

JP CAMPUS

Student COE Financial Documents Workbook

A self-check pack for Certificate of Eligibility (COE) paperwork.
English edition · 2026

What this is

A printable workbook to organise your school's COE document list, map who pays for study, and write clear questions before your school files with the Immigration Services Agency of Japan.

What this is not

Not a legal opinion. Not a promise that any bank, finance company, tax paper, or accountant report will be accepted. JP Campus does not file COE applications and does not review your bank statements or tax records.

Your school files the COE in Japan. Use this book to prepare — then send only what that school asked for, to that school. Do not email financial documents to jpcampus.net.

jpcampus.net · Independent study-in-Japan information site
Official COE overview: [moj.go.jp/isa](https://www.moj.go.jp/isa) · Visa after COE: [mofa.go.jp](https://www.mofa.go.jp)

0. How to use this workbook

Work through the pages in order. Fill blanks by hand. Tick only what is true today. When a page asks you to write a question, send that question to your school — not to JP Campus.

- Use your school's latest COE document list as the master. This book does not replace it.
- If two documents disagree (name spelling, dates, amounts), stop and fix the mismatch.
- Do not create, alter, or back-date any certificate. A missing paper is better than a false one.

JP Campus is an independent information website (jpcampus.net). We are not your university, not an immigration office, and not a gyoseishoshi (行政書士) law office. Nothing here is a prediction of COE approval.

School that will file your COE

Intake (month / year)

Your name as in passport

Today's date

1. Two stages: COE, then visa

For a stay over 90 days as a student, Japan uses two steps. Mixing them up causes late applications and wrong document packs.

Item	Certificate of Eligibility (COE)	Student visa
Who issues it	Immigration Services Agency of Japan (in Japan)	Japanese embassy or consulate in your country
Who applies	Your school, using the pack you send them	You, after you receive the COE
What it shows	That the planned stay and supporting papers were accepted for filing	Permission to enter Japan as a student
Typical wait	Often about 1–3 months after the school submits (varies)	Often several business days after you apply (varies by post)

This workbook is only for the COE pack — the papers your school asks for before they file. After the COE is issued, follow the embassy/consulate checklist for the visa sticker.

Your timeline (fill from the school's calendar)

Step	Target date	Done
School's COE document deadline	_____	[]
I send complete pack to school	_____	[]
School confirms they can file	_____	[]
Expected COE result window	_____	[]
Visa appointment (after COE)	_____	[]
Must enter Japan by (COE validity)	_____	[]

A COE is typically valid for a limited time after issue (commonly three months — confirm on the document). Plan travel only after you hold the COE and visa rules for your nationality.

2. Who pays — sponsor map

Schools and immigration look at a clear story: who pays tuition and living costs, how they are related to you, and whether the money trail is documented. Write the structure first. Do not invent a simpler story than the real one.

Tick every role that applies

- ☐ I pay some or all costs from my own savings / income
- ☐ A parent pays (name: _____)
- ☐ A grandparent pays (name: _____)
- ☐ Another relative pays (relationship: _____)
- ☐ A scholarship / tuition waiver covers part (name of award: _____)
- ☐ A family business is the source of the sponsor's funds

Primary sponsor

Full name

Relationship to you

Country of residence

Occupation / business (one line)

What they will pay (tuition / living / both)

Secondary sponsor (if any)

Full name + relationship

What they will pay if the primary amount is not enough

If two people sponsor you, say so on the school's forms. Hiding a second sponsor or mixing accounts without explanation is a common reason schools send the pack back.

3. Master checklist

Copy items from YOUR school's list into this page. Amounts, photo size, and which tax form they want are school-specific. Many language schools mention showing roughly one year of tuition plus living costs (a figure of about 2,000,000 JPY is often quoted in student guides). That is not a universal legal rule — write the number your school printed.

Amount / period of funds my school asked me to show

Identity and admission

- ☐ Passport bio page copy (name matches every other form)
- ☐ Photos in the size and background the school specified
- ☐ School COE / enrolment forms completed
- ☐ Highest diploma + transcripts (translation if the school asked)
- ☐ Scholarship letter if you were awarded a reduction

Relationship and sponsor declaration

- ☐ Proof of relationship (birth certificates / family registry as listed)
- ☐ Signed financial support letter from each sponsor, in the school's format
- ☐ Sponsor's ID copy if the school asked for it

Money on paper

- ☐ Balance certificate or statement in the account holder's name
- ☐ Period covered matches what the school asked (e.g. last 3 / 6 / 12 months)
- ☐ Currency and totals I can explain in one sentence
- ☐ Tuition already paid (receipt) if the school counts that as committed funds

Income and tax (only what the school listed)

- ☐ Employment / business registration papers if required
- ☐ The exact tax certificate named on the school's list — or a written question if I do not have it
- ☐ I have not substituted a different paper without asking the school first

If the school named a specific certificate, that is the one to obtain or to ask about. This workbook will not tell you that another report is an accepted substitute.

4. Source-of-funds one-pager

Use this when money did not move in a single neat transfer (for example: business savings placed into a deposit over time). Write facts only. This page is for you and your school — it is not an immigration ruling.

Account holder name (must match sponsor)

Institution name (bank / other licensed financial institution)

Product (ordinary account / fixed deposit / other)

Amount + currency + date of certificate

Plain-language source (fill in)

Complete in your own words. Keep it consistent with statements you will attach.

The money comes from

How it accumulated (salary / business profit / sale / gift — be specific)

Why there is no single transfer covering the full amount

Documents I can attach that show this story

Questions I will send the school

- ☐ Do you need a full transaction history, or a balance certificate only?
- ☐ Do you need the explanation in Japanese, English, or a certified translation?
- ☐ Should the accountant / bank letter be addressed to the school?

5. If a listed paper is missing

Do not guess. Do not buy a look-alike form. Write to the office that will file the COE (international centre / admissions) and wait for their answer before you build an alternative pack.

Missing item

Exact name of the document on the school's list

Why I cannot obtain it (legal status / not issued in my country / other)

What I can obtain instead (name the real document — no strategy advice)

Email questions (copy as needed)

- You asked for [document name]. That certificate is not issued to my sponsor because [fact]. What should we submit instead, if anything?
- May we include a letter from a licensed accountant that only explains the facts, or do you require the government form only?
- Please confirm whether this gap is likely to stop you from filing, so I can decide before your deadline.

6. Deposits that are not at a commercial bank

Some countries use licensed finance companies or other deposit-takers. JP Campus cannot say whether a given institution is acceptable for a Japanese student COE. Only your school (and then immigration) can.

Institution type as printed on the certificate

Regulator / licence mentioned on the paper (if any)

-
- [] I asked the school, in writing: Is a balance at this institution acceptable for our COE pack?
 - [] I asked: Do you need an extra letter from the institution confirming it is for embassy / immigration use?
 - [] I will not treat silence as approval — I need a written reply

A genuine deposit at a licensed non-bank can still be questioned. A commercial-bank account can also be questioned if the source of funds is unclear. Ask the school; do not rely on this workbook for a yes/no.

7. Self-check — possible questions later

These are not automatic refusals. They are patterns schools often ask you to explain before filing. Tick honestly. If you tick Yes, write a one-line fact, then ask the school.

☐ Yes ☐ No A large sum arrived in the account shortly before the certificate date

If yes, one-line explanation

☐ Yes ☐ No The deposit is in a joint account or a company account, not only the sponsor's name

If yes, who else is on the account

☐ Yes ☐ No Names do not match across passport, school forms, and bank paper (spelling / order)

☐ Yes ☐ No I am considering a document that is not what the school named

☐ Yes ☐ No A sponsor has little or no tax filing in their country

☐ Yes ☐ No Living costs and tuition together are higher than the liquid amount I can show

☐ Yes ☐ No Someone offered to 'arrange' a bank balance or tax paper for a fee

If someone offers false papers, stop. That can destroy the application and create legal risk. Tell the school you need more time rather than submitting a fabrication.

Mismatches to fix before sending

List any spelling / date / amount conflicts you found

8. Email draft to your school

Paste into an email to the international / admissions office that handles COE. Replace brackets. Attach only what they already asked for, or ask first.

Subject: COE documents — [Your full name], [intake] — questions before filing

Dear [Office name],

I am [full name], admitted for [program / intake]. Thank you for the COE document list.

I am preparing the pack and would like to confirm the following before I send files:

1) Financial capacity: You asked us to show [amount / period]. Our liquid funds are held as [account type] at [institution name]. Please confirm this institution and product are acceptable for your filing.

2) Source of funds: The amount is accumulated [salary / business savings / other]. There is not a single transfer for the full sum. Please tell me which history or explanation you need.

3) Tax document: The list asks for [exact name]. My sponsor cannot obtain that certificate because [fact]. What should we submit, if anything?

I will not send bank statements or tax records to any third party. I will follow your written instructions only.

Kind regards,

[Name]

[Student ID / application number]

[Phone / messaging app if they use it]

Keep a copy of their reply with your pack. If they say they cannot file until a named paper exists, that is your answer — this workbook cannot override it.

9. Where to go next

Always first

- The COE list and email address from your school (they are the applicant in Japan).
- Immigration Services Agency of Japan — Certificate of Eligibility overview: <https://www.moj.go.jp/isa/applications/procedures/16-1.html>
- Ministry of Foreign Affairs — visas (after you have a COE): https://www.mofa.go.jp/j_info/visit/visa/

If you want a professional case review

That is a licensed gyoseishoshi (行政書士) who handles student COE / status of residence — or the school's designated agent. JP Campus does not provide that review and does not take your financial documents.

Office I may contact (name / city) — my choice, not a JP Campus partner

JP Campus (information only)

- Site: <https://jpcampus.net>
- General visa steps (not a substitute for your school's list): <https://jpcampus.net/guide/visa-seed>
- Contact form: corrections and feedback only — not document assessment

Edition: English, 2026. Requirements change. If this page disagrees with your school or with ISA / MOFA, follow the official instruction.

Final box before you hit send to the school

- ☐ Every name matches the passport
- ☐ I used the school's list, not only this workbook
- ☐ I asked in writing about any missing or unusual paper
- ☐ I am not sending this pack to jpcampus.net