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**Abstract**

As retiring personnel of Japan's private higher educational institutions (HEIs) take a large portion of the accumulated retirement funds at their career exit today, their younger colleagues are left with a bleak future with a quickly depleting reserve for their own retirement allowances. The fact that many insolvent organizations are on the verge of losing their ground with employer-sponsored defined-benefit retirement programmes indicates that the current system can no longer assure sustainable benefits to Japan's future retirees. The purpose of this paper is to correctly understand the status quo and clarify the challenges many Japanese private institutions of higher education are facing today. This paper also examines the financial health of Japan's private colleges and universities and further considers possible alternatives towards building a sustainable retirement system for the community of private HEIs. (HRK / Abstract übernommen)