

## **Profile**

### **Establishment and Purpose of the Promotion and Mutual Aid Corporation for Private Schools of Japan**

The Promotion and Mutual Aid Corporation for Private Schools of Japan (PMAC) was established on January 1, 1998 with the aim of enhancing and improving private school education, ensuring the stability of private school management, and advancing the welfare benefits of private school faculty and staff through the comprehensive and efficient implementation of programs necessary to assist private school education, primarily centered on the provision of subsidies and loans, as well as the operation of a mutual aid program pursuant to the provisions of the Private School Personnel Mutual Aid Association Act (Act No. 245 of 1953), and thereby contributing to the promotion of private school education.

Prior to the PMAC's establishment, the Mutual Aid Association of Private School Personnel (founded in 1954) and the Japan Private School Promotion Foundation (founded in 1970) were operated as separate organizations. In the Cabinet decision on the Consolidation of Special Administrative Corporations (February 24, 1995), the Japanese government set a policy to merge the Mutual Aid Association of Private School Personnel and the Japan Private School Promotion Foundation in order to solidify the foundation for promoting private schools in Japan, while giving consideration to their roles in the public social insurance system. The two organizations were merged in 1998 to form the current PMAC. Since the programs carried out by the two former organizations have played important roles in promoting private schools, the PMAC decided to continue implementing all their programs and added new ones to accommodate the needs of people involved in private schools in order to assume the role of promoting private schools with a stronger foundation.

Under the Consolidation Plan of Special Administrative Corporation, etc. formulated in December 2001, the PMAC was later categorized as a mutual aid association-type corporation, and adopted the management methods of an incorporated administrative agency to operate its financial support programs, starting October 2003. The PMAC is required to ensure independence, autonomy, efficiency, and transparency under objectives (medium-term) designated by the Minister of Education, Culture, Sports, Science and Technology, and must also meet the obligations for accountability to the public. Accordingly, tasks performed in order to comply with those objectives are assessed by the Minister. Based on the outcome of that assessment, discussions are then held around such factors as the state of the PMAC and the necessity of continuing those tasks.

## (Reference)

### **(Japan Private School Promotion Foundation)**

The predecessor of the Japan Private School Promotion Foundation, the Association for the Advancement of Private Schools, was established on March 28, 1952 with the primary purpose of providing loans for the development of private school facilities and grants for faculty training. Based on the Japan Private School Promotion Foundation Act, the Japan Private School Promotion Foundation was established on July 1, 1970 as an organization to subsidize the operating costs of private schools, such as personnel expenses, comprehensively and efficiently as well as to provide surveys, consultation and advice regarding private school management.

### **(Mutual Aid Association of Private School Personnel)**

The Mutual Aid Association of Private School Personnel was established on January 1, 1954 based on the Private School Personnel Mutual Aid System Act. At that time there were four types of voluntary welfare and benefit programs for faculty and staff of private schools, namely the Private School Pension Foundation, Employees' Pension Insurance, the Mutual Aid Association for Private School Personnel, and Health Insurance. However, because of limitations on the ability of these programs in terms of benefits and financial sources, there was a strong demand for setting up a mutual aid program that could maintain the equilibrium between the employees of national /public schools and those of private schools.

## **Mission**

The PMAC contributes to the advancement of education and research in Japan by taking a leading role in activities to support private educational institutions comprehensively and efficiently in order to stabilize the management of these institutions and provide welfare and benefits to faculty and staff.

## Programs

### Financial Support Programs

Subsidies

Loans

Grants

Donations

(Donations to Designated Organizations, Scholarship Fund for Young/Women Researchers,  
Academic Research Promotion Fund)

Grant Program for Fund Tuition Fee Reduction and Exemption

Management Support and Information Provision

### Mutual-Aid Programs (<https://www.pmac.shigaku.go.jp/en/index.html>)

Short-Term Benefits

Pension Benefits

Welfare Services

(Healthcare Services, Medical Services, Accommodation Services

Installment Savings Account, Accumulated Fund Mutual Aid Annuity

Mutual Aid Term Insurance

Life Design Assistance Services

Loan Services)

## Capital

The PMAC has received all its capital from the government in order to enhance financial support programs. Its capital as of March 31, 2025 totals 108,677,863,000 yen.

## Financial Support Programs

### **Subsidies**

#### **Subsidies for Private Universities**

Budget 297,861,942 thousand yen

The PMAC receives subsidies for operating costs incurred by private universities and other institutions from the government and distribute them to school corporations that own universities in order to maintain and improve education and research conditions and reduce schooling-related financial burdens on students as well as to improve the soundness of management of private universities.

Subsidies provided from fiscal 1970 to fiscal 2024 total 14,203.1 billion yen.

These subsidies are provided in the form of general subsidies for personnel expenses, education and research expenses and other expenditures, and special subsidies to promote education and research in specific fields.

#### **Budget for Operating Costs Subsidies for Private Universities, etc. (amount allocated to the Comprehensive Reform Support Program)**

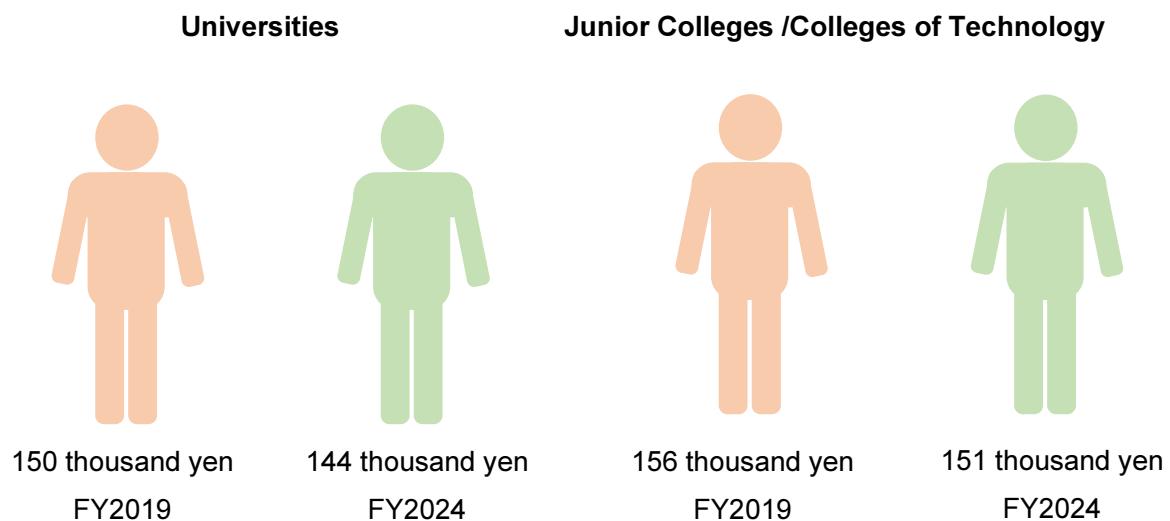
(Unit: thousand yen)

Category	FY2024 Budget	FY2025 Budget
General subsidies	277,150,235	277,250,000
Special subsidies	21,665,564	20,611,942
<b>Total</b>	<b>298,815,799</b>	<b>297,861,942</b>

Notes:

1. The special subsidies budget for FY 2024 includes a special account budget for reconstruction from the Great East Japan Earthquake (195,896 thousand yen) and supplementary budget (919,487 thousand yen).
2. The special subsidies budget for FY 2025 includes a special account budget for reconstruction from the Great East Japan Earthquake (61,071 thousand yen).

## Operating Costs Subsidies per Student



### Operating Costs Subsidies for Private Universities, etc. (FY2024)

Category		Universities	Junior Colleges /Colleges of Tech	Total
Number of personnel subject to subsidies	Teachers	89,939	4,971	94,910
	Students	1,989,760	79,766	2,069,526
	Staff	55,666	2,699	58,365
Amounts (thousand yen)	Teachers	166,388,279	6,465,667	172,853,946
	Students	43,032,539	1,787,841	44,820,380
	Staff	51,056,971	2,295,691	53,352,662
	Part-time teachers	4,668,660	289,126	4,957,786
	Accreditation expenses	257,160	31,459	288,619
	Public announcement expenses	851,181	25,661	876,842
	Special subsidies	19,651,982	1,172,470	20,824,452
	Total	285,906,772	12,067,915	297,974,687
Number of recipients	Educational corporations	547	87	634
	Schools	588	261	849
	Faculties (depts)	1,966	460	2,426

Note: Includes correspondence programs (courses).

## Special Subsidies

Special subsidies are provided to facilitate qualitative improvement of private universities by promoting academics and education in specific fields, courses, etc. at private universities.

In fiscal 2024, special subsidies totaling 20,824,452 thousand yen were distributed to 717 schools as shown in the table below.

The initial budget for FY2025 was 20,611,942 thousand yen (including a special reconstruction budget of 61,071 thousand yen), a decrease of 134,135 thousand yen from the initial budget of the previous year.

The Comprehensive Reform Support Program for Private Universities provides support to schools engaged in organizational and systematic efforts for reform, such as by implementing distinctive education and distinctive advanced research, contributing to the development of local communities, and promoting the social implementation of research.

In fiscal 2024, we launched the Management Reform Support for New Private Universities Adapting to a Low-Birthrate Era. To encourage private universities to shift to a resilient structure able to overcome low birthrate, this program presents new models of private universities that create added value and nurture human resources who will shape Japan's future, encourages private universities to proactively engage in reforms through future-oriented challenges and management decisions, and supports initiatives for the dissemination and deployment of related knowledge and expertise.

### Special Operating Costs Subsidies for Private Universities, etc.

(Unit: thousand yen)

Category	FY2023	FY2024
I Development of human resources for employment in growth fields	1,573,585	1,244,948
II Organizational acceptance of working adults	310,310	296,981
III Foundational development of international exchange at universities, etc.	2,370,304	2,257,397
IV Advancement of the functions at graduate schools, etc.	11,941,563	11,746,865
V Restoration support related to the Great East Japan Earthquake	91,406	52,739
VI Increased support for the recipients of the Comprehensive Reform Support Program for Private Universities	4,123,937	4,113,990
VII Increased support for the recipients of the Management Reform Support for New Private Universities Adapting to a Low-Birthrate Era	-	890,000
VIII Restoration support related to the 2024 Noto Peninsula Earthquake, seasonal rain front, and September heavy rain disaster	-	221,532
Restoration support related to the seasonal rain front and Typhoon Mawar of 2023, and the 2024 Noto Peninsula Earthquake	131,647	-
<b>Total</b>	<b>20,542,752</b>	<b>20,824,452</b>

**Recipients of Special Operating Costs Subsidies for Private Universities, etc.**

Category	FY2023		FY2024	
	Number of educational Corp.	Number of schools	Number of educational Corp.	Number of schools
Universities	488	498	480	488
Jr. Colleges /Colleges of Tech	80	230	75	229
Total	568	728	555	717

**Increase through the Comprehensive Reform Support Program (FY2024)**

Category	Number of chosen schools	Increase through general subsidies※	Increase through special subsidies※	Total increase※
Universities	186	7,231,255	3,722,950	10,954,205
Jr. Colleges / Colleges of Tech	39	80,371	391,040	471,411
Total	225	7,311,626	4,113,990	11,425,616

※Unit: thousand yen

## Loans

### Loans to Educational Corporations

Planned Loans 60 billion yen

The PMAC provides loans to educational corporations, quasi-educational corporations, and organizations that conduct programs deemed necessary for the promotion of private school education, when such loans are necessary for the development of private school grounds, buildings and other facilities and for other management purposes.

Loans are provided for the following types of expenditures.

#### Costs for General Facility

- (1) Construction and renovation of school buildings, gymnasiums, auditoriums, etc.

\*There is an interest subsidy program by the Ministry of Education, Culture, Sports, Science and Technology for financing related to rebuilding and development projects for school facilities constructed before 1981 under previous earthquake-resistance standards that are considered to be dangerous buildings, renovation projects that are eligible for subsidiary aid for reinforcing disaster prevention functions (i.e. earthquake-resistance), and projects for the development and enhancement of designated evacuation facility functions.

- (2) Purchase and development of school grounds, etc.

- (3) Program for facilities related to research advancement  
(construction, expansion, and renovation of laboratories, etc.)

- (4) Program for Promoting Advancement of Education and Research Environment

Renovation of facilities selected for the following government-subsidized projects ① to ⑤

- ① ICT Utilization Promotion Program
- ② Development of Facilities for High Functionalization (development of school LAN or information rooms)
- ③ Development of Facilities to Reinforce Disaster Prevention Function (facility construction for crime prevention)
- ④ Eco-campus Promotion Program
- ⑤ Acceleration Program for Reorganization of Universities and Colleges of Technology

#### Costs for Developing Educational Environments

- (1) Purchase of desks, chairs, library books, and other school furniture and supplies
- (2) Purchase of experiment/lab supplies and equipment, school buses and other vehicles.
- (3) Funds necessary for management, such as enhancing the educational environment
- (4) Funds necessary for facility demolition

#### Costs for Disaster Recovery

Restoration of buildings and other structures damaged by wind, flooding, or earthquakes

\* There is a system that offers preferential loan conditions for the restoration of educational corporation facilities damaged by the Great East Japan Earthquake, the 2016 Kumamoto Earthquake, and the 2024 Noto Peninsula Earthquake.

#### Costs for Anti-Pollution Measures

Development of facilities and equipment to prevent pollution (noise, asbestos, etc.)

#### Costs for Special Facilities

- (1) Projects involving land acquisition and construction for dormitories, faculty and staff housing, private university-affiliated hospitals, etc.

\* There is an interest subsidy program by the Ministry of Education, Culture, Sports, Science and Technology for financing related to rebuilding and development projects for school facilities constructed before 1981 under previous earthquake-resistance standards that are considered to be dangerous buildings, and rebuilding and development projects for private university-affiliated hospitals.

- (2) Renovations of school buildings, etc. to adopt barrier-free designs.

### Planned Loan Amounts and Loan Terms (FY2025)

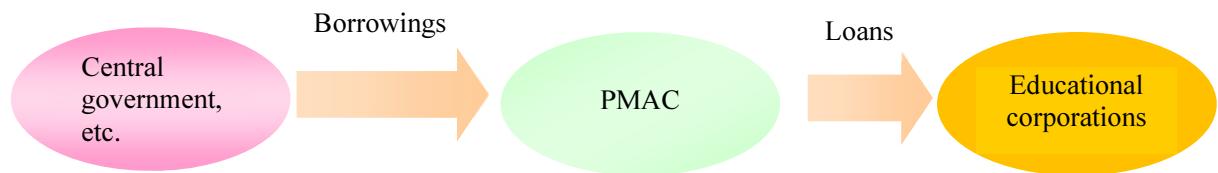
(As of June 1, 2025)

Category	Planned amount	Interest rate	Period (including the period of deferment)	Percentage financed	Notes
<b>Costs for general facility</b>	Million yen 41,400	% (Annual interest)	① Less than 30 years ② Less than 20 years For Okinawa, less than 22 years	Less than 80%	Okinawa: interest rate of ① 2.50% or ② 2.00%
General	38,900	① 2.80 ② 2.30			
Facilities related to research advancement	100	① 2.60 ② 2.10			
Program for Promoting Advancement of Education and Research Environment	2,100	① 2.60 ② 2.10			
Disaster prevention (earthquake-resistance) measures	300	① 2.80 ② 2.30		Up to 100% of the school's portion of expenses qualifying for subsidies	
<b>Costs for developing educational environments</b>	8,300		Less than 5 years, 6 months	Less than 80%	
School furniture and supplies, etc.	100				
Educational environment enhancement fund		1.20			
Educational environment enhancement fund (Acceleration program for reorganization of universities and colleges of technology)	8,000	1.30			
Management costs for disaster recovery	100	0.90	Less than 7 years		
Large facilities and IT development, etc.	100	1.50	Less than 10 years		
<b>Costs for disaster recovery</b>	100	1.60	Less than 25 years Less than 20 years	Within amount of subsidy	Major disasters
<b>Costs for anti-pollution measures</b>	100	2.00		Less than 80%	General disasters
<b>Costs for special facilities</b>	9,800	① 2.90 ② 2.40 ① 2.85 ② 2.40 ① 2.50 ② 2.00	① Less than 30 years ② Less than 20 years	Less than 80%	Dorms, faculty and staff housing, etc.
					University-affiliated hospitals
					Facilities for use by people with disabilities
<b>Total</b>	59,700				
[Disaster recovery financing related to the Great East Japan Earthquake, the 2016 Kumamoto Earthquake, and the 2024 Noto Peninsula Earthquake]					
<b>Costs for disaster recovery</b>	300	Y1-5: Interest free Y6-7: 0.80 Y8-25: 1.00	Less than 25 years	Within amount of subsidy	Major disasters
<b>Total</b>	300			Less than 80%	General disasters
<b>Total</b>	60,000				

Notes:

1. Costs for general facility and Costs for special facilities include 6.9 billion yen in planned loans (interest rate of 1.50% for general, 1.60% for special) with terms of less than 10 years.
2. The planned loans in Note 1 include 100 million yen of general facility costs (interest rate of 1.40%) with terms of less than 6 years.
3. In principle, the loan conditions in ① for general facility costs and special facility costs are available if the agreed loan amount is 1 billion yen or more, if the educational corporation is a subsidy recipient of the Acceleration Program for Reorganization of Universities and Colleges of Technology, or if the loan is for a university-affiliated hospitals.
4. The loan-to-value ratio for projects carried out by kindergartens and centers for early childhood education and care is less than 95%.

Funding for these loans is provided by borrowing from the government and private school pension reserves. The total amount of loans issued from fiscal 1952 to fiscal 2024 comes to 3,480 billion yen.



#### Loans over the Past 5 Years

(Unit: thousand yen)

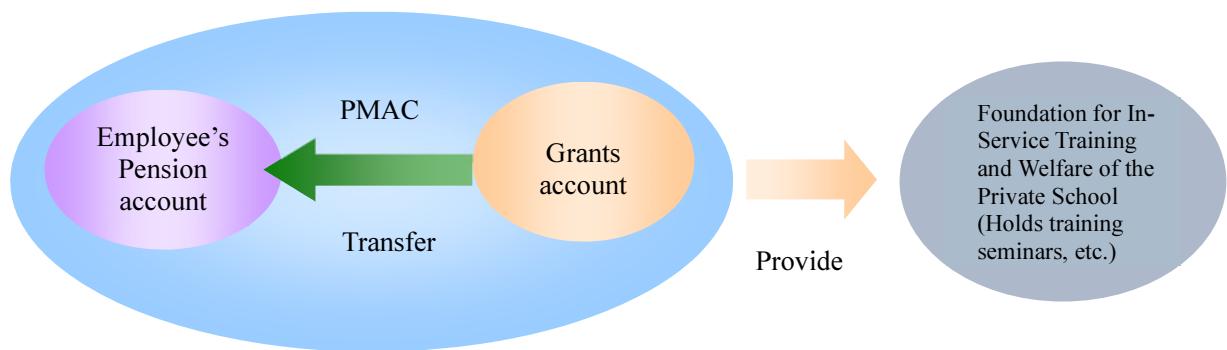
Category	FY2020	FY2021	FY2022	FY2023	FY2024
Costs for general facility	30,099,800	23,192,500	23,474,500	10,704,900	29,778,400
Amount for earthquake-proofing (included)	5,499,000	3,663,000	11,728,000	4,428,100	20,039,000
Costs for developing educational environments	2,482,000	481,000	920,000	7,992,500	1,632,900
Costs for disaster recovery	0	3,046,800	3,000,000	0	0
Costs for anti-pollution measures	7,400	531,000	0	0	36,000
Costs for special facilities	3,280,000	6,570,600	17,000,000	636,000	14,453,000
<b>Total</b>	<b>35,869,200</b>	<b>33,821,900</b>	<b>44,394,500</b>	<b>19,333,400</b>	<b>45,900,300</b>
Planned amount	(62,500,000)	(60,000,000)	(57,000,000)	(57,500,000)	(60,000,000)

## Grants

### Grants for Educators (Provision of Grants and Transfers to Employees' Pension Account)

Grants are provided to training programs run by the General Incorporated Foundation for In-Service Training and Welfare of the Private School, which are designed to improve the quality of faculty and staff of private schools.

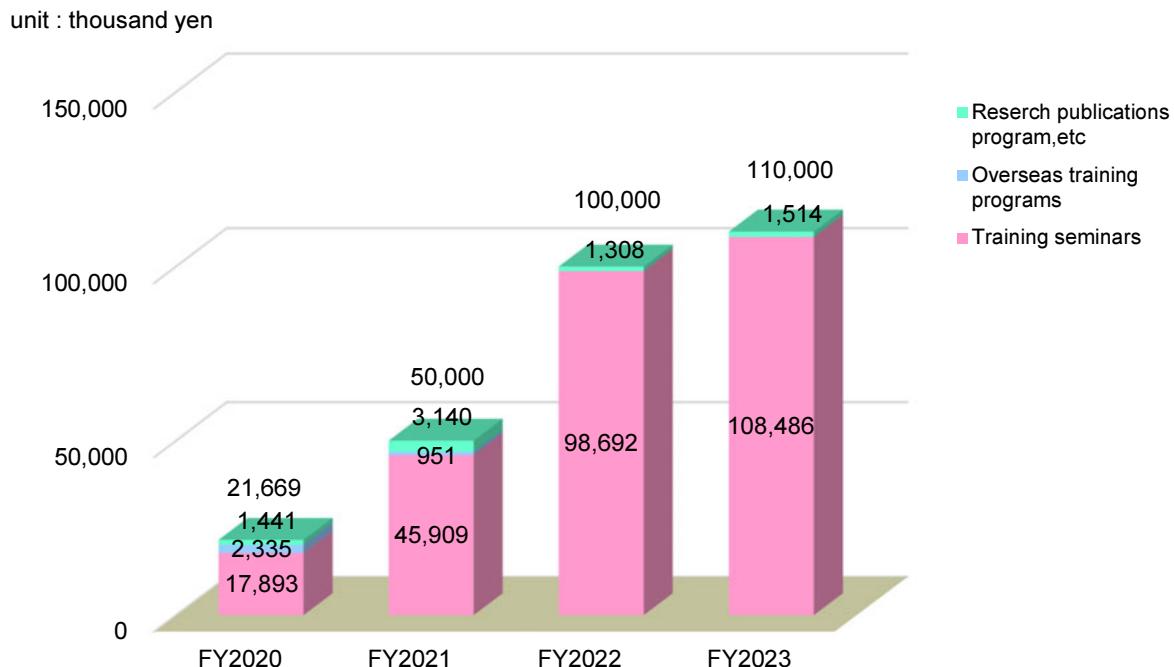
Transfers are also made to the PMAC's Employees' pension account of the Mutual Aid Programs for the Pension Benefits (to increase pensions for existing pension recipients and serve as a resource for liquidating Pension Benefits) in order to enhance welfare and benefits for faculty and staff of private schools.



Funding for these grants is sourced from profits generated through the Grants Account of the PMAC in the previous fiscal year with the amount of grants provided between 1953 through 2024 reaching 24,084 million yen.

However, as there were no profits recorded in FY2023, there were no grants awarded in FY2024.

### Grants Provided for Training Programs



## Donation

### Donations to Designated Organizations

Planned acceptance amount 28 billion yen / Planned donation amount 28 billion yen

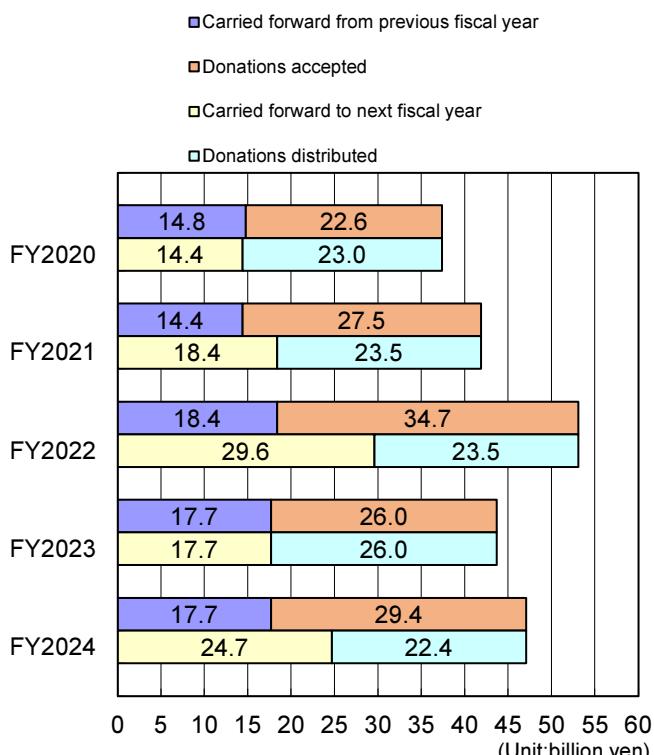
The PMAC welcomes donations for the advancement of education and research at private schools from corporations and individuals. Donations will be distributed to educational corporations that have been designated by the donors.

Donations enable the donor to receive preferential tax treatment on corporate taxes and income taxes (Ministry of Finance Notice No. 154, 1965), and when the donor is a corporation the entire amount of the donation may be accounted for as an expense, when the donation is offered to cover expenditures at private schools necessary for education or research, or to add to the school's endowment.



Donations accepted from fiscal 1967 through the end of fiscal 2024 total 830.5 billion yen, and the amount distributed comes to 792.5 billion yen.

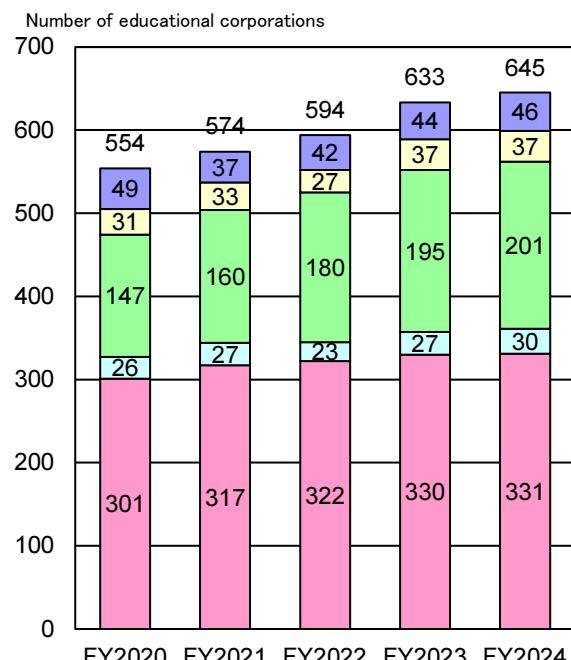
### Donations Handled Over the Past 5 Years



Notes: Amounts carried forward are donations carried forward to the next fiscal year because of the lack of an application for distribution from educational corporations.

※The amounts carried forward will not match in cases where donations received in past fiscal years are returned to the donor.

### Educational Corporations Accepting Donations Over the Past 5 Years



■ Specialized Training Schools

□ Kindergartens

■ High Schools, Secondary Schools, Junior High Schools, Compulsory Education Schools, Elementary schools, Special Needs Schools

□ Junior Colleges (incl. Tech Colleges)

■ Universities

## Fundraising for the Scholarship Fund for Young/Women Researchers

Budget 30 million yen

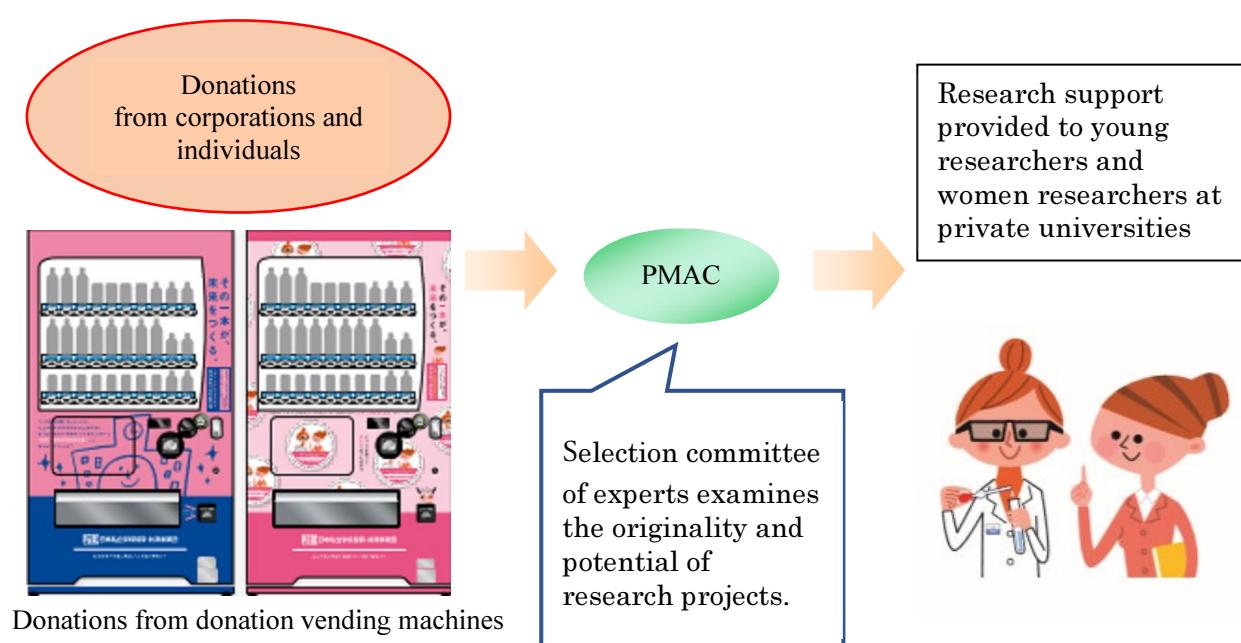
The grant programs are funded by donations from the public to help young researchers and women researchers who belong to a private universities etc. They are designed to enable researchers to acknowledge “social support for their research” and encourage them to give back to society, and by so doing create a connection between society and private universities.

The grant programs are funded directly by donations from the public. As such, we ask corporations and individuals that are supportive of the programs’ purpose for their support.

Donors can learn more about the initiatives by private universities in education and research through award ceremonies where they can meet the researchers in person, as well as through research reports created by the researchers.

Moreover, from the perspective of raising awareness of the grant programs among a wider public and reaching out to the public for further support, we ask educational corporations to let us install “donation vending machines” on their campuses—part of the revenue is donated to the Scholarship Fund for Young/Women Researchers programs.

Further, these donations are recognized as donations to a specified-public service promotion corporation, and are subject to preferential tax treatment, including exemption and reduction of income and corporate taxes.



## Provision of the Scholarship Fund for Young/Women Researchers

Planned Grants 30 million yen

The Scholarship Fund for Young/Women Researchers consist of two grant programs: the Scholarship Fund for Young Researchers and the Scholarship Fund for Women Researchers. The grant programs aim to provide researchers with the opportunity to realize their own research plans, thereby contributing to the advancement of research motivation and development of human resources.

Any research project is eligible as long as it is conducted individually by an assistant professor or postdoctoral researcher who belongs to a private university, or a lecturer who has worked for a private university for 10 years or less (excluding departments of medicine, dentistry, and pharmacy). The application does not restricted to specific disciplines and accepts research from all disciplines whether it is basic research or applied research. The grant programs place more value on the characteristics, originality, and prospects of research, and the passion of researchers, as well as the validity of research plans, rather than past research performance of applicants.

The Scholarship Fund for Young Researchers is available to researchers aged 39 or under. By helping young researchers build a successful career, the program aims to contribute to the development of human resources capable of playing a leading role in Japan's future.

The Scholarship Fund for Women Researchers is open to women researchers of all ages and aims to contribute to the development of human resources that are expected to play a leading role in promoting diversity.

The amount of grants is 400,000 yen per research.

In FY 2025, 39 young researchers and 36 women researchers received these scholarships to the total of 30.0 million yen.

### the Scholarship Fund for Young/Women Researchers

Category		FY2018 ～FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	Total
Scholarship Fund for Young Researchers	Number of scholarships	93	37	37	37	37	39	280
	Amount (thousands of yen)	37,200	14,800	14,800	14,800	14,800	15,600	112,000
Scholarship Fund for Women Researchers	Number of scholarships	93	38	38	37	37	36	279
	Amount (thousands of yen)	37,200	15,200	15,200	14,800	14,800	14,400	111,600
Total	Number of scholarships	186	75	75	74	74	75	559
	Amount (thousands of yen)	74,400	30,000	30,000	29,600	29,600	30,000	223,600

\* The total sum of grants and the amount per research are determined annually.

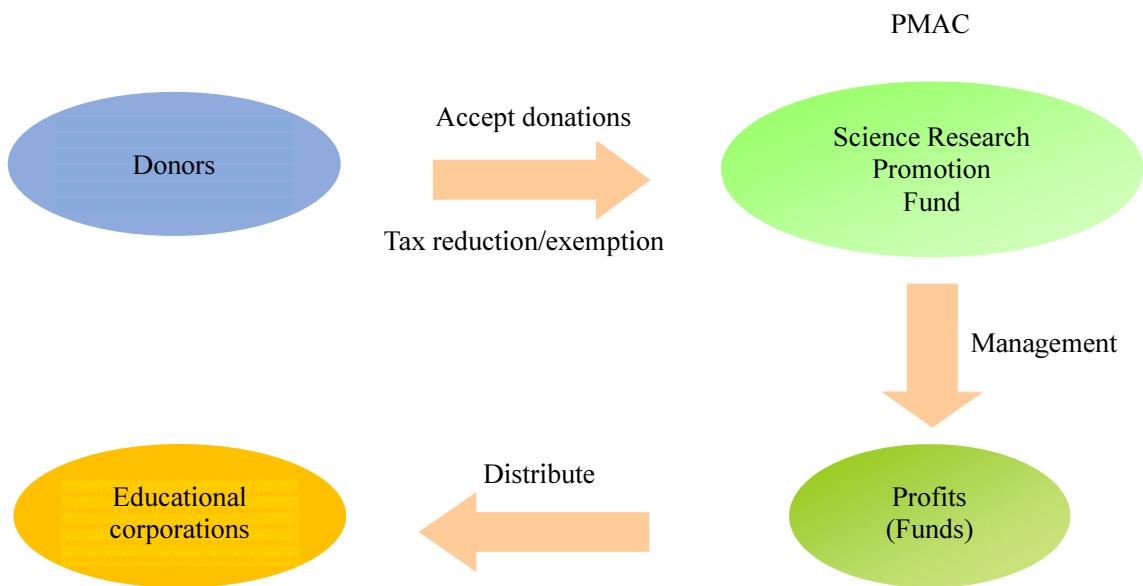
\* The total number of research projects that are selected for the grant programs may differ each year depending on the selection results.

## The Science Research Promotion Fund (Fundraising)

Fund holdings 5,416,400 thousand yen (end of May, 2025)

The Science Research Promotion Fund was established to subsidize the expenses necessary for research projects. It invests donations from a wide range of public and uses the generated profits to fund outstanding research projects conducted at private universities and other institutions.

These donations are treated as donations to a specified public-service promotion corporation and are thus eligible for preferential tax treatment including exemption from or reduction of income and corporate taxes.



The Fund holds 5,416,400 thousand yen as of May 31, 2025.

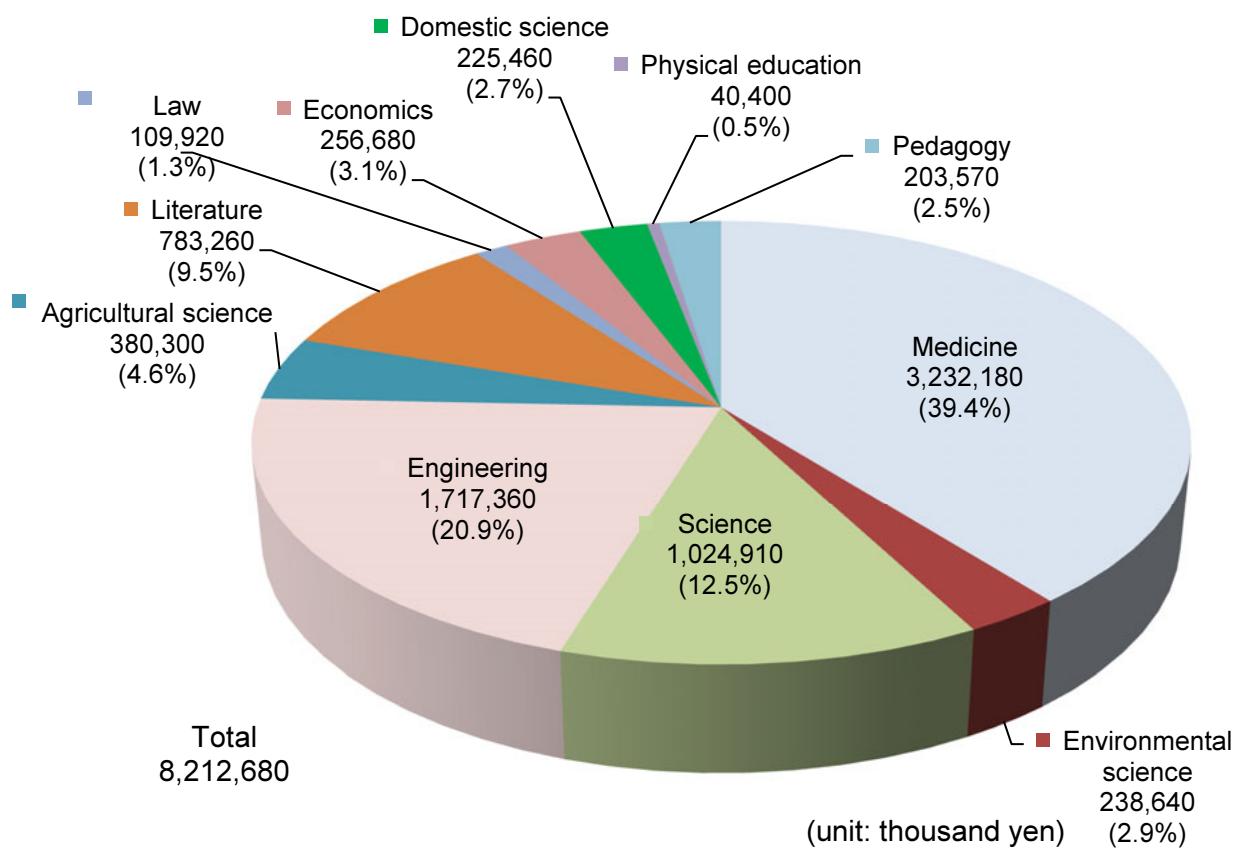
## The Science Research Promotion Fund (Distributing Funds)

Planned Distribution 80 million yen

Funds from investment profits made by the Science Research Promotion Fund are distributed to subsidize acquisition costs and maintenance costs for academic research facilities at private universities and other institutions as well as other expenditures associated with academic research.

The PMAC has distributed 8,351,980 thousand yen in funds for a total of 3,564 research projects during the period from fiscal 1976 to May 31, 2025.

**Science Research Promotion Fund Distributions by Research Field  
(FY1976~FY2025)**



\* In addition to the above, we have awarded 139,300 thousand yen in Young Researcher Scholarships as part of the Science Research Promotion Fund between FY 2008 and FY 2017.

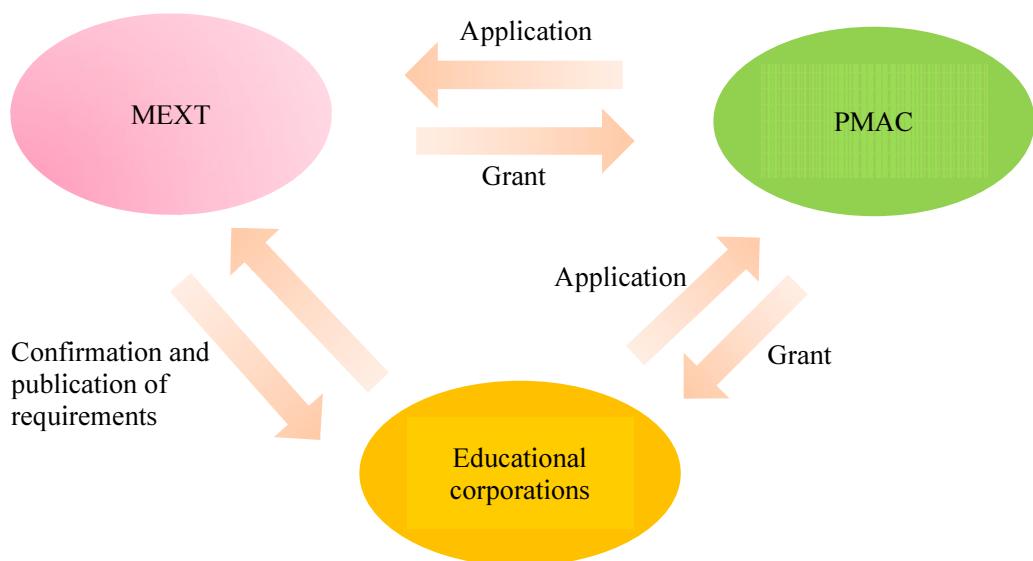
\* The figures may not add up to 100% due to rounding off.

## Grant Program for Fund Tuition Fee Reduction and Exemption

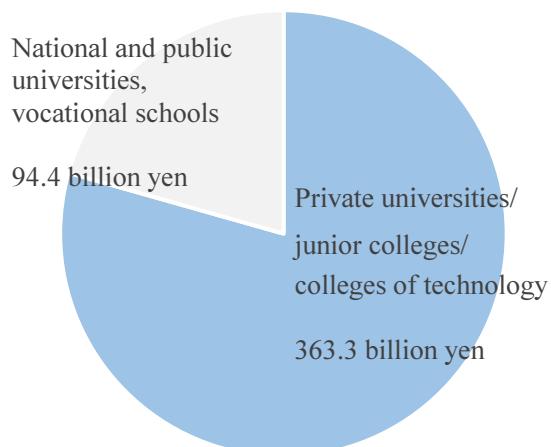
### Grants to fund tuition fee reductions and exemptions

Budget 363.3 billion yen

In accordance with Article 16 of the Act on Support for Schooling in Universities, etc., we receive the government funds required to cover the cost of tuition fee reductions and exemptions (hereinafter, “funds for fee reductions and exemptions”) for private universities, private junior colleges, and private colleges of technology, as defined in Article 8 of the Act. Our work is to use these funds as financial resources to provide educational corporations with funds for fee reductions and exemptions.



### Budget for FY 2025 (for tuition fee reductions and exemption, etc.)



## Management Support and Information Provision

Management Consultation Services for Private Schools and Analysis and Provision of Information Related to Education and Management

### FY2025: Services Provided by the Private School Management Information Center

The Private School Management Information Center offers support for improving the operation of educational corporations, as well as the collection and provision of information on educational conditions and management. The main services provided by the Center are as follows. We offer a wide range of services including management consulting, financial analysis, accounts processing, and lectures, so please feel free to make use of them.

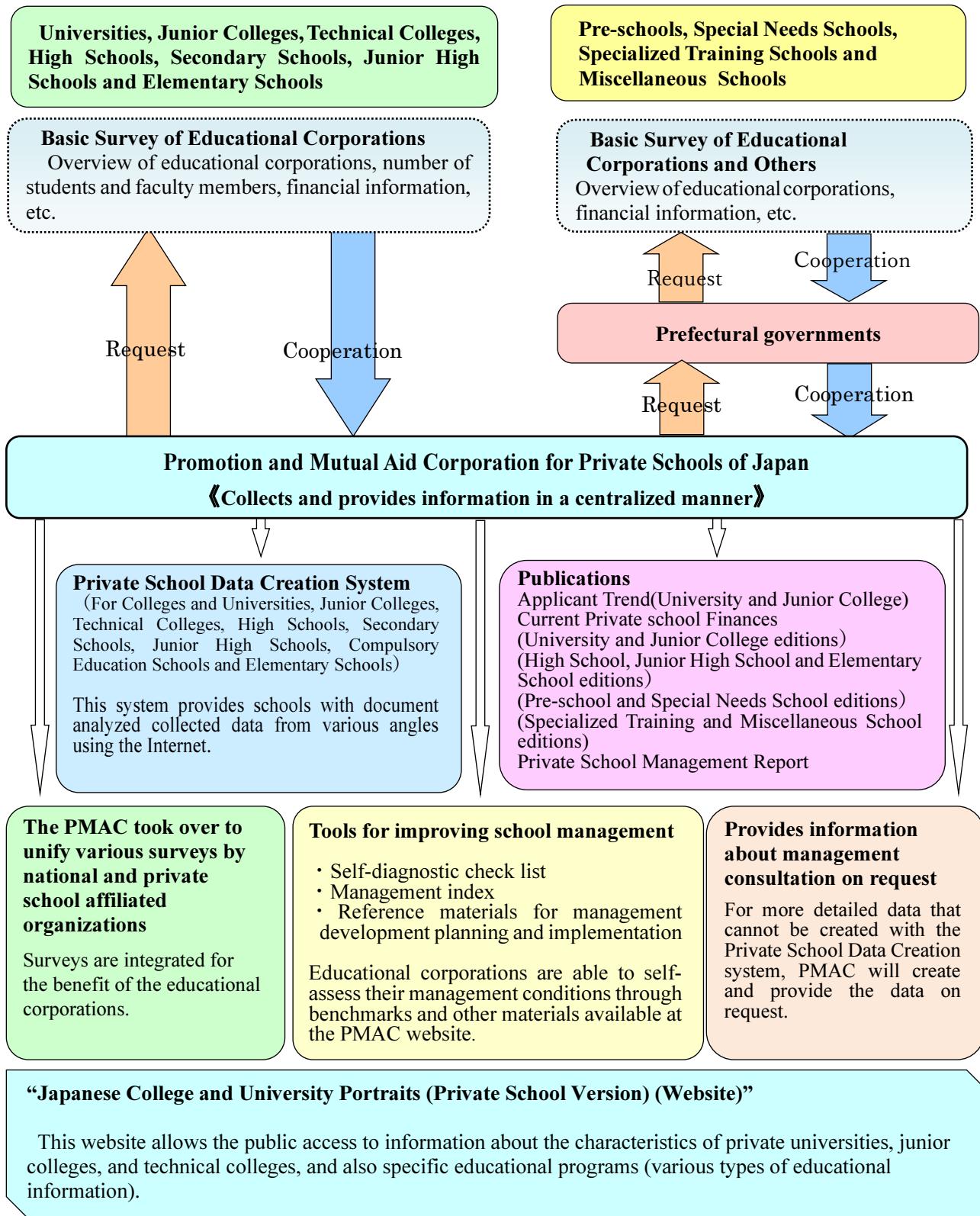
<b>(Sample Requests from Educational Corporations)</b>	
<b>Questions about accounting</b>	What accounting procedures should be used?
<b>Questions about Basic Survey, etc.</b>	Regarding entries and operations for Basic Survey Form e-manager
<b>View rules, etc.</b>	Want to refer to examples of other schools' rules, etc.
<b>Financial analysis</b>	Analyze school financials
<b>Using and publishing educational information</b>	Search various characteristic and initiatives of educational institutions
<b>Training and development for managers and staff</b>	Want to take short-term trainings for private school management.
<b>Support for training seminars</b>	Help conduct training seminars for school officials, teachers, and personnel
<b>Cases of reform</b>	Provide specific examples of educational improvement
<b>Solutions for management problems</b>	Make proposals tailored to the school's current situation regarding management issues like student recruitment and cutting personnel expenses
<b>Help create Management Improvement Plan</b>	Plan to create management improvement Plan with clear goals and deadlines as proposed in the Final Report of Educational Corporation Revitalization Study Group and strive to improve management, and would like assistance developing the Plan  “Final Report of Educational Corporation Revitalization Study Group” (Japanese Only) <a href="https://www.shigaku.go.jp/s_center_saisei.pdf">https://www.shigaku.go.jp/s_center_saisei.pdf</a> Refer to pages 16-18, 31  “Reference Document for Formulating and Implementing Management Improvement Plan” (Japanese Only) <a href="https://www.shigaku.go.jp/s_kaizenkeikaku.htm">https://www.shigaku.go.jp/s_kaizenkeikaku.htm</a>



<b>(Services Provided by Private School Management Information Center)</b>	
<b>(Answering Questions about accounting, etc. Basic Survey, e-managers)</b>	Questions about accounting, etc. Questions about Basic Survey, Form e-manager
<b>(Private School Information Office)</b>	A collection of regulations for officers and employees of university and junior college corporations is available. (Private School Promotion Division [ Kudan Office 1F ] )
<b>(Provision of data )</b>	The Private School Data Creation System is provided to allow schools to directly output and read the following data and analysis documents using the Internet. ◇Number of students ◇Financial data ◇Financial ratio tables ◇Current Private school Finances ◇Revitalization analysis, etc.
<b>(Documents Provided on Request)</b>	For analytical data requiring special processing that cannot be created with the Private School Data Creation System, submits the Information Provision Form to the Corporation and the data will be created and provided. (May take several days, depending on the content)
<b>(Japanese college and University Portraits [Private School Version])</b>	Our website provides information on characteristics of private universities, junior colleges, and technical colleges, as well as their educational research initiatives.
<b>(Seminars)</b>	Private University Leaders Seminars are held for chairpersons and presidents, as well as Private University Staff Seminars for young staff members.
<b>(Instructor Dispatch)</b>	• Center personnel are dispatched as instructors. • Necessary to cover transportation costs and provide a lecture fee when instructors are dispatched.
<b>(Management Consultations)</b>	• Representatives visit the school and talk with officials, faculty and staff - the key people in management reforms - and search for solutions. • Analysis of problems currently facing management is conducted, the problems are specifically identified, possible response measures are compiled, and advice is provided on this basis. • The process is jointly conducted by specialists registered in the PMAC's personnel databank (CPAs, attorneys, certified social insurance specialists, education specialists, etc.) as necessary. • Timely and appropriate advice, etc. is provided based on the progress of a management improvement plan. • In the event that a management consultation is held at the educational corporation, it will be necessary to pay the transportation expenses stipulated.

## Overview of “Information Collection and Provision”

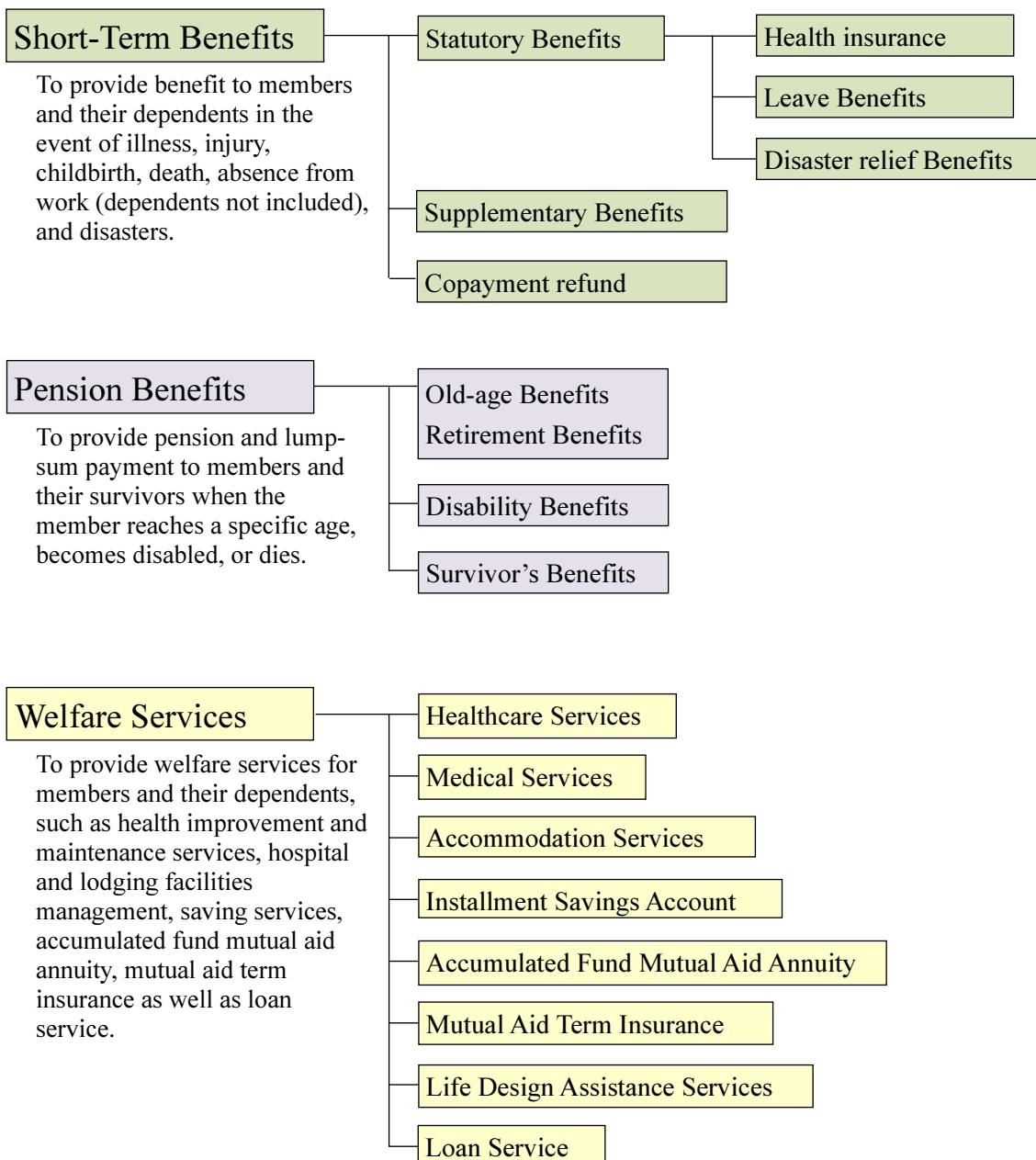
In the Private School Management Information Center, the “Basic Survey of Educational Corporations” has been used since 1971 to collect information on private schools, from Elementary to Universities, and the “Basic Survey of Educational Corporations and Others” has been used since 1999 to collect information on Pre-schools, Special Needs Schools, Specialized Training Schools, and Miscellaneous Schools. Information on educational condition and management of private schools are promptly collected and provided in the following ways.



## Mutual Aid Programs

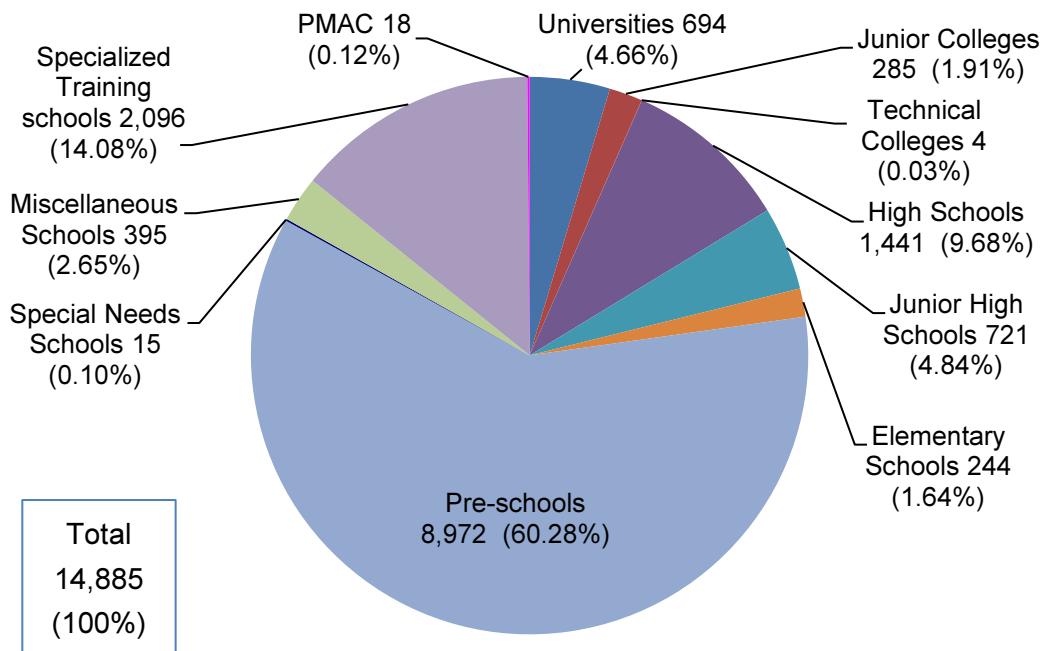
### Services Overview

The Private School Mutual Aid System of The Promotion and Mutual Aid Corporation for Private Schools of Japan (PMAC) has been established, based on the objectives of the Basic Act on Education, in order to maintain parity with the welfare and benefit system for national and public school faculty members. PMAC is engaged in short- and pension benefits services, as well as welfare services, to improve the welfare and benefits of private school faculty members through this mutual aid system, and to contribute to the promotion and development of private schools and its education.



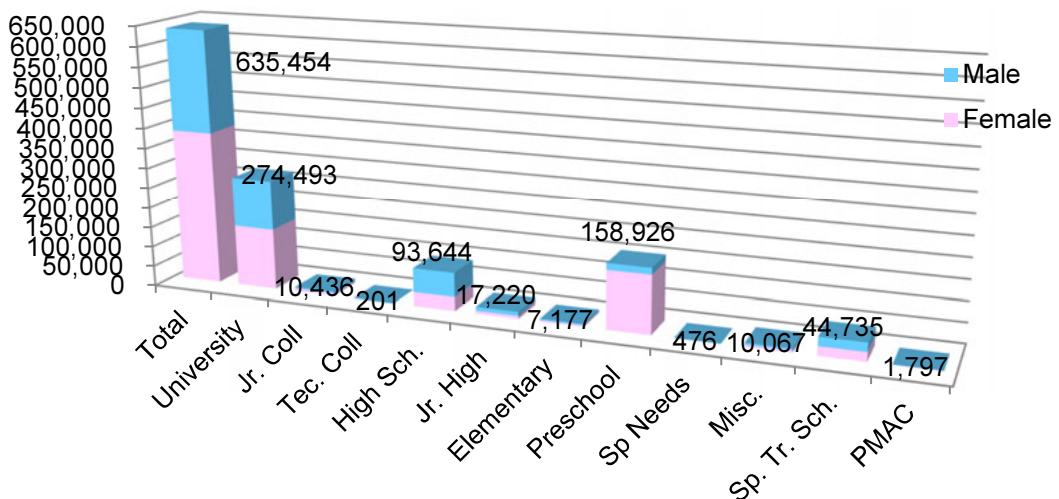
◇ Group Composition (end of March, 2025) ◇

(1) Number of schools per school category



Note: The figures may not add up to 100% due to rounding off.

(2) Number of members per school category



	Total	University	Jr. Coll	Tec. Coll	High Sch.	Jr. High	Elementary	Preschool	Sp. Needs	Misc.	Sp. Tr. Sch.	PMAC
Total	635,454	274,493	10,436	201	93,644	17,220	7,177	158,926	476	10,067	44,735	1,797
Male	253,508	123,114	4,168	142	59,135	9,789	3,147	16,097	236	4,825	22,105	828
Female	381,946	151,379	6,268	59	34,509	7,431	4,030	142,829	240	5,242	22,630	969

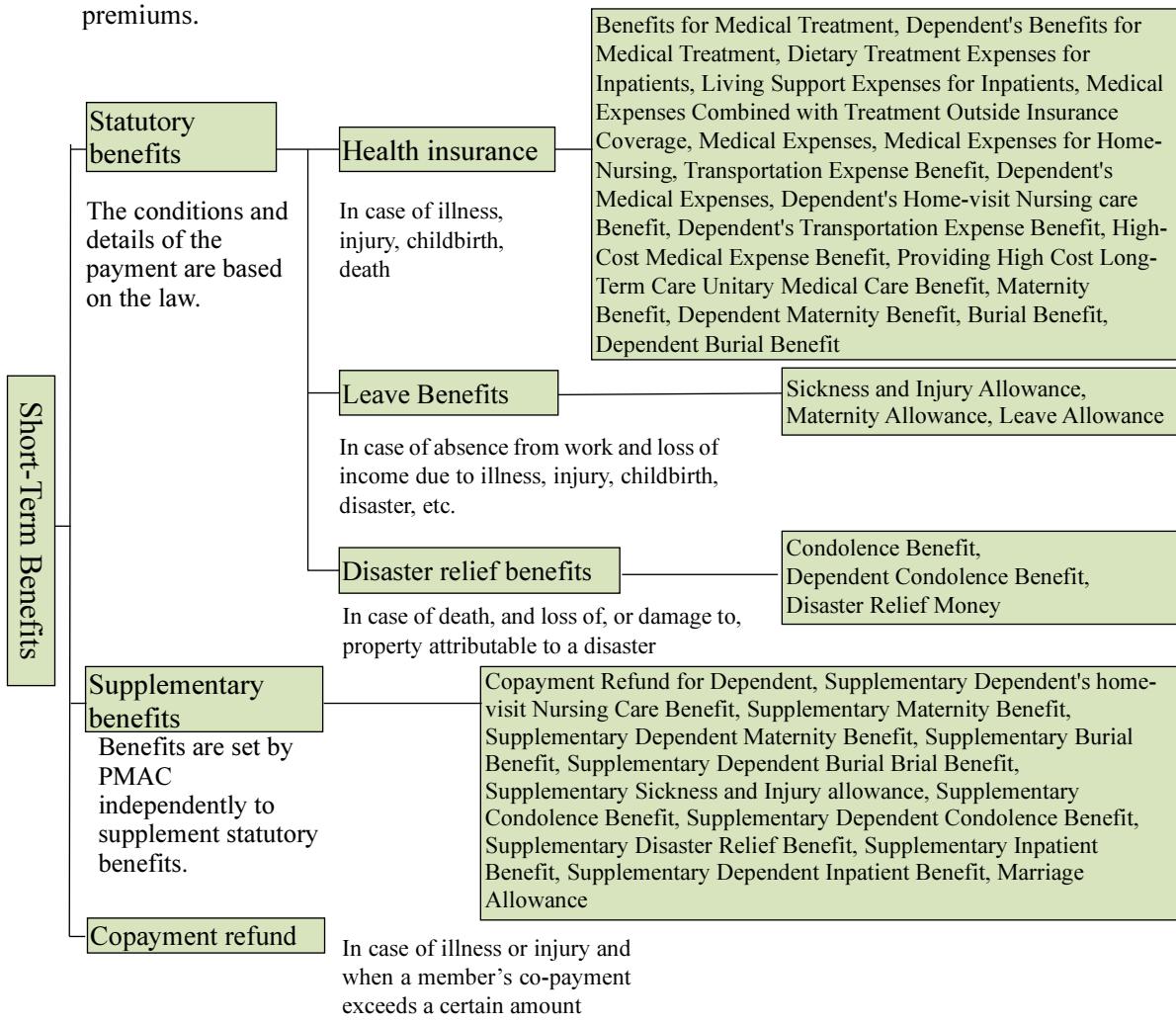
Note: The total number includes Voluntarily Continued Insurance members (16,282 members)

(3) Number of dependents

333,044 (Breakdown) M 127,262 F 205,782

## Short-Term Benefits

- The program is equivalent to the “health insurance” provided to employees of private businesses.
- Benefits are given to members in the event of illness, injury, childbirth, death, absence from work, and disasters, or to their dependents in the event of illness, injury, childbirth, death, and disasters. (This excludes cases where the member is receiving benefits under the Industrial Accident Compensation Insurance Act.)
- Short-term benefits include the statutory benefits (established through Private School Personal Mutual Aid Association Act and Health Insurance Act, the payment eligibility and other details are specified by the law) and supplementary benefits (a benefit that supplements the statutory benefits can be set by the insurer in accordance to the regulations regarding the title and contents of the benefit based on their financial condition). In addition, copayment refund for the members is provided.
- In order to maintain a balanced budget for the next few years, the cost of short-term benefits is covered by premiums.



The PMAC covers the following expenses.

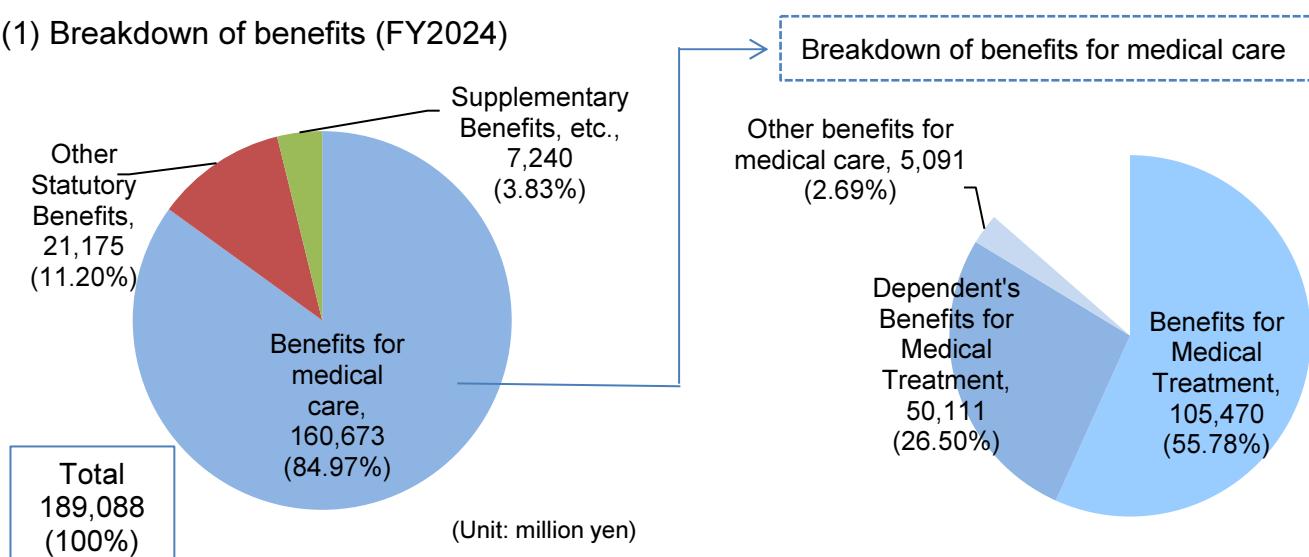
### ○ Support fund for the advanced elderly

Elderly people over the age of 75 receive medical services from the advanced elderly medical service System, which was founded in 2008. The PMAC has supported approximately about 80.5 billion yen in fiscal 2024 as a means to support financial resources for the medical expenses of the advanced elderly.

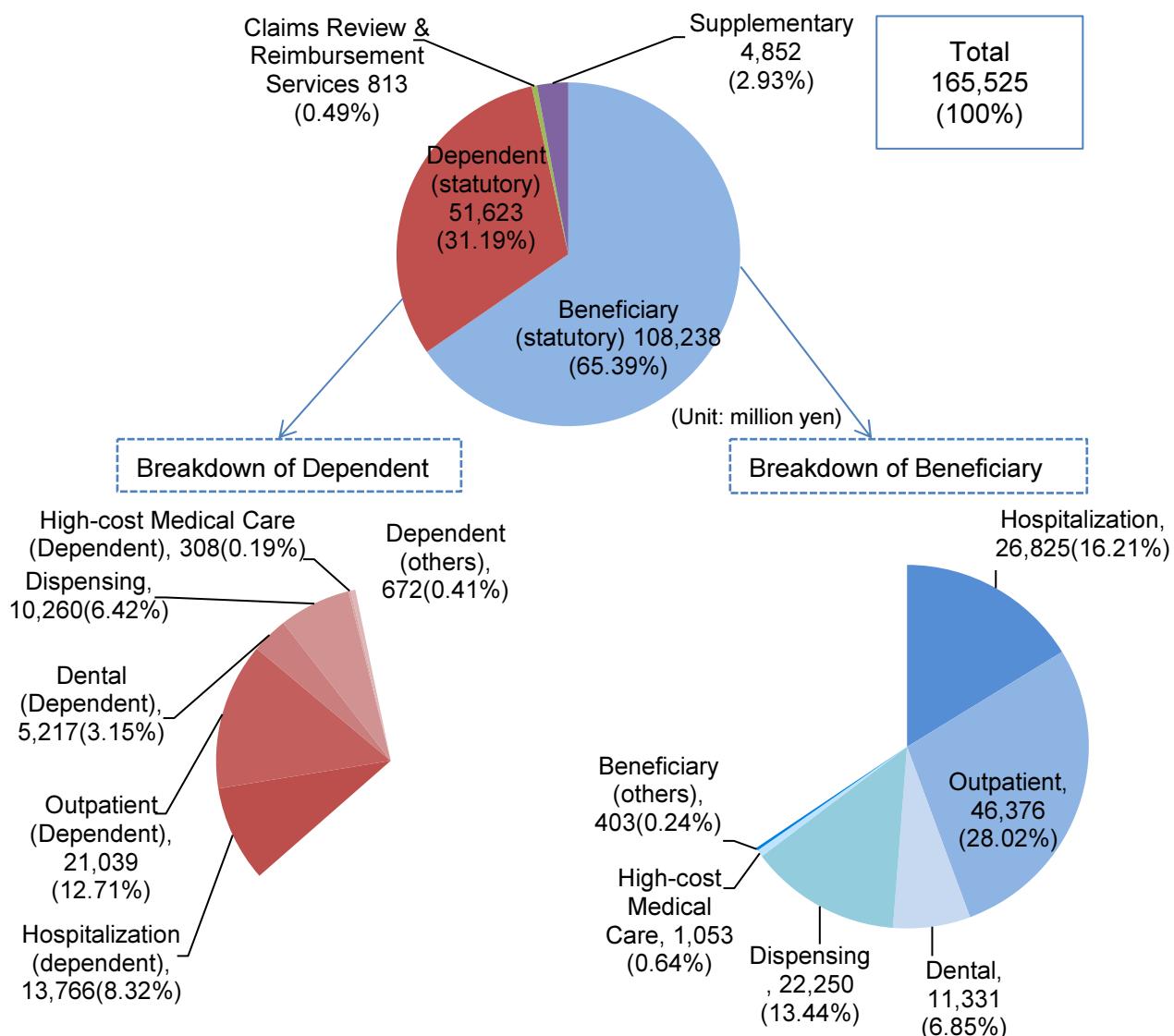
### ○ Payments for the young elderly

A system was established in 2008 to adjust the imbalance in the charging of health insurance plans for the benefit expenses of young elderly members (ages 65-74). The PMAC was issued approximately about 54.9 billion yen in fiscal 2024 for the young elderly.

### (1) Breakdown of benefits (FY2024)



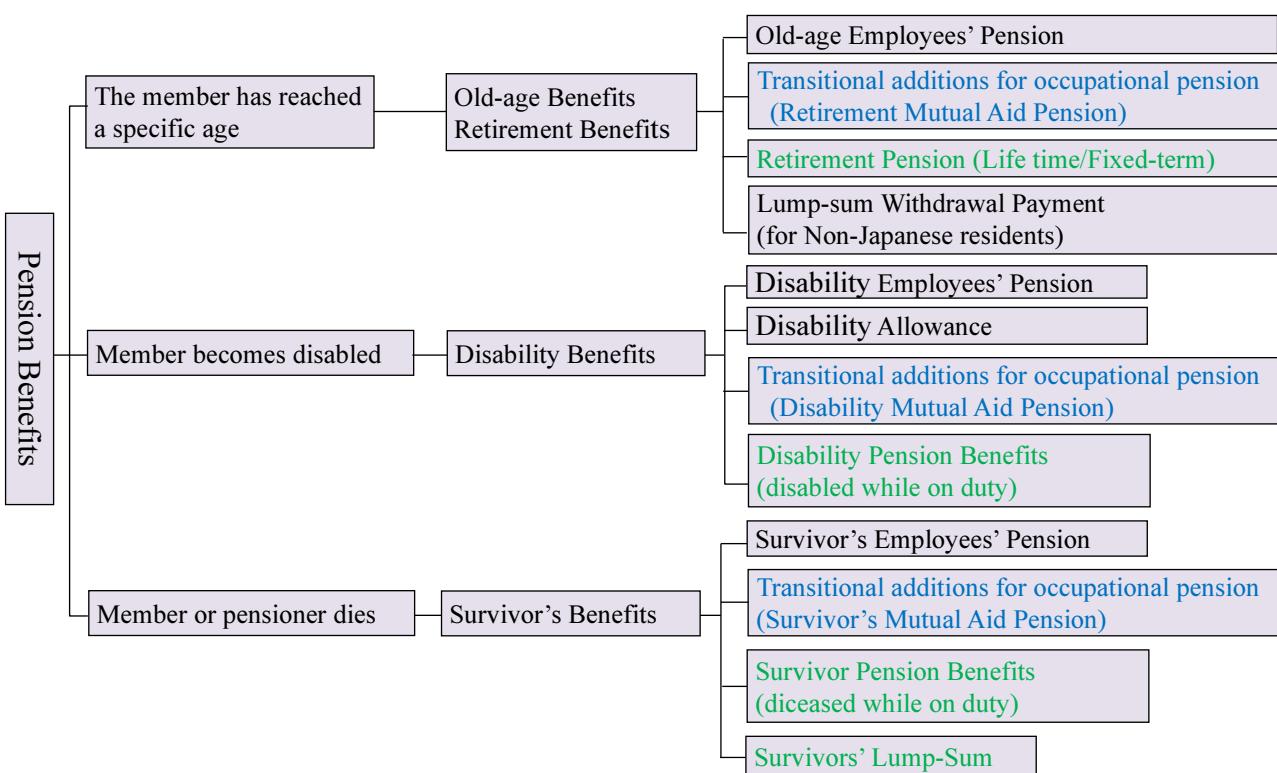
### (2) Breakdown of benefits for medical care (including supplementary benefits) (FY2024)



Note: There are cases where the sum may not match with the total number as the results are rounded.

## Pension Benefits

- The PMAC pays the Employees' Pension acts as an implementing organization for Employees' Pension Insurance, as well as decides and pays out retirement or other pension benefits to PMAC members and their families to enable them to live securely
- Pension payments can include **Employees' Pension**, **Transitional additions for occupational pension (mutual aid pension)**, and **Retirement Pensions (Private schools version)**; this is a general term for Pension benefits or Lump-sum payments paid to enable members and their families to live securely in the event that the member reaches a certain age or retires, suffers an impairing injury or dies.
- The required cost of pension payments is covered by premiums as well as government and prefectural subsidies and investment earnings from reserve funds. Employees' pension, transitional occupational additional payouts (mutual aid pension), and retirement pensions (private schools version) are each calculated and managed separately.



The PMAC covers the following expenses.

### ② Basic Pension Contributions

To manage the Basic Pension of the National Pension Plan, the contributions that cover the expenses are proportional to the total number of members and their dependent spouses aged 20-59 years old, the contribution reached approximately about 243.3 billion yen in fiscal 2024.

However, half of the contribution amount, equivalent to approximately 122.5 billion yen, is subsidized by government.

### ② Employees' pension contributions

With the integration of employee pension schemes in October 2015, 1st tier and 2nd tier premium payments, as well as reserve funds now form a common funding source for all employees, with payment and responsibility for all schemes now accounted for at national level.

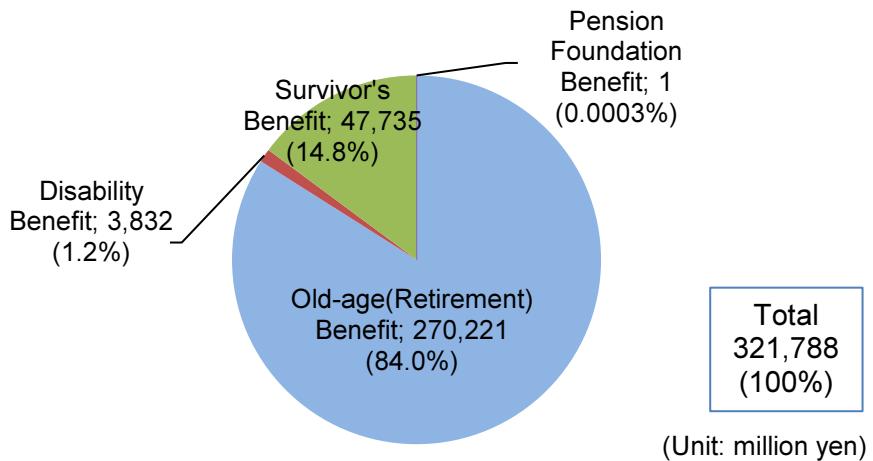
1st and 2nd tier premiums collected by the government (Japan Pension Service) are deposited directly into special employees' pension accounts, while PMAC and mutual aid associations for national/local government employees use the collected and accounted premiums as a source of funds and pay the necessary contributions into employees' pension accounts each year.

The government (Japan Pension Service) portion is paid directly from the employees' pension accounts to the beneficiaries, while the portion paid annually to mutual aid associations is paid out

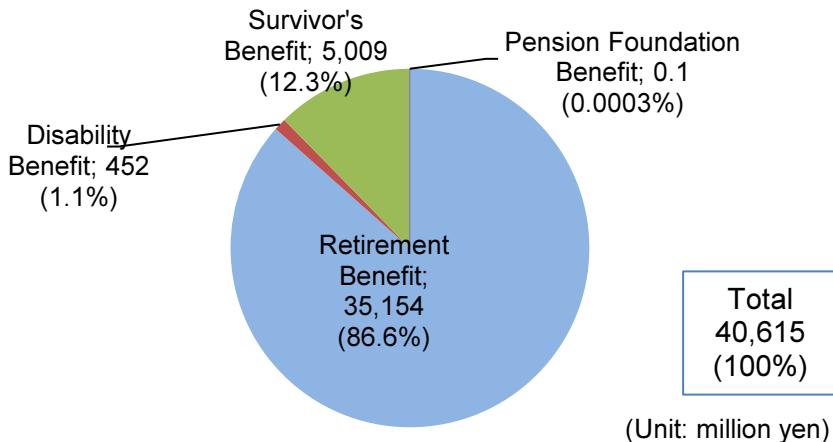
as subsidies to each association to be paid to the beneficiaries.

### (1) Breakdown of benefits (FY2024)

#### ① Employee's pension benefits



#### ② Occupational pension benefits



#### ③ Retirement pension benefits (Private schools version)

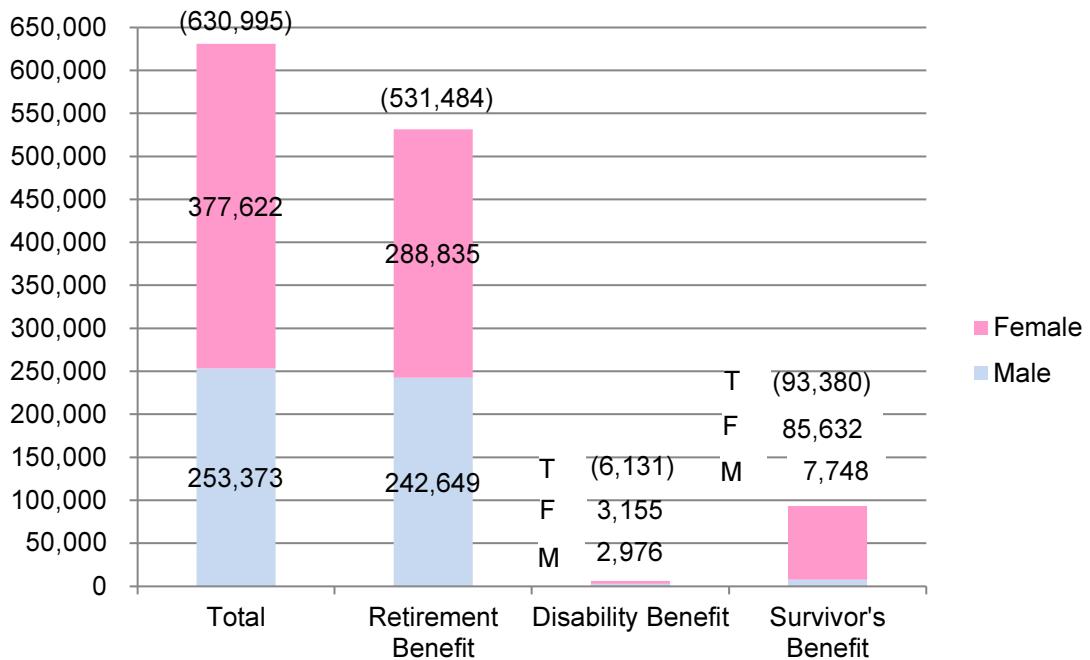
(Unit: million yen)

Total	2,933
Retirement Benefit	2,907
Lifetime retirement pension	715
20-year fixed-term retirement pension	260
10-year fixed-term retirement pension	701
Lump-sum fixed-term retirement pension	1,047
Lump-sum payment	—
Settlement payment	143
Lump-sum withdrawal payments	41
Disability Benefit	21
Survivor's Benefit	5

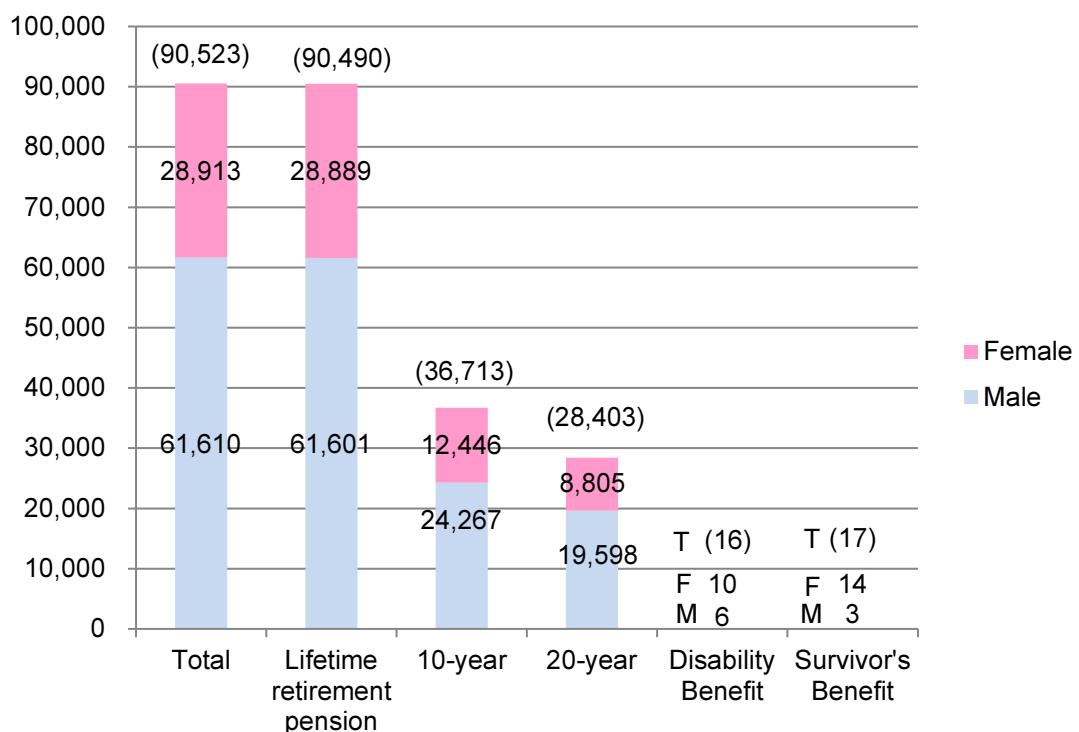
Note: There are cases where the sum may not match with the total number as the results are rounded.

## (2) Number of pensioners by pension type (end of March, 2025)

### ① Employee's pension benefits , Mutual Aid Pension benefits, Occupational pension benefits

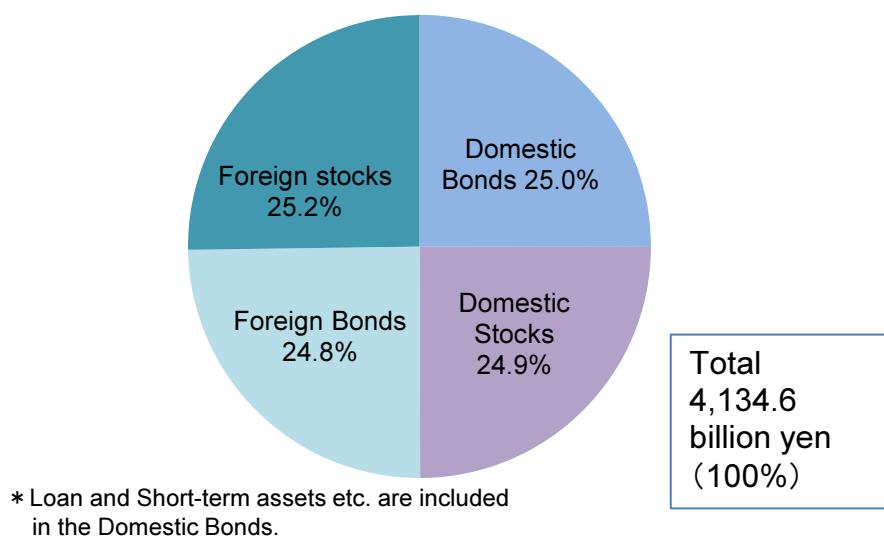


### ② Retirement pension benefits (Private schools version)

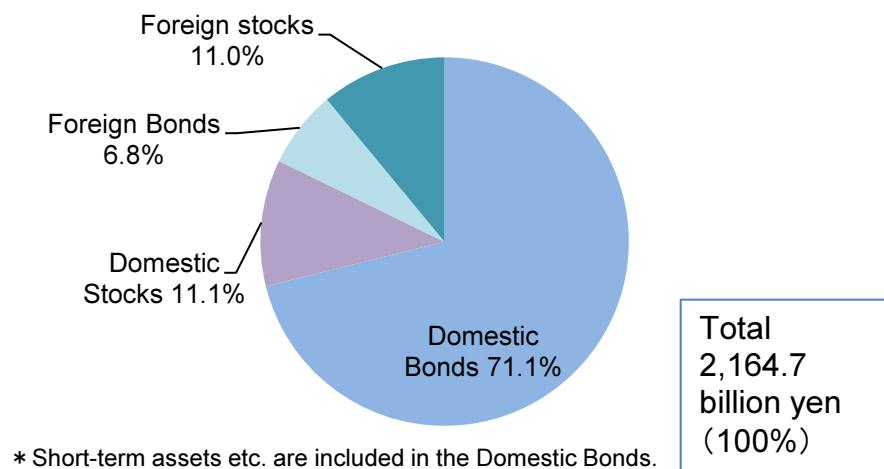


(3) Assets for Employee's pension account and Retirement pension benefits account (end of March, 2025)

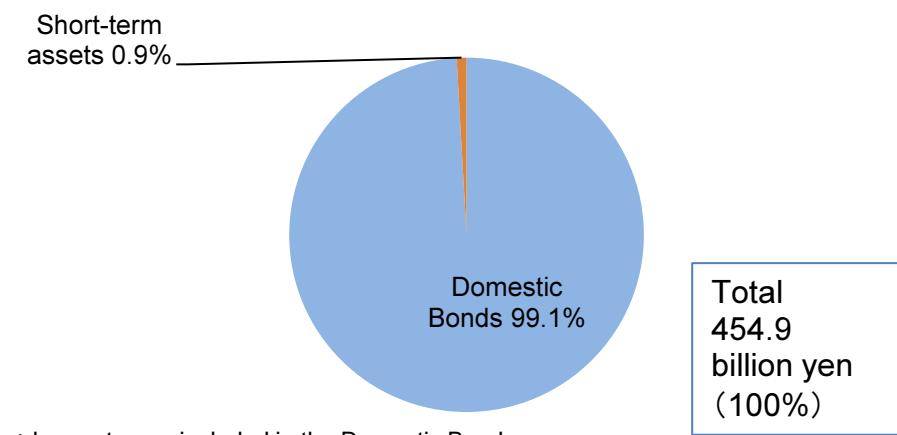
① Employees' pension accounting asset [market value]



② Occupational pension accounting asset [market value]



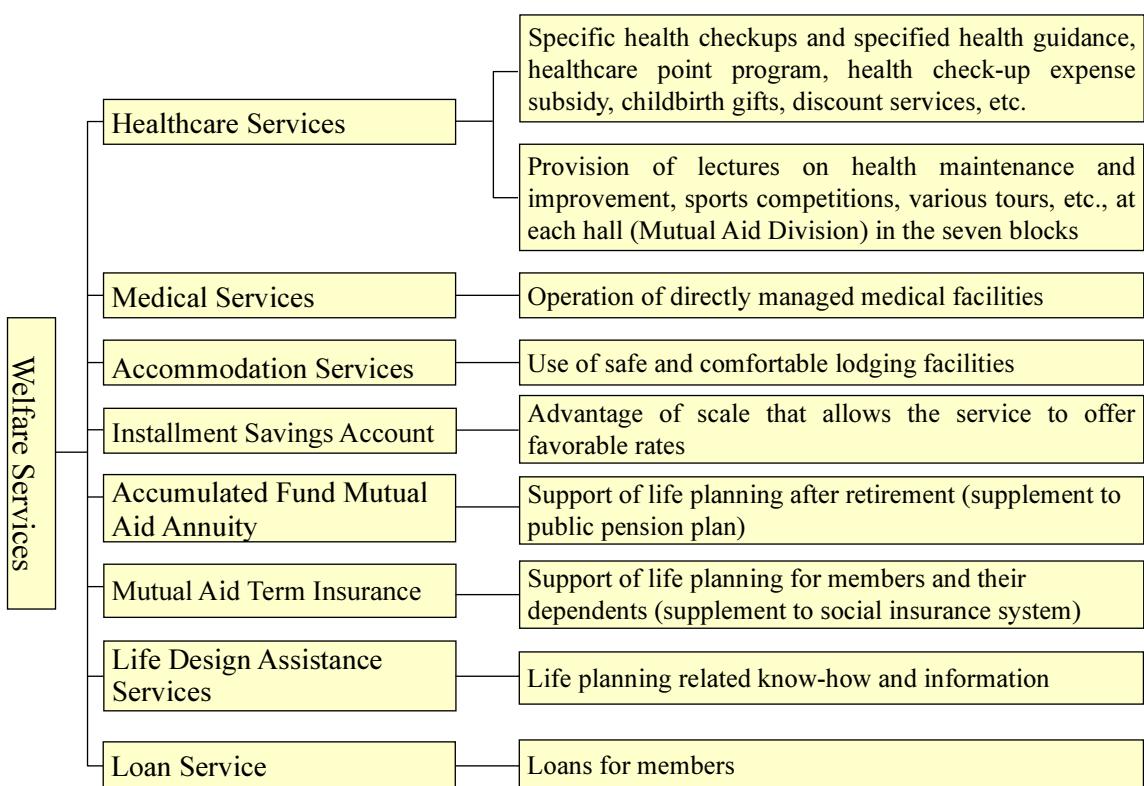
③ Retirement pension benefits account asset [book value]



Note: The figures may not add up to 100% due to rounding off.

## Welfare Services

- With the purpose of maintaining and improving the health of members and their dependents, and assisting their daily living, the following welfare-related services are provided with the theme “Enriched daily living and better health.”
  - ① Specific Health Checkups and specified health guidance through medical care-related laws for the elderly
  - ② Health education, health consultations, health check-ups, support for self-help efforts related to health management and disease prevention, and other necessary services to maintain and improve the health of members and their dependents.
  - ③ Management of recreational accommodation and educational facilities for members
  - ④ Property acquisition, management and rental services for members
  - ⑤ Management of members' savings
  - ⑥ Provision of daily necessities based on members' needs
  - ⑦ Other services that contribute to the promotion of the members' welfare and are defined by the provisions of the mutual aid
    - Accumulated Fund Mutual Aid Annuity
    - Mutual Aid Term Insurance
  - ⑧ Member loans for temporary expenditures
- The cost of welfare services is covered by the revenue associated with management of the above-mentioned services, as well as from premiums for welfare services.



## ◇ Welfare and Well-being ◇

### ■ Services available to all members and dependents ■

#### Assisting in health management

- Specific health checkups and specified health guidance
- Healthcare point program
- Health check-up expense subsidy
- Medical check-up by mail
- Health and nursing care counseling program
- Mental healthcare counseling program

#### Gifts

- Childbirth gifts
- Disaster relief items
- Gifts to long-term recuperated members
- Premium tickets to long-term members

#### Facilities that can be used as a corporate member

- Sport facilities

#### Discounts and discount coupons

- Department stores
- Specialty stores (glasses, furniture, etc.)
- Funeral services
- Package tours
- Rent-a-car
- Admission tickets to performances
- Correspondence courses

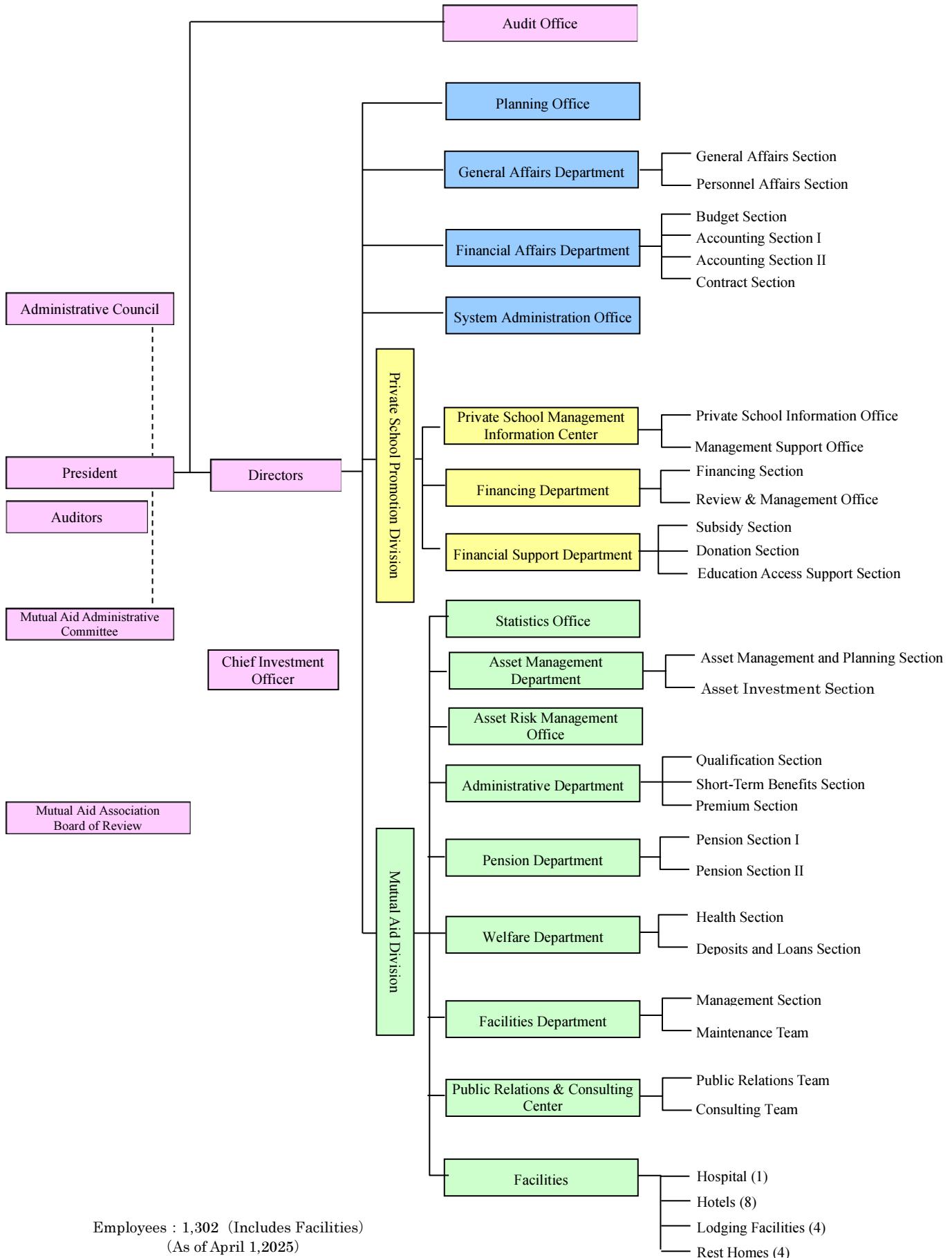
#### Subsidizing facility fees

- Lodging facilities
- Recreational facilities

#### Healthcare services in each block

- Facilities designated for health check-up
- Health promotion seminars
- Seminars and sport events
- Organizing various tours
- Organizing caregiving seminars
- Publication of information magazines for each block
- Other discounts and discount coupon services

## Organization chart



Employees : 1,302 (Includes Facilities)  
(As of April 1,2025)

**Note : Numbers in parenthesis represents numbers of offices.**