



For children, parents and guardians with overseas roots

Life Planning Guidebook



Gifu International Center

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Message for readers

We all have dreams that we hope to achieve in our lives. Whether you are Japanese or a foreign national, there's no difference in the way we move forward into the future with our dreams. So, how can we help children with many possibilities open to them achieve their dreams?

To do this, we must fix our gaze squarely on the future and have a life plan in place.

A life plan is like a blueprint for your life, and if you have one in place you can prepare for big life events such as your child's (or children's) higher education, finding employment, marriage, having children of their own, etc. without having to feel so anxious or worried about them.

To work out a life plan, you need to properly examine the cost of life events and consider together how to prepare for these expenses. When putting together a financial plan, you will be able to see your children's dreams more concretely.

This guide considers children's future life events and summarizes the basic information needed to formulate life and financial plans.

We hope that parents and/or guardians will use this guide with their child/ children to think about and create a life plan to help them achieve their dreams.

Planning for your child's life

Why do we need a life plan?

A life plan aims for the kind of life you envision yourself leading in the future.

Rather than vaguely envisioning the future, think more concretely about your future life plans as making them tangible and actualizing them will help you to know what you need to do to realize your dreams and achieve your goals. While your future is unlimited, the time and money available to you presently is limited. It is because of this that planning your life is necessary, as you can ensure that your limited time and money are used effectively and without waste.

Let's make a life plan considering the milestones you and your family members will reach and the preparations you need to make for them. "What kind of life do I want to lead at what age?", "When and how do I want to get married and have children?", "Where and how do I want to spend my old age?" etc. There are various ways of life but there are commonly shared characteristic milestones and points worth considering as many people reach and pass through them.

Life stages

To create a life plan, let's look at life stages which describe stages of growth and what is necessary at each stage.

Growth stage

Pre-school

Building a foundation of lifestyle habits. Attend nursery/ kindergarten, come into contact with people outside your household and develop social skills.

Elementary school

Foster a zest for life. Cultivate a foundation of academic skills and learn about human relationships in a group setting.

Junior high school

Time when children start to have self-esteem, but it also becomes easier to have feelings of inferiority.

High school

Acquire the knowledge and experience needed for self-reliance, choose a path based on the career you want and what you want to learn.

Higher education

Become independent from your parents and move towards self-reliance. Study to acquire specialist knowledge at university. 2-5 years extra for postgraduate study or research.

Finding Employment

Become financially independent from parents, daily life changes drastically. Plan for the future to try to improve your future living situation.

Systems and considerations

**Not much money spent during the period of compulsory education
Focus on saving for future higher education**

- Baby and pre-school child medical examinations and vaccinations
- School entrance medical examination
- Child-rearing allowance (until age 15)
- Children's medical expense subsidies
- Education endowment insurance



**Plan education expenses in line with your child's path
Discuss your child's path and the support you can offer them as a parent**

- Tuition fees vary depending on the university and the department.
- If you are taking a student loan/ repayment-type scholarship, you won't be able to repay the loan if you do not find employment. Have a repayment plan fully in place from the outset, and it's important to start job hunting early.
- Depending on the field, finding employment may be very difficult and you may need to start job hunting and preparing for employment exams early. (For foreign nationals, depending on the field it can be difficult to find employment if you do not have qualifications and ability that can be recognized by employers.)

Schemes and grants for funding education
Scholarships

Planning for the future to improve your life

- When you enter a company make sure to ask about social insurance and employee benefits, etc. In particular, women should be given a thorough explanation about leave related to after marriage, pregnancy & childbirth, and childrearing.
- Life insurance should take into account your current circumstances and income. It is advisable to purchase insurance based on the coverage you need with premiums in line with your income.

Growth stage

Marriage · child-rearing

Working

Women's way of working after marriage and/or having a baby is either returning to work or finding a different job. Employment type varies, from full-time, regular employment to part-time employment. The way they work differs depending on household income & expenditure, and on the kind of life they envision for themselves.



Systems and considerations

Stages when assistance will be needed depending on the life plan of the child's household

As your children become independent they may start a family of their own. Parents may be asked for help with paying for the wedding and for buying a home. Check if they need help with childcare in cases where both the husband and wife are working.

For children

Think about building up funds for education and for buying a home. For this purpose, gather information about money-saving methods and loans. In addition, review your life insurance upon marriage. You may also want to discuss these matters with specialist agencies and companies.

For parents

If you are working, discuss with your child and their spouse the extent to which you are able to help with childcare.

For children

If you plan to work while bringing up a child, before you start work discuss whether you will send your

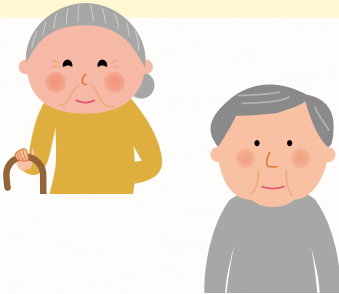
child to nursery, or whether you want your parents to help with childcare. Nurseries charge different fees depending on income, but fees for ages 0 to under 3 are especially high due to the large amount of care needed. Women should think carefully about how they work, as their income may disappear into childcare costs.

For parents

It is advisable to build a fund on the assumption that when they get married, your child will ask for help with buying a house. If you are not going to assist them, tell your child in advance. Collate information about building funds together and build a fund that is affordable and reasonable.

Retirement · old age

As you work and raise your children, you will reach the (mandatory) retirement age stipulated in your company's work regulations. In recent years, there are many cases where experienced employees are rehired until they reach pension age. After retirement, you will become a pensioner.



Medical and living costs that will become necessary due to illness and ageing

Illness and ageing require regular hospital visits and support for daily living. In recent years the average age of childbirth has increased, so households have young children at the same time as grandparents need care. Children may also live far from their elderly parents. Discuss with your children whether they will support you or whether you will be supported by community services in the event you get ill or need care.

● Nursing insurance (long-term care insurance)

● Nursing insurance payments start after you turn 40. When you are over 65 and need care, you can apply for care services based on the level of care you need.

● Pension

● If you have paid into your pension for at least 10 years you can receive payments.

● Pension age differs depending on the year you were born.

● Life in old age

● The minimum expected cost of living for a two-person household is 350,000 yen per month.

● The minimum savings balance that should be prepared for your pension is 19.34 million yen*. You need to prepare retirement funds from when your children become independent.

● Considering the end of your life

● Draw up an informal will with your wishes following death (e.g. funeral, grave, inheritance) and share the content with your children.

※ From the Central Council for Financial Services Information's "Public Opinion Poll on Household Financial Behavior for Reiwa 4" (2022)

The Japanese education system

● Nursery, Age 0-5

● When parents/ guardians are working or in a situation where they are unable to care for their child(ren), nursery admission is possible. As the number of working mothers increases, finding a nursery space is becoming more difficult. The time spent at nursery can be extended depending on the parents' situation, and the fees vary depending on household income.

● Admission from age 0 possible.

● Kindergarten, Age 3-5

● Enrollment is possible even if the parents/ guardians are not working. Enrollment from age 3 possible.

● As an educational facility, each kindergarten offers distinctive pre-school education. Drop-off time is later than that of nursery, and pick-up time is earlier.

● Elementary school, Age 6-12 / Junior high, Age 13-15

● In the case of public schools, the school that children attend is chosen based on the catchment area they live in. The area is called a "school district".

● Classes end at different times for different grades. Younger pupils can finish as early as 2pm, while 6th period classes end at 4pm. From around the 4th grade, children can go to junior high schools if they would like to participate in extracurricular club activities after class.

● In the case of private schools, each school offers distinctive education.

● High school, Age 16-18

● As a rule, tuition fees and textbook fees are required as high school is not part of compulsory education.

● Entrance exams must be taken. Graduating from a Japanese JHS or a recognized equivalent is required to sit the exam.

● Students can choose from full time, part time or correspondence course high schools.

● Technical school, Age 19-20

● Acquire the necessary specialist skills for employment e.g. in IT, design, accounting etc. Usually a two-year course.

● There are qualifications that can be obtained upon gaining the necessary credits at technical school (nursery worker, kindergarten teacher, licensed chef, dietician) and qualifications that enable you to take the exam for certain vocations upon graduation (beautician, nurse, dental hygienist, level 2 auto mechanic, physiotherapist, care worker, level 2 architect).

● University, Age 19-22

● There is a strong element of deepening your knowledge compared to technical school. Also, university entrance exams often require a high level of Japanese. Junior college takes 2 years while university takes 4 years. After graduation, you may choose to attend graduate school; master's courses are 2 years and PhDs are 3 years.

● After graduating university, you will have a bachelor's degree and be a "university graduate". However, vocational qualifications are not granted just by completing university (e.g. registered dietician, pharmacist, etc.). For such vocational qualifications, you must obtain a "qualification of candidacy for an examination" when you graduate and pass additional exams to acquire said qualification.

Education spending

Elementary school to high school

	Elementary school (ES)		Junior high school (JHS)		High school (HS)	
	Public	Private	Public	Private	Public	Private
School education expenses	65,974	961,013	132,349	1,061,350	309,261	750,362
Entrance fee	158	66,046	507	122,368	16,143	71,844
Tuition fees	—	536,232	—	476,159	52,120	288,443
School contribution	8,113	162,624	14,538	163,233	32,805	115,808
Other	57,703	196,111	117,304	299,590	208,193	274,267
School lunch fees	39,010	45,139	37,670	7,227	—	—
Total	104,984	1,006,152	170,019	1,068,577	309,261	750,362

※All school expenses listed above are as per MEXT's "Reiwa 3 Children's Learning Expenditure Survey" (Press release).

- There are no tuition or textbook fees for public elementary or junior high schools but there are school education expenses and school lunch fees.
- Private elementary and junior high schools have expensive tuition fees and school contribution fees. In some cases, commuting costs may also be higher than those for public schools.
- Since Heisei 26 (2014) tuition fees for national, public and private high schools have effectively been free except for high income households as per the high school attendance support system.
- From April 2020, the maximum amount of schooling support aid for households with an annual income of less than 5.9 million yen has been raised to a level that takes into account the average tuition fees charged by private high schools.

University and technical school

	Tuition fees	Entrance fee	Facility & equipment fees, other	Total for the first year
National	535,800	282,000	—	817,800
Public	536,363	391,305	—	927,668
Private	930,343	245,951	180,186	1,356,480
Technical school	709,000	177,000	394,000	1,280,000

※National and public university fees listed are as per MEXT's "Change in Tuition Fees for National and Public Universities" and the private university fees are as per MEXT's "Report on the Survey of Student Fees for University Entrants in Reiwa 3".

※Technical school fees are as per the Tokyo Association of Vocational Schools' "Statistical Data from the Reiwa 4 Survey of Vocational Schools".

- Fees for national and public universities vary slightly by department, but the amounts of money paid are almost equal, even for science and medical departments.
- National and public universities may also require separate facility and equipment fees.
- Fees for private universities vary considerably depending on the department. For example, a comparison of average first year fees between literature departments and medical/ pharmaceutical departments shows that medical department fees are around 5.6 times higher than literature department fees, and pharmaceutical department fees are around 1.7 times higher.
- Technical schools also have variable tuition fees depending on the field of study.

How to save money

① Create a savings account

It's not possible to save money if the bank account into which your salary is paid and the savings account are the same. When you receive your salary, put a fixed amount into a savings account.

② Installment savings (with a bank)

If you don't feel confident with saving money each month, it is recommended to set up an installment savings system, as money to be saved is automatically withdrawn. This allows you to save automatically by deducting a fixed amount of money from your main bank account.

③ Savings-type insurance (with a life insurance company)

Suitable for automatic saving as money is withdrawn monthly on a fixed date.

Please be aware!

There are cases where a loss of principal occurs (the sum of money returned is less than the sum of money paid in) when the policy is cancelled within a certain period of time, so make sure to ask the life insurance company for details about the terms and conditions.

● Schemes and grants to supplement education costs

① Scholarship system

There are systems in place to reduce the financial burden on those who wish to study by providing them with grants or loans to cover their tuition fees and/or living costs.

If you take a loan, you must repay this borrowed money when you start working. Some types of scholarships are subject to interest so the amount of money to be repaid will be higher than the amount borrowed.

② Education loans

Financial institutions offer loans to individuals specifically for education-related expenses.

③ Educational endowment insurance

This insurance system is designed to secure funds for children's education, with the same basic guarantees as other types of life insurance. If you continue to pay fixed insurance premiums each month, benefits will be provided as determined by your child's age at the time the policy was taken out, mainly in the form of congratulatory money or a full-term student fund.

▶ Schemes for high school students

※Subsidy systems and details are subject to change. Please enquire at the school your child attends.

Private High School Tuition Fee Reduction Grants (prefectural system)

This is Gifu Prefecture's own system to supplement the income limits of the National High School Attendance Support System.

If the sum of "the municipal tax basis x 6% - the municipal tax adjustment deduction" is between 154,500 and 251,100 yen, 9,900 yen per month will be subsidized in addition to the attendance support grant. (The grant will not be more than the tuition fees.)

If the amount calculated using the sum above is less than 154,500 yen, there is a system whereby the enrollment fee is subsidized up to 50,000 yen.

High School Attendance Support System (national system)

This system provides aid for high school tuition fees.

Whether the high school your child attends is national, public or private, if the sum of "the municipal tax basis x 6% - the municipal tax adjustment deduction" is under 304,200 yen then you are eligible for this subsidy, which is the equivalent of tuition fees at a public high school (9,900 yen per month for full-time students).

If you attend a private high school, 33,000 yen per month is granted if the amount calculated using the sum above is less than 154,500 yen. Students enrolled in high school, the second half of six-year secondary school education courses, technical school (grades 1-3), advanced vocational school, or an international school that meets certain requirements are also eligible.

Scholarships for high school students (prefectural system)

This support system aims to reduce the financial burden of education relating to expenses other than tuition fees for high school students (etc.) from low-income households, so that everyone who would like to can continue their education with peace of mind. Support is available for students at both public high schools and private high schools.

- ① Parents or (legal) guardians of students enrolled in high school are eligible for this support if they are a resident of Gifu city as of July 1st of each year, and are either receiving welfare payments or are exempt from municipal tax (all parent(s) and/or guardian(s) must be exempt).
- ② Different types of high schools are eligible for schooling assistance payments, namely senior high schools, the second half of six-year secondary school courses, technical school (grades 1-3), and advanced vocational school courses. Special needs high schools are not included. Students enrolled in high school who live in a children's home or are being cared for by foster parents are also ineligible, as they may be eligible for separate funding instead (e.g. field trip funding or special child-rearing funding).

▶ Schemes for university students

Universities may also offer their own scholarships, so please enquire directly with universities for more information.

Japan Student Services Organization (JASSO)

Possible to apply during high school or after entering university.

Website URL:
<https://www.jasso.go.jp/shogakukin/>

Gifu, Land of Clear Streams, Scholarship for University Students (prefectural system)

Scholarships are awarded to students who have been accepted into a university or other institution outside Gifu, but hope to return to Gifu in the future and play an active role here. The recipient is exempt from repayment on the condition that they are employed in Gifu. The scholarship amount is 60,000 yen per month.

Requirements

- ① Those who have graduated from a high school in Gifu (includes graduating from the higher education department of a special needs school, completing a higher education course at an advanced vocational school as well as completing the third year at a higher education technical school).
- ② Have an address outside Gifu Prefecture and be enrolled in a university or other institution (※) outside Gifu.
- ③ Those whose parent(s) or guardian(s) have an address in Gifu Prefecture.
- ④ Be deemed as having the intention to work in Gifu after graduating.
- ⑤ Be deemed as having outstanding school grades.
- ⑥ Be deemed as having financial circumstances making studying difficult.

※ "University or other institution" means university, junior college, technical school (4th and 5th years), and advanced vocational school (specialist courses).



► Schemes for university and technical school students

If your university or technical school has a partnership with a financial institution, you may be able to apply for a loan through the student affairs office, so please ask about this.

National education loan (JFC)

- Foreign nationals must have permanent residency.
- Married couples with two children must have an annual household income that does not exceed 8.9 million yen.
- The length of the course of study must be more than 6 months, and the educational institution must be for junior high school graduates or above.

(Eligible educational institutions)

Universities, graduate schools (including professional graduate schools such as law school), junior colleges, advanced vocational schools, schools within the “miscellaneous school” legal category, preparatory schools, design schools, senior high schools, higher technical schools, the higher education department of special needs schools, as well as high schools, higher technical schools, junior colleges, universities and graduate schools located overseas (as a rule, students must study abroad for at least 6 months). In addition, other educational institutions such as professional skills development schools.

Education loan from a financial institution

- Foreign nationals must have permanent residency, and must reside in Japan until they have repaid the loan in full.
- Ask about application requirements at each institution, such as those related to annual income.



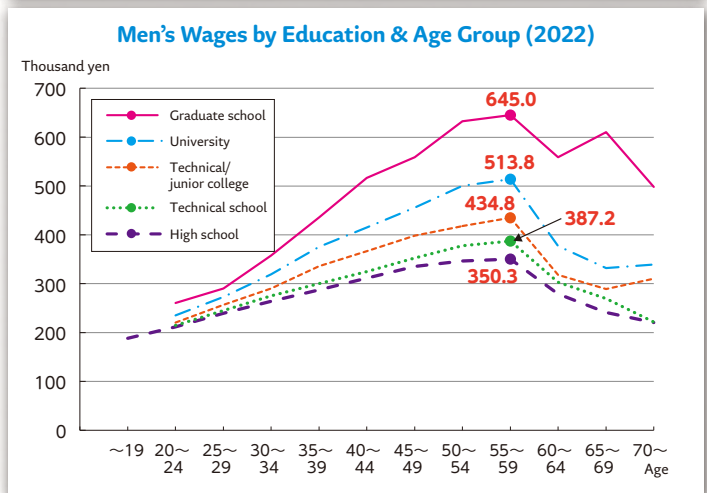
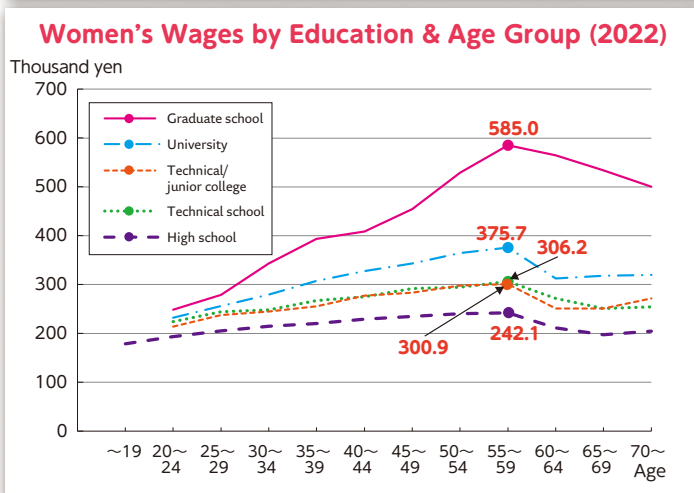
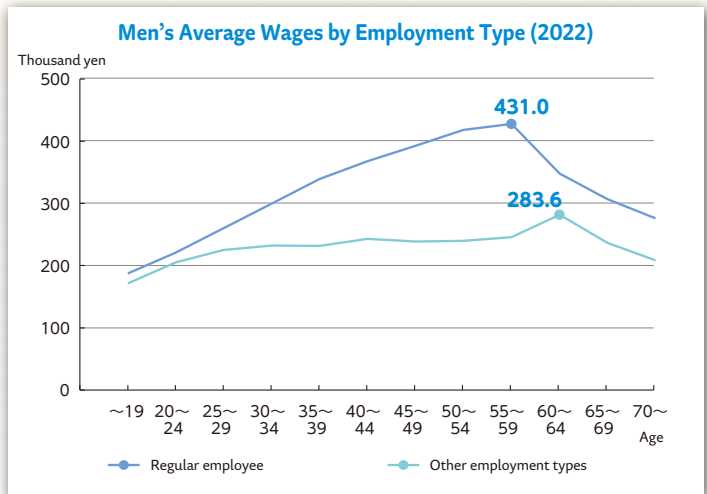
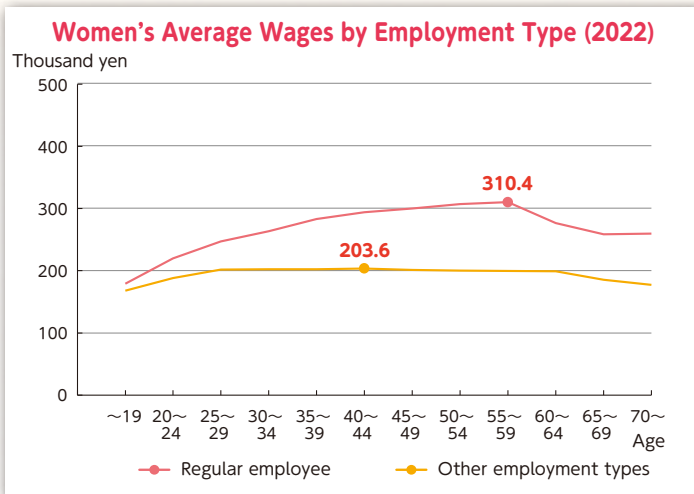
Employment systems and types of employment

	Permanent employee	Temporary employee	Contract employee	Part time job
Type of employment	Employees who work under full time contracts with no fixed period (regular employment).	Sign an employment contract (register) with a dispatch company, work elsewhere (dispatch location) under the instruction of the client company you are dispatched to.	Working under a contract with a fixed term. Contract renewals possible. As a rule, lasts 3 years but there are exceptions.	Part time employment in which work hours are shorter than those of regular, full time employees.
Period of employment	No fixed period of employment.	Work for a fixed period of time, e.g. half a year or a year. Contract renewals possible.	There is a clear time limit, which may be extended by a contract renewal.	Fixed-term employment, but if the employment period exceeds 5 years, it is possible to switch to a permanent position.
Pros	As there is no fixed working period, this type of employment is stable. Various benefits are available including employee benefits provided by the employing company.	It's easy to choose the period, hours, and job description of the work. In some cases, the dispatch company's employee benefits, bonus system and working conditions may be better.	Contracts are relatively easy, as they can be made for a definite period. Many pros for people who are competent and skilled.	Convenient way of working as you can choose your work hours and the days you want to work. If you don't narrow down the job description, there will be many job vacancies. Many jobs available for inexperienced workers, so you can gain experience and skills, making it possible to find regular employment in the future.
Cons	Overtime or transferring may be necessary. Bonuses, etc. may be influenced by the economic climate.	Less job stability and wages are not paid during the periods you are not working at the dispatch location (client company). Difficult to freely choose long-term leave, working hours and job content. There may also be waiting periods where you have no work.	Working for a long term is difficult. If the expected results are not achieved, it will be difficult to renew your contract.	Usually an hourly or daily wage system, and pay rises are worse than for regular employees. As one-off or temporary employment is the assumption, work will be limited despite the amount of effort made. Bonuses and severance pay cannot be expected.

The differences between regular employment and irregular employment

● Difference in salaries

There is little difference when you are young, but the gap widens as you get older. If you want to own a home and raise children, taking into account the money needed to purchase a house and for children's education, if you are not a regular (permanent and full time) employee you may not be able to save money due to daily living costs and you may not be approved for a loan due to yearly income requirements, etc.



From the summary of the results of the Basic Survey on Wage Structure for the 2022 fiscal year by the Ministry of Health, Labour and Welfare.

● Difference in working conditions and pensions

▶ Difference in working conditions

Regular employment Monthly salary with bonuses and severance/retirement payments. Health insurance, welfare pension and unemployment insurance unconditionally included.

Irregular employment Depending on the contract, salary may be monthly, daily or hourly. Bonuses and severance/retirement payments usually not provided. On the whole, social insurance not included unless certain conditions are met, e.g. related to length of employment and working hours.

▶ Difference in old-age pension amount

“Lifetime earnings” are the amount of money a person earns in their life, and they are the sum total of what you earned from entering employment after graduating from school, to retirement. Salary raises and bonuses are either not given in irregular employment or are smaller sums when compared to regular employment, so there is a large difference in lifetime earnings between the two types of employment. While regular employees are entitled to a welfare pension, irregular employees who are not covered by the welfare pension scheme instead receive a national pension. National pension payments are lower than welfare pension payments, so there will be differences in the standard of living during old age.

Pensions as calculated based on averages during the 2022 fiscal year if the pensioner has been receiving payments since age 65.

- Receiving national pension only until age 85: $55,422 \text{ yen} \times 12 \text{ months} \times 20 \text{ years} = 13,301,280 \text{ yen}$
- Receiving welfare pension until age 85: $144,982 \text{ yen} \times 12 \text{ months} \times 20 \text{ years} = 34,795,680 \text{ yen}$

National pension for a married couple is 110,000 yen per month. This is not enough money to live on.

Mini column

Do you know what the minimum wage is?

The minimum wage in Gifu Prefecture is **950 yen per hour.** ※As of 1st October 2023

Based on the Minimum Wage Act, the state has set a minimum wage. This system requires employers to pay workers the minimum wage or higher.

Mini column

Do you know about the paid leave system?

Regardless of the type of employment, you have a right to paid leave if you are working continuously.

(Reference)

According to Article 39 of the Labor Standards Act, those who work continuously for 6 months from the date of employment, and for at least 80% of all working days are entitled to 10 days of paid leave, either taken consecutively or at different times.

In addition, employers are obliged to allow workers who are granted at least 10 days of paid leave to take at least 5 days within a year, specifying the timeframe in which leave must be taken.

Ask your employer about how to take paid leave.

About the Gifu Prefectural Consultation Center for Foreign Residents

If you don't feel confident with Japanese, and so are worried about contacting your municipality, you can contact the Gifu Prefectural Consultation Center for Foreign Residents, which offers consultation services in more than 15 languages.

If your municipal office does not have staff who speak foreign languages and you feel that you can't get adequate help using Japanese alone, please use the Gifu Prefectural Consultation Center for Foreign Residents.

How to get advice



Person needing advice

- 1 Call 058-263-8066.
- 2 Tell them what language you need (or your nationality).



International Center

English, Chinese, Portuguese, Tagalog, Vietnamese (3-way call)

- 3 Consultants available to help.
- 4 They will contact a government office.
- 5 3 people speaking.

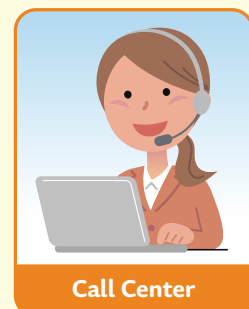
※You can also go to the international center.



City hall, etc. (gov office)

Other languages (4-way call)

- 3 Wait while they phone the call center.
- 4 Speak to interpreter.
- 5 They will contact a government office.
- 6 4 people speaking.



Call Center

Social security system that those with permanent residency in Japan should know about

1) Subsidized medical care for children

- This system provides financial assistance to reduce the cost of medical treatment and/or medication paid at the hospital counter in the event that your child is injured or ill by using your medical insurance card.
- The requirements differ depending on the municipality you live in.

Enquiries

The relevant municipal department in your local area.

2) Childcare allowance

- Payments are provided to those who are raising children, until the child graduates from junior high school. There are income limits depending on the number of dependents you are supporting.
- Carry out the necessary procedures when your child is born.

Enquiries

The relevant municipal department in your local area.

3) Maternal and Child Health Record Book

- Used to record information about the pregnant woman's health, and after birth the child's health, getting vaccinations, etc. The record book is necessary for carrying out paperwork and procedures at medical institutions, city halls, etc. It's linked to medical institutions and administrative bodies being able to provide appropriate support and services, as they will be able to fully understand the health conditions of the child and any illnesses they have.
- You will need a driver's license and your residence card to apply to receive a maternal and child health record book.

Enquiries

Medical institutions or health centers where health checks are carried out and/or the relevant municipal department in your local area.

4) Childbirth and Childcare Lump-Sum Grant

- This grant is paid out by your health insurance following the birth of your child. Apply at a medical or other relevant institution from 2 months before the baby's due date until the birth, and the payment will be made by your municipality to the medical institution, up to the amount of the lump-sum grant. If the birth costs are less than the lump-sum grant amount, the municipality will pay the difference by bank transfer into the account of the head of the household.

Enquiries

The medical institution where you plan to give birth and/or the relevant municipal department in your local area.

● Health Insurance

The health insurance system enables patients to only pay 30% of the total costs when they seek medical treatment by paying insurance premiums. Under the reimbursement system for high-cost medical care, there is an upper limit on how much a patient pays per month, which is chosen based on age and income. However, medical treatment not covered by health insurance must be paid in full by the patient. Union health insurance, the Japan Health Insurance Association, etc. have injury and sickness benefit payment systems in place, whereby you can receive 60% of your salary for a year and a half if you are having long term medical treatment. This system is not part of national health insurance.

▶ People employed by companies...

Your company will carry out the necessary procedures and the insurance premiums will be deducted from your pay.

You will enroll in either the National Health Insurance Association (mainly small and medium companies) or the Health Insurance Association (mainly large companies).

There are requirements, such as having contracted weekly working hours of over 20 hours, or having an expected employment period of over 2 months, etc.

▶ Other people...

You will need to pay the national health insurance premiums yourself.

If you work part time and have working hours of under 20 hours per week, your company is not required to enroll you in health insurance, so you must go to your local town hall yourself and enroll yourself in national health insurance.

Pensions

You receive your pension after retirement during old age. The welfare pension is paid into when you work above a certain number of hours, and payments towards your pension are taken from your salary each month. If your working hours do not meet the minimum threshold of 20 hours per week, you cannot enroll in this pension scheme even if you are employed by a corporation. In this case, you will need to enroll on the national pension system and pay into your pension yourself. You are more likely to have a larger pension pot and so receive higher payments during old age if you are enrolled on the welfare pension system.

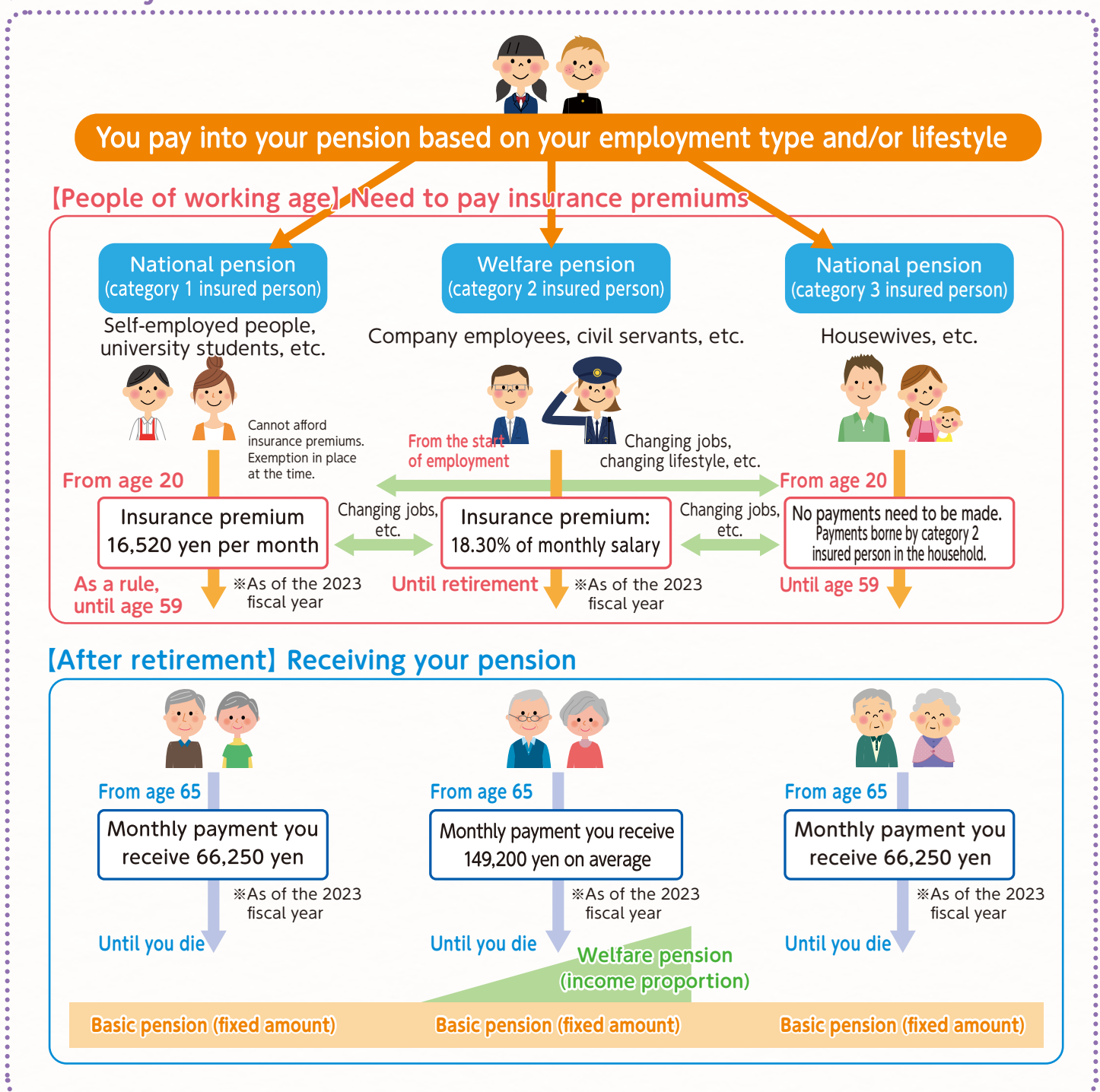
Welfare pension

This is a system company employees are enrolled in whereby they automatically pay money into their national pension fund. However, there are requirements for enrolling in the welfare pension scheme, such as having contracted weekly working hours of over 20 hours, or having an expected employment period of over 2 months, etc.

National pension

This is the most basic pension scheme, which anyone living in Japan between the ages of 20 and 60 can enroll in. You can enquire about this system at the pension office in the area you live in.

Pension system structure



● Nursing care insurance & care services

Everyone must enroll in nursing care insurance, also known as long-term care insurance, and begin paying premiums from the month they turn 40, to ensure that those in need of long-term nursing care are supported so they have access to the appropriate care services. You are required to enroll in nursing care insurance regardless of your nationality.

▶ Who can receive care services?

- Those aged 65 or over who need care and support.
- Those aged between 40 and 64 who are enrolled in health insurance who have either an illness caused by ageing, such as early onset dementia or cerebrovascular disease, or a designated intractable disease (terminal cancer, etc.) and so need long-term nursing care.

▶ How to receive care services

- 1 You will receive “primary nursing care requirement authorization” which indicates the level of nursing care you need. There are 7 levels which are determined depending on how much care someone needs.
- 2 Based on the level assigned, a care manager will create a care plan summarizing the kind of care to be provided.

Enquiries

The relevant municipal department in your local area (name differs depending on the local government) & Comprehensive Community Care Centers.

● Unemployment insurance

Unemployment insurance is a system whereby you are paid a fixed amount monthly while you are unemployed until you find a new job, to support you with living costs and so you can focus on job hunting. These payments are called “basic allowance” or “unemployment benefit”. Depending on your contracted working hours, you may not be enrolled in unemployment insurance, so please check with the company you are employed with.

▶ Conditions for receiving unemployment benefit

- You must have been covered by unemployment insurance for a total of at least one year in the two years immediately preceding the date of unemployment (exceptions can apply).
- You must be currently unemployed but willing to take on work immediately (able to actively look for work).

▶ How to receive unemployment benefit

- You must carry out the necessary procedures at Hello Work after becoming unemployed.
- To apply to receive payments, you will need an Unemployment Insurance Beneficiary Certificate and a Certificate of Leaving Employment. You will receive these from your former employer.

Enquiries

The Hello Work in the area you live in.

● Worker’s accident insurance

Worker’s accident insurance provides coverage in the event of an accident or disaster when you are either at work or commuting which results in injury, lasting physical disability, illness or death. In the event of a disaster the insured person is helped with rehabilitation, the insured person’s surviving family members are supported, etc.

Health insurance, pensions, nursing care insurance, unemployment insurance and worker’s accident insurance are important systems designed to help us with our daily lives. They are also a right of workers who meet the requirements. When job hunting, thoroughly read the description of job vacancies to ascertain whether the company is considering its workers and whether they have good systems in place. Be sure to check with companies about such systems during job interviews.



For children, parents and guardians with overseas roots

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