

Surviving Japan on an international students budget

Anyone who has ever been a university student probably remembers trying to scrape together the equivalent of a dollar or two for a bus fare or some instant noodles while ruing a heavy night on the town and the huge hole it left in their monthly budget. For all but the wealthiest, student life can be a constant battle to balance that you-only-live-once spirit with the need to economize and save.

For international students, saying no to the temptation to spend can be especially difficult, particularly when you factor in the lure of the new and exotic, not to mention language difficulties that may make tracking down bargains more of a challenge. Indeed, the vibrant city life and endless entertainment options in Japan's major urban centers make these big cities some of the least helpful places on Earth for students to save.

Tokyo has long been recognized as an expensive city, and two recent cost-of-living surveys show that the reputation is well-deserved. The Mercer Mid-2016 Cost of Living Survey ranks Tokyo in the top five most expensive world cities, whereas Numbeo places Tokyo 11th (out of 372) in its Cost of Living Index for mid-2016 and eighth in the Groceries Index. Osaka and Nagoya came in 22nd and 54th, respectively, in the Mercer list of 209 cities.

Despite this, even Tokyo can be an affordable place if you are willing to make some lifestyle changes. As another semester drew to a close in July, current and former international students in the capital took a moment to look back at their time here, share some of their experiences and offer advice that might help incoming students save some yen in their everyday lives — yen that they could use to splash out on that extra fat piece of sushi or put toward a weekend trip exploring the wonders of Japan.

So what should new international students be aware of? Although the students interviewed here were all studying in Tokyo, their pearls of wisdom would apply equally in any major Japanese city from Sapporo to Fukuoka.

Food

Tokyo's restaurants offer a wide range of prices, from affordable ramen to breathtakingly expensive Kobe beef. Eating out at cheap restaurants can seem quite an attractive option at first, but if you do it every day, it starts to add up.

“When I was a student I went to Matsuya sometimes and I used to eat out a bit at Yoshinoya in the beginning,” says Nicolas Jin, a former Hitotsubashi University student from China. Matsuya and Yoshinoya are two famously cheap beef-bowl eatery chains. “But I knew I couldn't live by eating there every day because it gets expensive and you don't get a lot of nutrients from it. For the same meal that costs ¥500 at those places, I can make it for ¥300 at

home. My parents sent me a box of cooking books to help me and I became a master chef of Chinese cuisine.”

Students planning to cook at home should check out “¥100 shops” such as Daiso and Seria, where they will be spoiled for cheap everyday necessities, almost all selling for ¥100 plus tax.

“I often went to ¥100 shops to buy everyday life essentials including kitchenware. It is a good place for students,” says Jin.

But cooking at home can be time-consuming, especially when you also have to deal with a tsunami of assignments and exams. Vivian Chen, an American former exchange student at Temple University Japan, points out that the evening sales at supermarkets are another convenient and affordable option.

“For dinners, sometimes I would go to a supermarket during the late evening and they would have super-cheap sales on food and take-out,” she says.

For some students, food is on the whole more affordable in Tokyo than in their home country — with notable exceptions.

“I think the food in general is cheaper than in Germany or the prices are the same, except fruits. Fruits are really expensive in Japan, I almost never buy them. It’s not really healthy — my nails went blue due to lack of vitamins,” says Melanie Pawlick, a German exchange student at Nihon University. “I bought fruit drinks to get some vitamins, and when I had the fruit craving so bad I bought seasonal fruit because they were cheaper.”

Gauthier Birkui, a former exchange student at Waseda University, shares a similar experience with both fruit and meat.

“I don’t remember exactly, but an apple could be more than €1 (now ¥115) in Tokyo, which was shockingly pricey for me,” says Birkui, who comes from France. “The best way is definitely to ask around for cheap supermarkets where meat and vegetables can be found for a very good price.”

Birkui’s hunt for a better source of nutrients and balanced meals was a success.

“I found a store 10 minutes away by bike where rice, ramen and udon (wheat noodles) were really cheap, and there was a cheap fruit-and-vegetable store on the way where I’d stop to buy apples and bananas,” he says. “So picking where you buy food is a good idea, even if that means walking for an extra five to 10 minutes.”

Transport

While Tokyo’s train systems are convenient, reliable and comfortable, students may have to cut down on this mode of transport if they want to save pocket money for a party.

“I think I spent as much money on food as for transportation,” explains Chen. “It does not seem like a lot of money at first but it adds up, since bus and train fees increase with distance. I used a smartphone app to find the cheapest fare ride when I was traveling, and also, if the distance was close enough — 30 minutes’ walk — I would just walk instead.”

Chen used the Jorudan app, while other students mentioned alternatives such as Norikae Navitime, Yahoo Norikae Annai and Google Maps.

“Also, I had a commuter train pass for school, so sometimes I would try to use that train route to get to a place I want to go to save some money. If I used part of the route, that bit would be free because of my commuter pass,” Chen says.

Birkui had a similar problem with transportation costs but came up with a different solution.

“The price of using the subway hit me, and since there is no pass with a fixed price for the year like in most other big cities, I did what I would recommend to anyone arriving in Tokyo: I bought a bike.”

He adds that Tokyo is a great city to bike around, and although parking can be difficult sometimes, it’s worth it. “You discover the city as you move around, do some exercise, and you save at least ¥300 for every trip you bike,” he says.

Tracking the costs is what works for Joshua Kurniawan, an Indonesian student at Temple University Japan, who says he never had to think about how much he spent on transportation before he started studying in Tokyo.

“I would recommend keeping track of your spending, as I quite obsessively do to every single one of them. There are free apps that help you do that, and you can even do it on your phone’s notes app,” says Kurniawan, who used to use the Zeny spending tracker. “By doing that, I could see how much I spend on each category and set a daily budget. But I let myself have a ‘cheat day’ every once in a while to reward myself for following my budget.”

Whereas trains in Tokyo are relatively cheap by international standards, the least popular travel option among students interviewed was the taxi.

“I never used taxis because those are very expensive,” says Chen.

Going out

Whether it be a fancy brunch, an afternoon at an animal cafe, an evening nomikai (drinking party) at an izakaya (tavern) or singing your heart out all night at karaoke, the options for going out in Tokyo are endless. The Japanese do like to party hard, but be warned: This part of Japanese culture can empty your wallet quickly — even before you realize it.

“The fear of not meeting my friends or missing out on something makes me spend quite a lot of money,” admits Asbjorn Jensen, a Danish exchange student at Nihon University. He goes out as often as four times a week, spending as much as ¥4,000 a night.

With time and experience, however, international students learned some tips that helped them manage the balance between quality time and money.

Jensen says that in Denmark, students meet at each other’s homes more often than they go out. It’s a great way to save money, but it may not be practical for students in Tokyo.

“I live in a dorm and bringing friends here is a little troublesome,” says Jensen, because of the dormitory rules, “so if I want to meet my friends, we have to go out for lunch, dinner, etc., so that becomes expensive in the long run.”

He suggests the cheaper option of meeting over coffee rather than going out for meals. His favorite coffee shop is Doutor, because of its pleasant, budget- friendly coffee.

Perhaps surprisingly, Jin suggests that new students might be wise to budget themselves more money for going out toward the end of their semesters rather than the beginning.

“Later during the semester, I made more friends and they introduced me to more parties, and so I went out more often,” he says.

Another popular piece of advice from the students was to make the most of your commuter pass.

“For the sake of saving money, we usually meet at a point that is convenient for the majority of us — a midpoint of the commute route,” says Jensen. “It does get a little expensive always having to go out to meet friends. But this way we can all save a little money, at least, on the transportation.”

Of course, prioritizing which outings to attend and learning to say no may be necessary, however difficult.

“A few times I have had to tell my friends that I can’t go out because money has been a little short,” says Jensen, who adds that he tries to keep other daily expenses to a bare minimum so he can spend more on going out with friends.

While going out in Tokyo — or any city in Japan — can be the biggest drain of all on your wallet, what you get back is something priceless, says Jin. “I can earn the money back when I start working, but by attending these gatherings I can make some lifelong friends.”