In order to get familiar with the different denominations of Japanese coins and bills, below are pictures of every denomination in their most recent forms. One yen is approximately equal to one cent, which means that ten thousand yen is approximately equal to one hundred dollars. This picture is taken from www.infomapjapan.com:

Cash 現金 is used more far often in Japan than in either North America or Europe. Credit cards クレジットカード, on the other hand, are rarely used, and although a growing number of merchants are coming to accept them, never expect to be able to use a credit card unless buying Shinkansen tickets, getting a hotel room in a major city, or purchasing something in a location where credit cards are clearly accepted. There is no harm in trying to use credit cards, but always make sure to carry around plenty of cash in various denominations, especially 100 yen coins and 1000 yen bills. Also, although Japan is very safe, there are still occasionally incidents of theft, so take proper precautions such as keeping wallets in purses or in inside pockets.
Filling out Japanese banking forms can be a big hassle for foreigners. Luckily, Kansai Gaidai has a session for exchange students at the beginning of their first semester where students fill out forms for a debit card and a bank account from Mitsui Sumitomo Bank. Students living in the dorms receive a stipend on this account that is intended to pay for all their meals: breakfast, lunch, and supper. Students with a host family have enough money in their stipends for school lunches. Kansai Gaidai gives host families enough money to provide students with all meals outside of school, including breakfasts, suppers, and weekend meals.

Students do not receive the bank card until about a month into the semester. For this reason, bring plenty of money to Japan in order to be able to travel and purchase food at the beginning the semester. The best way to prepare is to preorder a thousand dollars or so in yen through a home bank in the United States. After you receive your bank card, if cash is tight, be careful about how much money is spent on travel, because train fares costs can diminish the stipend quickly and easily.

Kansai Gaidai campus has two locations with ATMs. They are on both sides of the ground floor amphitheater area, towards the back. In other words, one is located north of the McDonalds and the other is located north of Cafeteria Number One.
食堂. The ATMs near Cafeteria Number One have an English navigation option, but, in
general, Japanese ATMs only have Japanese language capability.

Here are some important phrases for using an ATM interface in Japanese:

<table>
<thead>
<tr>
<th>押す</th>
<th>引き出し</th>
<th>取り扱い中</th>
<th>確認</th>
<th>預金</th>
<th>口座</th>
</tr>
</thead>
<tbody>
<tr>
<td>Push</td>
<td>Withdrawal</td>
<td>Available for Use</td>
<td>Confirmation</td>
<td>Savings</td>
<td>Account</td>
</tr>
<tr>
<td>訂正</td>
<td>暗証番号</td>
<td>残高照会</td>
<td>休止</td>
<td>金額</td>
<td>小切手</td>
</tr>
<tr>
<td>Correction</td>
<td>PIN</td>
<td>Checking the Balance</td>
<td>Out of Use</td>
<td>Amount</td>
<td>Check</td>
</tr>
</tbody>
</table>

If in need of foreign currency exchange 両替
service while at Kansai Gaidai, go to the second floor of
one of two banks downtown. The first is the bank
Kansai Gaidai issues students’ bank cards from, Mitsui
Sumitomo. Its main Hirakata Office is on the south side
of the main road leading west into Hirakata City Station
square. The second is Kansai Arban Bank, on the west
side of the main Hirakata City Station court. There are also foreign exchange locations in
airports, major stations such as Kyōto Station, and certain other banks. Avoiding foreign
exchange at airports is a good rule for saving money. Here are some practical phrases to
use at the bank: 「ドルから円に両替
していただけないでしょうか？」「Could you
exchange dollars to yen for me please?’” and 「千円札を
百円玉十個に換えられませんか？」“Could you
please exchange a 1,000 yen bill into 100 yen coins?”

「ちょっと現金を下ろしたいんです。」「I would
like to withdraw some cash.”
Every exchange student has a mailbox on the Kansai Gaidai campus, so if you need any letters or packages sent to Japan, they can be sent in English to the CIE, addressing the rest as the address at the University. Post officers are trained to read addresses in English, at least in areas of high foreign traffic. Here is an example of an address in Roman lettering:

Johnny X, Center for International Education, Kansai Gaidai

〒573-1001 Osaka Prefecture, Hirakata City, Nakamiya Higashi no Chō 16-1 Japan

Remember the〒! Another idea is to print out a bunch of addresses in big font for parents and friends, just in case, or simply photocopy this:

_________________________、国際交流部、関西外国語大学

〒573-1001 大阪府枚方市中宮東之町16-1

JAPAN

Anything oversized has to be picked up in the CIE main office. If students are sending a package, postcard, or letter abroad, they must go to a post office. There are two post offices near Kansai Gaidai. One is downtown and the other is down the street across the road from the East Gate.
Here are some useful post office phrases:

「この包み・葉書・手紙をアメリカに送りたいんです。」 “I would like this package/postcard/letter sent to the United States.”

「郵便料金はいくらですか？」 “How much is the postal rate?”

<table>
<thead>
<tr>
<th>左側</th>
<th>航空便</th>
<th>通常</th>
<th>速達</th>
<th>切手</th>
<th>北米</th>
<th>右側</th>
</tr>
</thead>
<tbody>
<tr>
<td>Left Side</td>
<td>Airmail</td>
<td>Ordinary</td>
<td>Express</td>
<td>Stamps</td>
<td>North America</td>
<td>Right Side</td>
</tr>
</tbody>
</table>

The Japanese postal service is somewhat more expensive than its American counterpart. However, using the post office to ship between home and Japan can be a good way to avoid the fees and hassle of heavy luggage traveling either to or from Japan, especially if newly bought souvenirs are involved.

The Japanese Post not only functions as a post office, but also has numerous other services, including insurance and the largest savings bank in Japan. Although Japan is in the process of privatizing the entirety of this behemoth entity, anyone can still withdraw money from the post office’s ATMs using debit and credit cards. These ATMs work in about the same way as other Japanese banks’ ATMs, and provide unusual benefits to users. Many foreign cards work in the machines, and all transactions are for no fee.