

# ¥EN-KAI ~ HOW TO SAVE A FORTUNE WHILE LIVING IT UP IN JAPAN

## SAVING TO SPEND LATER

### Example Monthly Budget

Housing Expenses		Entertainment Expenses		Food Expenses	
Rent	43,000	Videos/DVDs		Groceries	20,000
Keitai	5,252	Books/Mags		Eating Out	10,000
Electricity	4,000	Nights Out	10,000	School Lunch	5,800
Gas	4,000	Other	2,000	Other	
Water	2,000	Subtotal	12,000	Subtotal	35,800
Household Items	5,000				
Subtotal	63,252				
Transport Expenses		Debts Expenses		Personal Care Expenses	
Parking	12,000	Student Loans	18,000	Clothing	
Car Insurance	7,200	Credit Cards		Laundry/Dry Cleaning	
Gas	6,000	Personal Loan		Toiletries	
Car Payment		Other		Other	3,000
Public Transport	5,000	Subtotal	18,000	Subtotal	3,000
Subtotal	30,200				
Miscellaneous Expenses		Medical Expenses		Cash Flow	
Travel	30,000	Health Insurance	13,120	Salary	300,000
Japanese Tutor	8,000	Other		Extra Income	
Gifts		Subtotal	13,120	Total Expenses	297,366
Emergency	10,000			Cash in Hand	2,634
Other					
Subtotal	48,000				
Savings Expenses					
Pension Plan	23,994				
Money Sent Home	50,000				
Other					
Subtotal	73,994				

To download more information please visit the AJET website <http://ajet.net>

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An anonymous listening and referral service, by JETs for JETs



## SAVING WHILE SPENDING

CATEGORY	TYPE	NAME	LANG	URL
Food	Discounts	Hot Pepper	JP	<a href="http://www.hotpepper.jp/index.html">http://www.hotpepper.jp/index.html</a>
Transport	Trains	Seishun 18 Kippu	EN	<a href="http://www.jreast.co.jp/e/pass/seishun18.html">http://www.jreast.co.jp/e/pass/seishun18.html</a>
		Kaisuken	EN	<a href="http://metropolis.co.jp/moneytalks/321/moneytalksinc.htm">http://metropolis.co.jp/moneytalks/321/moneytalksinc.htm</a>
	Night Bus	123Bus (Willer)	EN	<a href="http://travel.willer.co.jp/bus/pc/3/top/">http://travel.willer.co.jp/bus/pc/3/top/</a>
Travel	General	Rakuten	JP,EN	<a href="http://travel.rakuten.co.jp/en">http://travel.rakuten.co.jp/en</a>
		Toraberuko-chan	JP	<a href="http://www.tour.ne.jp">http://www.tour.ne.jp</a>
	Lodging	Toyoko Inn	EN	<a href="http://www.toyoko-inn.com/eng/index.html">http://www.toyoko-inn.com/eng/index.html</a>
		Couchsurfing	EN	<a href="http://www.couchsurfing.com">http://www.couchsurfing.com</a>
House	General	Nitori	JP	<a href="http://www.nitori.co.jp/">http://www.nitori.co.jp/</a>
		Daiso (¥100 Store)	EN	<a href="http://www.daiso-sangyo.co.jp/english/">http://www.daiso-sangyo.co.jp/english/</a>
Clothes	General	Uniqlo	JP	<a href="http://www.uniqlo.com/jp/">http://www.uniqlo.com/jp/</a>
		GAP	JP,EN	<a href="http://gap.co.jp/">http://gap.co.jp/</a>
Communi- cation	Telephone	Yahoo BB	JP	<a href="http://bbpromo.yahoo.co.jp/">http://bbpromo.yahoo.co.jp/</a>
	Internet	Yahoo BB	JP	<a href="http://bbpromo.yahoo.co.jp/">http://bbpromo.yahoo.co.jp/</a>
		NTT/OCN	EN	<a href="http://www.ocn.ne.jp/english/personal/broadband/">http://www.ocn.ne.jp/english/personal/broadband/</a>
	Mobile	Softbank	EN	<a href="http://mb.softbank.jp/en/">http://mb.softbank.jp/en/</a>
		AU	EN	<a href="http://www.au.kddi.com/english/">http://www.au.kddi.com/english/</a>
NTT Docomo	EN	<a href="http://www.nttdocomo.co.jp/english/">http://www.nttdocomo.co.jp/english/</a>		
Shopping	Online	Rakuten	JP	<a href="http://www.rakuten.co.jp">http://www.rakuten.co.jp</a>
		Kakaku	JP	<a href="http://www.kakaku.com">http://www.kakaku.com</a>
	Point Cards	Yodobashi	EN	<a href="http://photojpn.org/news2/2008/09/yodobashi-cameras-discount-card/">http://photojpn.org/news2/2008/09/yodobashi-cameras-discount-card/</a>
Banking	Sending	GoLloyds	EN, JP	<a href="https://www.golloyds.com/index.php">https://www.golloyds.com/index.php</a>
	Bank	Shinsei Bank	EN	<a href="http://www.shinseibank.com/english/index.html">http://www.shinseibank.com/english/index.html</a>
General	General	Metropolis	EN	<a href="http://metropolis.co.jp/moneytalks/moneytalksinc.htm">http://metropolis.co.jp/moneytalks/moneytalksinc.htm</a>

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