

Before Leaving the United States

1. Contact your predecessor

-Your predecessor will likely have a small lifetime of possessions to sell you. You are under no obligation to purchase anything from them, and they will have plenty of other outlets to sell their belongings, so feel no pressure. Great hand-me-downs to buy include furniture, bicycles, and small appliances. Things you might want to purchase new could be bedding, housewares, and clothes.

Find out if you need a car! If so, pre-arranging a car by buying it from an outgoing JET can save you a lot of grief. Otherwise, think positive thoughts about buying a car in a foreign country where you may or may not speak the language.

2. Bring money with you!

-Japan is a cash-based society and you could be hard pressed to find an ATM to make international withdraws from. Your first paycheck likely won't come until the end of August and you *will* be responsible for paying your way through then. Expenses will include food, utilities, rent, and possibly a car, furniture, and cell phone. \$3,000USD is the recommended amount of money to bring.

Arriving in Tokyo

1. If you didn't bring much cash with you, **Tokyo is by far the best place to find ATMs** where you can withdraw money from an international account. Your best bets are any post office and 7-11. When in doubt, CitiBank can be a viable option, but their ATM fees tend to be high.

Very few local banks in rural parts of Japan can perform international withdraws. Do not shoot yourself in the foot with a huge bazooka laser by going off to your worksite without adequate cash in your pocket.

Arriving in Your Worksite

1. Welcome! Hopefully everybody is nice and all the crazy people are at least fun. Here are the things you will do:

a) Find an apartment. Most apartments will be pre-determined, so the odds of having to find a real estate agent and search for your own place are low. Depending on your worksite, your rent may be heavily subsidized. In my case, I *did* have to hire a real estate agent and apartment hunt while squatting in a house with a Japanese family of nine. It was exactly like the Brady Bunch and I was the Alice. It was very expensive. My rent was not subsidized but I had beautiful floors.

b) Open a bank account. Your *tantousha* or supervisor at your worksite will help you with this. In general, bigger banks like Sumitomo, Mizuho, and CitiBank are more convenient because there are chains across the country. However, your only option might be a small local bank. Either way, opening up a second bank account through the **Japanese post office** is a great idea.

Japanese banks have more conservative hours and business policies than “let’s withdraw \$2,000 at 3a.m. just because we can” America. Having a secondary post office account will allow you to access your money anywhere you go in Japan. Do not make “next to the forest and behind the chicken coop” bank in rural Shikoku the sole holder of your earthly funds.

c) Furnish your apartment. Your worksite will likely provide you with a portable stove and laundry machine. If not, oh man, that’s really rough, I’m sorry to hear that. Most of your future coworkers will love to go to Japanese K-Mart with you to help pick out plates, sheets, curtains, and stuffed animals. This will be a good way to make early stage human relations.

d) Get the internet. Plans run between \$30-60 a month. ADSL is more common although Fiber Optic may be in your area. You can bundle internet with TV for a possible discount. There is a service called BB Apply that is free and exists to help foreign people set up the Internet. How kind! Check it out at bbapply.com/jet/index.html

e) Get a cell phone? Cell phones are award-winningly complicated in Japan so go to the shop with a robot and/or teenage girl. Plans can range from \$20 a month for a dinky phone to \$100 a month for a smart phone. You will not regret whatever decision you make, so don’t stress. The main cell phone providers are AU, Docomo, and Softbank. I had Softbank and it was totally awesome and kewl. **You will need all your earthly identification to get a cell phone** (hanko, gaijin card, bankbook, etc.) so this will likely be the last thing you do.

f) Get a landline? Landlines can be significantly cheaper than cell phones, even for international calls. NTT is the standard and YahooBB internet phone service can be super cheap for international calls, although presumably everyone just uses Skype now. (Your employer may prefer you to have a landline just in case.)

g) Buy a car? If you have to get a car, hopefully you made pre-arrangements for one. If not, find a Japanese colleague who seems genuinely helpful OR contact your local JET organization to see what’s what. Typically in every JET group there will be a Papa/Mama bear-type person who will super help you with things in the realm of “talented uncle.” Winter tires can cost upwards of \$200, so if you’re buying from a JET, see if it comes with. *Shaken* (車検) is a sort of inspection required for all cars in Japan every 2 years. It can be crazy expensive so get details on this when you

purchase a car. You will also have to buy car insurance (someone will help you with this).

h) Lease a car? On average, leasing a car costs about \$3,000USD a year. You are responsible for keeping the car awesome and kewl (including shaken and regular maintenance). When you leave Japan, you just return the car to whence it came, which can be convenient. Leased cars come with insurance.

i) Get cable? I wouldn't recommend cable because, hello, you have a whole country to explore. Even if you don't have cable, *as long as you have a TV in your home* NHK representatives will stop by Jehovah's Witness-style to see if you've paid the \$150 annual television license fee. Just make sure your TV can't be seen from the front door and politely pretend like you have no idea why they're there until they go away. Or, you know, contribute to society.

Living in Japan

Salary:

Year 1: ¥3,360,000 (\$30,400USD)

Year 2: ¥3,600,000 (\$32,600USD)

Year 3: ¥3,900,000 (\$35,300USD)

Year 4: ¥3,960,000 (\$35,850USD)

These numbers are pre-deductions. Monthly deductions include National Health Insurance (¥10,000), JET Accident Insurance, your pension fund (¥20,000), and Employment Insurance (¥2,000).

National Health Insurance in Japan covers a flat 70% of basically all medical expenses. The JET insurance covers the remaining 30%. You will receive a booklet about this at Tokyo orientation. Read it and keep it and *live life on the edge!*

Keep your blue pension book because you can have the first three years' worth returned when you leave Japan. That's a lot of meatballs, y'all.

Taxes:

ALTs don't have to pay Japanese taxes for the first two years because they made a pact with Satan. CIRs *do* have to pay taxes because we are a good and virtuous people. *Even when not in the US, you still have to file taxes for the US.* It's annoying but you won't have to pay anything unless you own a business in Kentucky or whatever. There are great resources for helping you file taxes. Apparently the AkitaJET wiki is super good.

Utilities:

You will probably have to pay for gas, electricity, and water, which will come out to around \$100 a month. All utility bills explain how to enroll in automatic payment, so duh do that. You can pay all your bills at almost any convenience store, where you can also buy cigarettes and rice balls. #Japangetsit

Sending Money Home:

“Surviving in Japan” has a good guide: www.survivingnjapan.com/2012/06/how-to-transfer-money-to-and-from-japan.html. Transfer fees are usually 2,000 yen. It is real easy, y’all.

Managing Your Money:

For a lot of you, this is going to be your first adult paycheck, and having confidence in knowing what exactly to do with it can be intimidating. Basically, savings accounts are your friend! Modest guidelines suggest putting 10% of your paycheck into savings, although I personally think 30% is not only extremely possible, but a heck of a lot wiser. Investing \$10,000USD in a mutual fund with 10% annual compound interest at age 18 can balloon to anywhere from \$650,000~\$1,000,000 by age 65, so it just makes sense to work hard and save up while you’re young, when your money has much more time to appreciate. *Death is around the corner.*

Several smartphone apps let you track your expenses and divide them into categories to see where most of your money goes. By far, the biggest cost for most people is food. If you can set a budget and only eat out 1-2 nights a week, you’ll be amazed at how much extra you’ll have left over for trips, clothes, and general entertainment—even after you’re putting 10-30% of your paycheck into savings! In my case, I squirreled all my savings into a Post Office account so I completely forgot it was there, meaning I was able to leave Japan with an additional \$20,000 that I basically didn’t remember I had. At the same time, I was able to move to Tokyo, travel across tons of Asia, and also eat out 1-2 nights a week.

It’s extremely easy to leave cheaply in Japan, especially if you’re in a rural area and have subsidized rent. The internet has tons of great strategies for how to save money, but a great one that I recommend for domestic travel is *juu-hachi kippu* (十八切符), which is an annual special where you can take any non-shinkansen JR train for a flat rate. It takes a few extra hours to get to your destination, but I saw nearly all of Japan for something like \$36 a year. Focus on having what will be a remarkable and rewarding time in your life, but also save up some money! *Be a grasshopper, not an ant, because ants are neither awesome nor kewl.*