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Higher Education for Children and the Money [子どもの教育とお金の話]

If you want to raise your children in Japan or have them work in Japan in the future, you should consider enrolling them in a Japanese high school or university to give them more options for their future. In order to do so, it is of course necessary for children to make their own efforts, but it is equally necessary for their guardians to make appropriate preparations for them.

In this special edition of GARAPA, we will introduce the "money" involved in higher education in Japan. It is difficult to prepare money in hurry when the time comes to go on to higher education. Let's think together about what kind of preparations we need to make for our children's future.

Higher Education in Japan and its Cost [日本の高等教育について]



For children who want to work in Japan in the future, going to high school or university is very important for their future.

On the other hand, it is said that the average amount of money needed for one child to attend school from the first year of high school to graduation from university is about 9.35 million yen, and if the school is too far away and your child have to rent an apartment, you will have to pay more.



High School [高等学校について]



From high school, you will have to pay an entrance fee and tuition to attend school. The amount of money varies from school to school, but the cost is often greater at private schools than at public schools. In most cases, even public schools are more expensive than junior high schools, so if you wish your child to go on to higher education, you should start preparing as soon as possible.

Graduating from high school will not only qualify your child for university / college entrance examinations, but will also greatly increase his/her chances of finding a job, so if he/she is thinking of living in Japan for a long time, he/she should aim to go to high school first.

Approximate cost of paying for high school per year

Expenditure	Public High School	Private High School
Tuition	0 Yen	238,000 Yen
Reserve Fund for School Excursions, etc.	32,000 Yen	53,000 Yen
Student Council Fee, PTA Membership Fee	46,000 Yen	234,000 Yen
Textbooks, School Supplies	36,000 Yen	42,000 Yen
Club Activity Expenses, etc.	37,000 Yen	41,000 Yen
Commuting Expenses (Train Fare, etc.)	46,000 Yen	69,000 Yen
Uniform, Others	34,000 Yen	45,000 Yen
Total	231,000 Yen	722,000 Yen

※ This is just a guideline. The cost varies from school to school, so please contact the school for details.



University / College [大学について]



University / College is even more expensive than high school in terms of entrance fees and tuition.

If your child is going to live in Japan for a long time, he/she should consider going to university / college. Graduating from college is not only a great way to get knowledge and educational history, but also a great opportunity to find a job and expand personal relationships.

Approximate cost of paying for University

Classification	Tuition	Entrance Fee	Facilities and Equipment Expense	Total
National University	2.14 Million Yen	280,000 Yen	Some departments may charge a facility fee.	2.42 Million Yen
Private University (Humanities/Arts)	3.14 Million Yen	220,000 Yen	600,000 Yen	3.97 Million Yen
Private University (Sciences)	4.42 Million Yen	250,000 Yen	740,000 Yen	5.41 Million Yen

Support for Higher Education [高等教育の無償化について]

From April 2020, the national government has provided support for expenses related to universities, junior colleges, technical colleges (4th and 5th grade), and vocational schools for students from households exempt from resident tax and similar households.

Depending on the income of the household, students can receive support such as tuition reduction or exemption, or scholarships.

For more information, please contact the school your child attends.

Approximate annual income that can receive support and amount of support available

Eligible Student	Approx. Annual Income (4 people household: Parents, Applicant (18 years old), junior high school student)	Approx. Annual Income (4 people household: Parents, Applicant (19~22 years old), high school student)	Amount of Support
Students from households exempt from resident tax	~ 2.7 Million Yen	~ 3 Million Yen	Full Expense
Students from households equivalent to those exempt from resident tax	~ 3 Million Yen	~ 4 Million Yen	2/3 of Expense
	~ 3.8 Million Yen	~ 4.6 Million Yen	1/3 of Expense

※ The amount of income that you can receive support depends on your family structure and age.

For more information, please check the website of Japan Student Services Organization.



Approximate amount of tuition reduction and exemption (for Daytime Course)

Classification	National and Public University		Private University	
	Entrance Fee	Tuition (Annual)	Entrance Fee	Tuition (Annual)
University	280,000 Yen	540,000 Yen	260,000 Yen	700,000 Yen
Junior colleges	170,000 Yen	390,000 Yen	250,000 Yen	620,000 Yen
Technical college	80,000 Yen	230,000 Yen	130,000 Yen	700,000 Yen
Vocational school	70,000 Yen	170,000 Yen	160,000 Yen	590,000 Yen

Scholarship (for Daytime Course and Night Course)

per Month

Classification	National and Public University		Private University	
	Student living at home	Student living away from home	Student living at home	Student living away from home
University	29,200 Yen (33,300 Yen)	66,700 Yen	38,300 Yen (42,500 Yen)	75,800 Yen
Junior colleges				
Vocational school				
Technical college	17,500 Yen (25,800 Yen)	34,200 Yen	26,700 Yen (35,000 Yen)	43,300 Yen

※ The amounts in parentheses are applicable to those who live in public assistance households and commute to school from home, and those who commute from orphanages.

Scholarships and Other Programs you should look into 【調べておくべき奨学金などの制度について】

In Japan, there are various systems for borrowing money for higher education. By making good use of these systems, it is possible to raise funds for higher education. However, whether or not you can use these systems depends on your status of residence and other conditions, so please check carefully beforehand. Here are some of the most common ones.



National Education Loan 【国の教育ローンについて】



The Japan Finance Corporation provides loan to parents and guardians, and each child can borrow up to 3.5 million yen in one lump sum. Depending on the number of children, there is an upper limit to the annual income of the household that can use the loan, but if certain conditions are met, such as single-mother or single father families, preferential interest rates and repayment periods may be available.



FAQ For National Education Loan 【国の教育ローンQ&A】



Q : What is the maximum loan amount?

A : Each child can borrow up to 3.5 million yen in one lump sum.

If your child falls under any of following cases, you can borrow up to 4.5 million yen.

: Commuting to school from outside the home, College (daytime school) for more than 5 years of study, Graduate school, or Studying abroad (at a foreign educational institution for more than 3 months of study)

Q : How can I use the borrowed money?

- A :
1. School fees such as entrance fee and tuition
 2. Expenses incurred for entrance examinations
 3. National pension premiums for students
 4. Housing expenses such as apartment fees
 5. Expenses for textbooks, study supplies, and computers
 6. Commuting expenses such as commuter passes

Continued to the next page.

[FAQ For National Education Loan]

Q : How can I pay back the borrowed money?

A : Fixed amount plus interest shall be paid back monthly.
Incremental repayments can be made twice a year in bonus months.
Interest-only payments may be made while in school.

Q : When can I apply?

A : You can apply online 24 hours a day, 7 days a week.
We recommend that you apply at least 2-3 months before you need the funds.
You can also cancel your application.

Q : What documents are required for application?

A : The following documents are required.

1. Loan application form (not required for online application)
2. Residence certificate (Listing the whole household)
3. Gensen Choshuhyo (Withholding Tax Slip) or Final Tax Return
4. Identification Card
5. Bank book and receipts of rent, water, electricity, telephone bills, etc. for the past 6 months (2 types)
6. Letter of acceptance (for enrollment funds)
7. Student ID card (for school expenses)
8. Other necessary documents



Q : How to apply and how long it takes to be approved (National Education Loan)?

A : On-line application in Japanese or English is available.
It takes approx. 10 days for the screening.
Japan Finance Corporation (<https://www.jfc.go.jp>)
Reception Hours: 9:00 - 21:00 (Monday~Friday), 9:00 - 17:00 (Saturday) TEL: 0570-008656



Shogakukin(Student Loan) [奨学金について]



If a student's family does not have the financial means, tuition exemptions and loans (scholarships) are available for the student.

Japan Student Services Organization (JASSO) <https://www.jasso.go.jp.index.html>

JASSO offers two types of scholarships for students, one is scholarships (no repayment required) and the other one is loan scholarships (repayment required).

Scholarships may or may not be interest bearing, and it is contingent on school performance and other factors. A fixed amount of money is deposited monthly into the person's account as the scholarship.

Applications are often made through the school you are enrolled in, and the availability of the program depends on the grades of the school, therefore, please consult with your school carefully.

Also, the money will eventually be paid back by the child on his or her own, so do not borrow too much more than necessary. There are also other scholarships administered by private organizations.

Some of these programs do not require repayment, however, there are many conditions that must be met in order to borrow money, so it is necessary to check carefully beforehand whether the program is available.

Other scholarships administered by private organization are available. There are other systems that do not require repayment, but there are many conditions that must be met in order to borrow money, so you need to check carefully in advance to see if your child can use the system.



Tuition Exemption System [授業料の免除制度について]



Some high schools and universities have their own tuition waiver programs for students with excellent academic performance and other factors. The conditions vary from school to school, and some schools do not have a such system, so please contact the school in advance.



Gakushi Hoken (Educational Endowment Insurance) [学資保険について]



The "Gakushi Hoken (Educational Endowment Insurance)" is a system that allows you to pay premiums and receive a large sum of money when your child reaches a certain age. This insurance is not available at any time, but can be purchased from the time the child is born until about the time the child enters primary school, so if you want to take advantage of this insurance, you need to start planning and preparing early.