone plan.