

# Sekai wa Hitotsu

Gifu International Center (GIC)

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Lifestyle Information for Foreign Residents

## Saving for Your Children's Education

\*The following information is taken from GIC's Life Plan Course and Life Plan Guidebook.



**One day, you may find yourself needing a significant amount of money for yourself or your family! Why not start building a habit of saving money now?**

Do you know how much it costs to educate a child?

In Japan, compulsory education is made up of elementary school (6 years) and junior high school (3 years). However, most parents send their children to daycare or kindergarten before they start elementary school due to family circumstances or for their children's development and education.

Under current government policies, educational costs for daycare and kindergarten through to junior high school are fairly low, with the exception of private schools. However, from senior high school onwards, educational costs will vary significantly depending on your child's chosen path.

Senior high school is an important period for your child, as they begin to think about what kind of job or further study they would like to pursue after graduation, and decide whether to join the work force or continue onto university or a vocational college.

If your child chooses to continue their studies after senior high school, they will need further funds for entrance exams and tuition fees. They can find out about these costs, as well as details about entrance exams, with help from their teachers, but without financial support from their parents, it will be very difficult for them to continue into further education. For this reason, it is important to start saving, little by little, as early as possible.



Making ends meet in day-to-day life is hard enough, but you want to support your child's goals and dreams. How do you save up money for them?

• The financial planners who lead GIC's Life Plan seminars suggest the following:

### Save up Child Allowance (*Jido Teate*)

Child Allowance is paid to those raising children until they graduate from junior high school. You can save around 2 million yen if you save this allowance from birth to junior high school graduation.

### Set up a Cumulative Deposit (*Tsumitate Teiki Yokin*)

You can open a cumulative deposit account at banks, post offices and agricultural cooperatives. A decided amount will be deposited into this account from your ordinary deposit account (*futsu yokin*) on the same day every month.

### Educational Endowment Insurance (*Gakushi Hoken*)

Insurance to save up educational funds. By paying fixed insurance premiums every month, you will receive a payment upon maturity (when your child reaches the age decided upon at the time of signing the insurance contract).



In this way, it is important to save up as early as possible by "taking in advance". However, what should you do when even that isn't enough?

• There are schemes available which subsidize or otherwise provide assistance with educational funds.

### Grants and loans

Grants (*kyufu*) and loans (*taiyo*) are available to reduce the financial burden of tuition fees and living costs for motivated students. These grants and loans have conditions. They are offered by many organizations such

as the Japan Student Services Organization (JASSO), the Prefecture, universities themselves, and newspapers. Some are available for senior high school students as well.

### Educational loans

These loans are available to parents from banks. Terms for borrowing such as parents' income apply.

It's best to plan ahead, taking into consideration what the major costs in your child's future will be, and taking a look at your income and expenditures to see if there are any areas where you are wasting money.

Whether or not they have financial assistance from their parents has a big impact on a child's future. Rather than giving up because money is tight now, why not discuss your child's future as a family, and speak with your child's teachers if you are unsure what to do.

Japan's Educational System	
Daycare: 0 to 5 years old	For children whose parents are working or otherwise unable to care for them. Fees vary depending on annual household income.
Kindergarten: 3 to 5 years old	For all children, regardless of whether or not their parents are working.
Elementary school: 6 to 12 years old	In the case of public schools, children attend elementary and junior high schools near where they live.
Junior high school: 13 to 15 years old	
Senior high school: 16 to 18 years old	Students can enroll after passing an entrance exam. In order to take the entrance exam, students must have graduated from junior high school in Japan or be recognized as being at a similar academic level.
Vocational college: 19 to 20 years old	Students can enroll after passing an entrance exam, and undertake specialist study in fields such as medical care, automobiles, IT, and design, gaining skills and qualifications necessary for employment.
University: 19 to 22 years old	Students can enroll after passing an entrance exam. Students study broadly: the curriculum includes general knowledge and language study alongside specialist knowledge.



## Beware of Phone Scams from People Purporting to be from the Immigration Bureau!

### Examples of Phone Scams

- There have been cases where an automated voice speaking Chinese, or a person speaking Chinese or broken Japanese purports to be from the Immigration Bureau, saying any of the following:
  - “Your passport/residence card has been misused in Shanghai, and you are unable to enter or exit the country as it currently stands.”
  - “There is an issue with your passport/visa meaning that you are unable to renew it.”
  - “We have discovered that a fake passport used in China was created based on your passport. Please visit the Immigration Bureau with your passport, bankbook, and proof of identity.”
  - “Expenses must be paid in order for you to return to your home country. Please transfer the unpaid funds to the designated bank account.”
  - “A foreign acquaintance of yours has been stopped at immigration. Please transfer us the fees required to process their immigration.”
  - “There is an issue with your passport. Please contact the police in your home country.” After being given a number to contact said police and speaking with someone who claimed to be the police, victims of this scam were told “your arrest has been decided in court”. When they called the number they were given, they were told “as long as you pay the bail, everything will be fine”, and requested to transfer the required funds.

### Things to Know

- ★The Immigration Bureau will never contact you by phone regarding problems with a passport issued in your home country.
- ★The Immigration Bureau will never ask you to transfer money for reasons related to emigration and immigration procedures.

If you make an application regarding your residence status at the Immigration Bureau, the Immigration Bureau may call you regarding the application. However, the Immigration Bureau will never ask you to transfer money. If you suspect anything, do not give away your passport, residence card, or bank details over the phone. Instead, discuss the matter with your family, or contact your local Immigration Office (Nagoya Regional Immigration Services Bureau: **052-559-2150**, Gifu Branch: **058-214-6168**).

There have been a significant number of reports recently of phone scams where a person purporting to be from the Immigration Bureau asks for passport and residence card details, or demands a bank transfer or other form of payment. Please contact the Immigration Bureau if you receive any such suspicious phone calls.

## Consultation Sessions with Nagoya Regional Immigration Services Bureau Staff

As part of the agreement between Gifu Prefecture and Nagoya Regional Immigration Bureau, GIC offers consultation sessions with Nagoya Regional Immigration Services Bureau staff. Please give us a call if you would like to make an appointment.

### Example questions

- I need to return temporarily to my home country as soon as possible, but my passport is invalid. What should I do?
- I am planning to divorce a Japanese person, but wish to continue living in Japan rather than returning to my home country. What should I do?

**Consultation method** : in-person consultation (45 minutes per person/group)

**Fee** : free of charge

**Languages** : English, Chinese, Portuguese, Tagalog, Vietnamese

**Appointment method** : by phone call in advance (first-come first-served)  
TEL: 058-263-8066

### Consultation Dates

Date	Time	Location
February 20 (Thurs.)	13:00 -	Kamo Sogo Chosha 1F Meeting Room 1-1 (2610-1 Kobi-cho Shimokobi, Minokamo-shi)
March 19 (Thurs.)	16:00	Seino Sogo Chosha 1F Meeting Room 1-1 (422-3 Ezaki-cho, Ogaki-shi)

Inquiries/appointments:

Gifu Prefectural Consultation Center for Foreign Residents  
TEL: 058-263-8066

### Japanese Culture:

## Cherry Blossoms

In 2 months' time it will be cherry blossom season. Cherry blossoms are loved by Japanese people as the national flower, and the sight of them in full bloom is symbolic of Japanese spring.

In the Gifu area, cherry blossoms are usually in full bloom between the end of March and the beginning of April. This is a time of transition for many people, with graduation ceremonies, entrance ceremonies, and recent graduates entering the workforce. Seeing cherry blossoms doubtless brings back memories of goodbyes and new beginnings for many people.

A popular activity during cherry blossom season is hanami (flower viewing). People gather under cherry blossom trees and enjoy eating and chatting while taking in the cherry blossoms. Many towns have cherry blossom festivals with food stalls, where you can enjoy the cherry blossoms while walking along eating street food.

How will you make the most of Japan's cherry blossoms with your friends and family this spring?

### A Famous Cherry Blossom Spot



Location: both sides of the Shinsakai river in the Kakami-gahara Shimin Koen area (3-1-1- Nakamonzen-cho, Kakami-gahara-shi, Gifu Prefecture)

### The Shinsakai River Cherry Blossoms

These rows of cherry blossom trees are some of the finest in Gifu Prefecture and were selected as one of Japan's 100 famous cherry blossom spots. During the annual cherry blossom festival at the beginning of April, rows of food stalls line the river alongside the trees.

## Training Seminars for those Teaching and Supporting Non-Japanese Children Learning Japanese

There are around 2900 non-Japanese children of school age living in Gifu Prefecture (as of May 2019), of which over 50% require Japanese language instruction.

GIC's seminars aim to train individuals who provide Japanese language support for non-Japanese students outside of the classroom. Seminars cover the current issues in this field, how to effectively teach Japanese to beginners, and points to be aware of when teaching. 50 people attended this year's training seminars.

**Dates** : August 28 (Wed.), September 11 (Wed.), September 27 (Fri.), October 11 (Fri.)

**Location** : Gifu Prefectural Health and Science Center (Kakamigahara-shi)

**Speaker** : Ms. Mori Akiko, President of Plus Educate



## Training for Volunteer Medical Interpreters

Every year, GIC holds training for medical interpreters in order to develop the skills of our current medical interpreters and train up new interpreters. The training covers the ethics of being a medical interpreter and elementary medical knowledge. Participants also get hands-on experience through touring a "virtual hospital" and practicing medical interpreting via roleplays. 60 people attended this year's training, which was held over 2 days.

**Dates** : November 9 (Sat.) and 10 (Sun.)

**Location** : Gifu University (Gifu-shi)

**Speakers** : Ms. Shigeno Aguri and Ms. Takashima Airi from the Center for Multicultural Society Kyoto

**Co-organizer/cooperation** : Gifu University School of Medicine



## We Dispatch Volunteer Medical Interpreters!

### Medical Institutions Accepting Dispatch Medical Interpreters (15 within Gifu Prefecture)

Gifu City (7)	Gifu Prefectural General Medical Center, Gifu Municipal Hospital, Gifu University Hospital, Nagara Medical Center, Gifu-shi Fukushigata Jido Hattatsu Shien Center Miyakoen, Japanese Red Cross Gifu Hospital, Gifu Seiryu Hospital
Mizuho City (1)	Asahi University Medical & Dental Center
Ogaki City (1)	Ogaki Tokushukai Hospital
Kasamatsu Town (2)	Matsunami General Hospital, Matsunami Health Promotion Clinic
Kakamigahara City (1)	Tokai Central Hospital
Seki City (1)	Chuno Kosei Hospital
Minokamo City (1)	Kizawa Memorial Hospital
Tajimi City (1)	Gifu Prefectural Tajimi Hospital



Gifu Prefecture dispatches volunteer medical interpreters to medical institutions so that non-Japanese residents with limited Japanese can experience worry-free medical care.

**Languages** Chinese, Portuguese, Tagalog

### How to use the system

- We cannot accept interpreting requests directly from patients. Please speak with one of the medical institutions listed to the left if you require interpretation.

### Points to note

- Our interpreters are volunteers. Depending on the availability of volunteers, we may not be able to dispatch anyone.
- The cost is 3000 yen per consultation (up to 2 hours). This cost is borne by the medical institution or the patient, depending on the institution.
- Over-the-phone interpreting is not available.

For details, please see <http://www.gic.or.jp/en/foreigner/interpreter/>





## Magazines and Journals Available for Browsing in GIC's International Exchange Salon

In addition to the over 200 books of Japanese language teaching materials available for borrowing, GIC also has various magazines and journals available for browsing in the International Exchange Salon (the area in front of GIC's office). Some of the major journals are listed below.

### ● English Journal

Contains world news articles and interviews from famous people in English, annotated with Japanese explanations. Japanese translations are given for difficult English vocabulary, making the materials easy to read.

### ● Hir@gana Times

Contains articles about world events, trends, and the latest news in English and Japanese with furigana. A section about the formation and meanings of kanji is a must-read for those studying kanji: understanding kanji as puzzles could be a fun way to learn.

### ● SUPER INTERESSANTE

A Portuguese magazine about various topics from around the world. Previous issues have included articles such as "About Chili Peppers", "A Survey about the Fears of Children" and "Mobile Phones are the Cigarettes of Today". You're sure to find something to interest you.

### ● Kiku Chugokugo (Chinese To Listen To)

Almost all of the articles in this journal come with a pronunciation guide. You can try reading famous literature born out of China's long history out loud. The journal also includes practice tests for the HSK and TECC Chinese language exams, making it very practical.

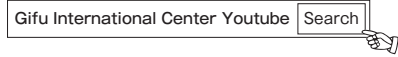
These magazines and journals are available for browsing only in GIC's international exchange salon. There are many other magazines and journals aside from those listed here, so please take a look at them when you pay us a visit.



## Gifu International Center's Official Youtube Channel

GIC shares useful information with foreign residents via our official Youtube channel! Have you seen our latest video? Kathryn (CIR from the UK) and Jeannette (foreign consultant from the Philippines) introduce the contents of an emergency kit which can be used during a natural disaster in English. The video is full of useful information about what kinds of preparations you should make before a disaster happens. Please take a look.

<Gifu International Center Youtube Channel URL>  
<https://www.youtube.com/channel/UCbrWKsSTImCtYiqOp6NFE1w>



## Gifu Prefectural Consultation Center for Foreign Residents

Please get in touch if you are facing difficulties regarding life in Japan in areas such as taxes, housing, education, and welfare. We work with administrative parties to help you find solutions to your problems.

※We cannot provide services in certain areas such as medical interpreting.

- Opening hours : Monday to Friday 9:30 - 16:30 ※excluding public holidays and the new year holiday period
- Phone number: 058-263-8066
- Languages: English, Chinese, Portuguese, Tagalog, Vietnamese, Korean, Indonesian, Thai, Khmer, Nepali, Burmese, Spanish, Malay, Mongolian

In-person consultations are available in English, Chinese, Portuguese, Tagalog and Vietnamese at Gifu International Center. For other languages, consultations are available over the phone only.

Issued By

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 Opening hours: Sunday to Friday 9:30 - 18:00  
 Closed: Saturday, Public Holidays, New Year Period  
 Languages: English, Chinese, Portuguese, Tagalog, Vietnamese



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