



~ Let's Talk About Money! ~

● Allowance

A child's allowance money plays an important role in teaching children the value of money and how to use money wisely. While managing their own money, they learn to systematically plan for purchases, or skip indulgences, and if you pay them an allowance as a reward for helping with household chores, they can also learn the social structure of "working to earn money."

Creating opportunities for them to handle money in the course of daily life, for example shopping, also naturally supports their studies in math and their Japanese language acquisition.

For Japanese elementary students, many allowances take the form of either a fixed amount every month, or varied amounts as needed. It's a good idea for parents and children to talk about children's allowances and establish family rules as a part of ordinary life.

● Cram Schools and Lessons

In Japan, most elementary school students take lessons in things like swimming, calligraphy, abacus, piano, or soccer, or they attend extracurricular study programs like language schools or "cram schools" (juku). Many families also report that extracurriculars like this cost more money as students get older.



● After-School Childcare Clubs gakudouhoiku (学童保育)

When both parents work, there are facilities where their children can be safe and feel secure. The timeframe and costs vary by facility, but almost all of them do cost money.

It's a good idea to check in advance what sorts of facilities are available in your area.

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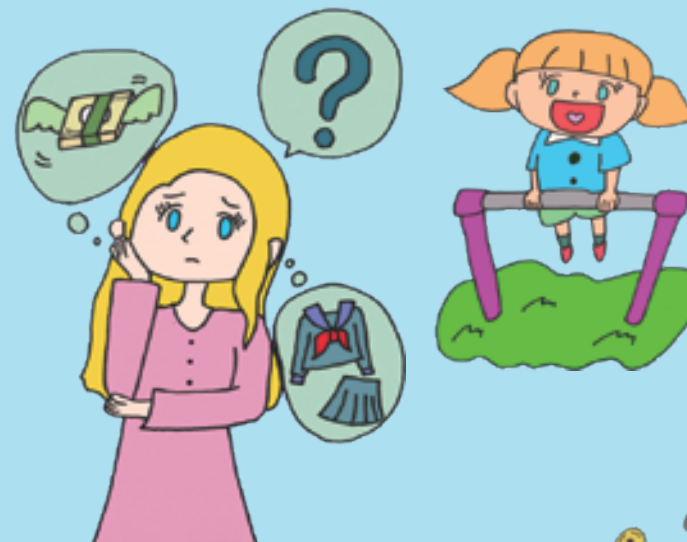
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英語版
English Version

For International Families

Before You Enter Japanese Elementary School

(Education Funding Edition)



Savings Advice ~For Your Child's Future~

In Japan, most students continue their schooling after the compulsory education period ends. It is quite expensive for students to continue their studies in a high school, university, or professional training college. You may be worried and ask yourself, "What should I do?"

Start by finding out how much your child's education may cost, and begin setting aside money each month while your child is still in elementary school (which is comparatively inexpensive). Even if it's not a lot of money, every little bit set aside helps. It's also a good idea to learn about the various different systems in place and make good use of them. Japanese people don't tend to talk about money in front of each other, but many are "kotsukotsu" (steadily) saving for their children's futures. Start saving early to make your child's dreams come true!!



★Please also see the "Lifestyle Edition", "Learning Edition", and "Education System Edition".

~Compulsory education is **not** free~

We often say that “anyone can go to elementary and middle school for free in Japan,” but that doesn’t mean that school life doesn’t cost any money.

● Examples of Necessary Expenses in Elementary School



Things to get before school begins

It’s expensive, but you can use it for 6 years.

“randoseru”
(School backpack)

gym clothes, gym shoes
indoor slippers, red/white
reversible caps, etc.

These things need to be
replaced as your child grows

Regular payments you’ll make

school lunch fee, materials fee (as
needed) special reserve funds (the
amount varies by what they are
being used for at school year, such
as outdoor activities or field trips),
etc.

These will be withdrawn
from your account

And that’s not all...

These need to be replaced
after use

writing materials,
notebooks, etc.

painting kit, calligraphy set,
recorder melodica, sewing kit
compass, swimsuit, etc.

You buy them only when
the school asks you to.

As you can see, attending school costs money even in the early grades. Still, for the sake of your child’s future, we recommend you start saving up money while they’re in elementary school!

That’s because the middle and high school years cost more money!

Total Educational Expenses for 1 Year ^(※1)
(public schools)

Elementary School : about ¥320,000

Big

Middle School : about ¥490,000
High School : about ¥460,000

(参照：平成30年度 子供の学習費調査 文部科学省)

※1 Where educational expenses are defined as the total of school education costs, school meal costs, and extracurricular activities.

Don’t fall into the trap of thinking
“If it’s so expensive, maybe my kid
doesn’t need higher education...”

In Japan, around **58%** of students go on to university or junior college. Including students those who choose professional training colleges, etc. Around **83%** continue their studies after high school. ^(※2) Very few enter the labor market first and then return to continue their studies.

(※2 参照：18歳人口及び高等教育機関への入学者・進学率等の推移 文部科学省)

While it costs a lot of money for children to continue their studies, there are some support systems in place.

syuugakuenjyoseido 就学援助制度

Elementary and middle schools... 就学援助制度

High schools... 高等学校等就学支援金制度、奨学給付金制度、
high school scholarships

Universities, professional training colleges, etc... various
scholarships and more

就学援助制度 ▼



Although the above systems do exist,
we urge you to save money
“kotsukotsu” for your child’s future.

Start saving here

