

Do you know revolving repayment?

Have you seen or heard the advertisement that you could buy goods with credit card and you could pay small constant monthly amount back? Such advertisement of revolving repayment sometimes allures us to purchase the goods more and more unconsciously. Please keep in mind there is a lot of invisible danger of this revolving repayment.

Such an easy shopping may mislead us into big impact and tragedy.

I am sure that you have ever heard “revolving repayment” because this word has been recently advertised so much. Have you chosen this revolving repayment with full understanding? You need to know there is hidden side to everything. It would be sometimes very dangerous if you would easily continue to use this revolving repayment without any discretion. There is some possibility to have your family bankrupted by sinking deeper and deeper into debt. To avoid such situation, let's consider the structure and commission (or interest) of the revolving repayment. There are a lot of kinds of revolving repayments. Let's consider payment of interest and principal. In this repayment system, monthly repayment amount which includes interest is fixed. Therefore, all of monthly repayment amount is not reduced from purchased amount. The following table shows difference depending on repayment number of time and sum total amount of repayment. Calculation is based on 15% commission/interest. (Unit: Japanese Yen)

Purchased Amount	Commission / Interest	Monthly repayment amount	Final month repayment amount	Repayment number of time	Sum total repayment amount
100,000	15%	5,000	782	23 + 1 = 24	115,782
		10,000	7,497	10 + 1 = 11	107,497
		20,000	3,923	5 + 1 = 6	103,923

The less monthly repayment amount is, the more sum total repayment amount and repayment frequency are.

As monthly repayment amount is fixed and not so high superficially, some are using this revolving repayment beyond ability to borrow. In consequence debt loan is getting bigger and bigger. As interest is calculated on balance, the more balance is, the more interest is. The less monthly repayment amount is, the more sum total repayment amount and repayment frequency are. As monthly repayment amount is fixed and not so high superficially, some are using this revolving repayment beyond ability to borrow and debt loan is getting bigger and bigger. As interest is calculated on balance, the more balance is, the more interest is. It means that repayable interest amount of monthly repayment one is getting bigger and bigger, while repayable principal amount of monthly repayment one is getting smaller and smaller. In consequence, it takes long time to reduce principal amount and repayment is prolonged. It is recommendable to make a lump-sum payment or to increase monthly repayment amount, if finances allow. Most of credit card companies accept lump-sum repayment and repayment increase. It is possible us to run a simulation at WEB site in some credit card companies and please confirm repayment schedule at WEB site before using revolving repayment. Credit card is very convenient in some situations but please note credit card is never an almighty card. Please use credit card only when necessary. (Written by Ms. Naomi Ueshima)

www.ficec.jp/foreign/

● A new office is a 20 minute walk from Fujimino Station. Please see the last page for details.

Medical aid eligibility for children was sent.

In Fujimino city children to the third year of junior high school can obtain free medical care. Please confirm whether each family gets this new "Medical aid eligibility" which is available from April 2011. Medical expense will be reimbursed upon submission of original receipts after full amount payment of medical expense to hospital. For more details, please contact child support department in Fujimino city.

**"Rest station for baby." Is ready.
(refer to photo)**



We have prepared rest stations for baby so that you may safely change diapers or breast-feed baby side. Currently there are rest stations at both

communal and private facilities with above sign board.

Please feel free to use this rest stations. However, please note hot water for dry milk fusion is not available.

How to handle domestic garbage and recyclable waste in fiscal year 2011?

Fujimino City started distribution of leaflets on "How to handle domestic garbage and recyclable waste in fiscal year 2011?" to each family. Garbage disposal sometimes leads serious problem that is bothering the neighbors. We started distribution of this leaflet so that foreigners may understand garbage disposal system fully. We have also prepared these leaflets as educational tools in our Japanese language class. Available language: English, Chinese, Korean, Portuguese, Tagalog and Thai.

● Interesting Japanese custom by Kishigami

Putting down blue vinyl sheet beneath a grove of cherry trees in full bloom, so many Japanese are enjoying blossoms viewing and conversation while eating and drinking. This is one of the most familiar sceneries in Japanese spring. Sometimes it combines outside banquet and bloom gazing. Although very few young people use the words "hebereke Kyoudoutai (blind drunk fellowship), the word is connected with seat of banquet. This means that it is possible to establish no top-to-bottom hierarchy relationship by getting blind drunk together. However, it is very difficult to do a weird thing without top-to-bottom hierarchy although the words exist. Some Japanese are enjoying usage of the words more than actual situations. This is succinctly expressed in the term because Japanese culture is composed of such virtues as consideration for others and being modesty.

"Ooi Bentennomori Park" located near our office is known for the magnificent cherry trees. How about dropping over to this park after Japanese language class?



Free translation service through mobile phone starts.

Have you experienced that you were unable to visit or consult city office due to non-fluent speaker of Japanese?

Fujimino International Cultural Exchange Center starts officially free translation service through mobile phone at 14 cities in Saitama Prefecture as solution of the issues, 10 wards in Saitama city, Warabi, Higashimatsuyama, Misato city and Namegawa town. Method of utilization for free translation service is as follows: 1. Visit city office and enquire department in charge. 2. Go to the department. 3. Express verbally or in writing "I need an interpreter." 4. Office staff contacts interpreter through mobile phone, 5. Translation service via interpreter starts soon. Please contact Fujimino International Cultural Exchange Center for more details.

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