生活ハンドブック

Handbook for Life in Japan

補完的保護対象者として認定された方の 日本でのくらしのために

For People Under Complementary Protection

<日本語 / 英語 > Japanese/English

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難民事業本部

Refugee Assistance Headquarters (RHQ)

Foundation for the Welfare & Education of the Asian People (FWEAP)





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- 3. どこで(従所または首標物)
- 4. 氏名
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- 1. That it is an emergency;
- 2. What the matter is
- 3. Where you are (address or place)
- 4. Your name
- 5. The number from which you are calling

If you are calling an ambulance, please have your health insurance certificate ready.

1979 年に発足した当難民事業本部は、政府から委託を受け、インドシナ難民 の日本への定住支援事業を行ってきました。2005年12月末をもってインドシ ナ難民の受け入れが終了し、この間に11,319人の方が定住を許可されました。 戦いな 政府は、2002(平成 14) 年 8 月、1951 年の「難民条約」に基づいて法務大臣が これでい なんみん じょうでくなんみん かたがた ていじゅう しょん こうぞくなんみん いうかくなんみん こうやくなんみん こうやくなんみん こうやくなんみん とその家族の方々に対し日本語教育や就職あっせん等を提供するもので、難民 事業本部が運営する定住支援施設で2003年秋から開始され、現在はRHQ支援 センターにて実施されています。また、政府は、2008(平成 20) 年 10 月の閣議 ?すうかい 了解において、第三国定住による難民の受け入れを、タイの難民キャンプに ^{***} 滞在するミャンマー難民を対象に 2010(平成 22)^{**} 年から毎年 30 人(家族単位) 5年間にわたってパイロットケースとして実施することを決定しました。2015 年以降は、マレーシアに滞在するミャンマー難民を受け入れることになり、さ らに 2019 年 6 月の閣議了解により、受け入れ可能な難民がアジア地域に一時 **** 滞在する難民に変更され、受入人数も拡大しています。また、2023 年 12 消には、 日本政府が補完的保護対象者への支援を開始しました。難民事業本部はRHQ 支援センターにおいて、日本語教育や就職あっせん等を提供しています。難民 として定住している夢くの方が、日本社会に適応し、各方面で活躍されるよう になることを心から希望しています。一方では、生活が安定するまでには、様々 な日本の習慣や出来事が分かりにくかったり、いろいろな困難に出くわしたり する可能性があります。この「生活ハンドブック」は皆さんのために作成しま した。日本での生活の便利を図るため、基本的なことを説明しました。このハ ンドブックを使って、日本の色々な制度やきまりを理解し、美に詳しい情報を てきしまし、日本での生活を楽しいものにしてください。また、難民事業本部の ^{うんえい} 運営する相談窓口や難民相談員に気がねなく問い合わせてください。皆さんが ⁴² 早く自立し、安定した生活を送れるよう願っています。なお、内容にご意見が あれば、どうぞ難民事業本部にお寄せください。

2024 年3月

難民事業本部

Introduction

Established in 1979, the Refugee Assistance Headquarters (RHQ), under commission from the government, has been undertaking projects to support the settlement of Indo-Chinese refugees in Japan. The acceptance of Indo-Chinese refugees ceased at the end of December 2005. 11,319 persons received permission to settle in Japan during this period.

In August 2002 the Japanese government decided to assist the settlement of persons who were recognized as refugees by the Minister of Justice on the basis of the 1951 Convention Relating to the Status of Refugees ("convention refugees"). In the autumn of 2003, the RHQ also began providing convention refugees and their family members with support in learning the Japanese language and finding employment at settlement support facilities operated by the headquarters. RHQ now provides these services at the RHQ Support Center.

In October 2008, with Cabinet approval, the Japanese government decided to offer resettlement opportunities. The annual acceptance of 30 Burmese refugees (accepted on a family unit basis) who had settled in refugee camps in Thailand began in 2010 as a five-year pilot scheme. Since 2015, Japan began accepting Burmese refugees residing in Malaysia, and in June 2019, with Cabinet approval, the scope of refugees that could be accepted was changed to those temporarily residing in Asia, and the number of refugees that could be accepted was increased. In December 2023, the Japanese government began offering support to persons under complementary protection. The RHQ provides these refugees with Japanese language education and job placement services at the RHQ Support Center.

It is our sincere hope that refugees living in Japan adapt to Japanese society and become active in many fields. At the same time, though, until their lives do become stable, there is a possibility that such people will find it hard to understand various Japanese customs and events and will have to cope with various difficulties.

Therefore, we have compiled this handbook of basic information required for living in Japan. Please use it to understand the various systems and rules of Japan, obtain more detailed information, and enjoy your life in this country. Also, please do not hesitate to make further inquiries to the RHQ's advisory section and refugee consultants. We hope that you will be able to achieve independence and stable lives as soon as possible.

If you have any comments about this handbook, please feel free to address them to the $\ensuremath{\mathsf{RHQ}}$

March 2024

Refugee Assistance Headquarters

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日本で補完的保護対象者として居住する方へ

1. 在留手続き

自恭に住む補完的保護対象者のほとんどは、出入国管理及び難民認定法によって「定性社」という在留資格で日本に在留を認められています。定性社者の主な在留期間は、1年、3年、5年となっており、期間の更新が必要です。更新の手続き方法については、第1章1-1で詳しく説明しています。

2. 在留カード

**かたうような、またがはないまたでであったときに新しい在留資格を取得した人は、在留 カードが交付されます。

を留カードの交付については、第1章1-2を参照してください。

3. 公的医療保険

日本では、3か月を超える在留資格をもつ外国人は、全員が公的医療保険に 加入することになっています。

職場で健康保険に加入していない人は、市区町村役場で「国民健康保険」に 加入する手続きが必要です。

詳しくは、第5章5-3で説明します。

4. 地域の情報

みなさんがこれから自恭で推済していくためには、地域社会で受け入れても らえることが大切です。ごみの分別方法や自治会への加入要件、住民サービス などは地域によって異なりますので、市区町村役場へ行ったときに確認しまし ょう。

また、住まいのとなりや、上下の階の芳には、あいさつをしておくことも た切です。生活のルールも教えてもらえるでしょう。

自治会などに加入することにより、困った時など、協力してもらえます。

To those who are going to reside in Japan as persons under complementary protection:

1. Residence status renewal procedures

Almost all of the persons under complementary protection living in Japan are permitted to stay in Japan with the residence status of "long-term resident" in accordance with the Immigration Control and Refugee Recognition Act. The most common periods of stay for long-term residents are for one, three, or five years; so renewal of the period is necessary. For details about renewal procedures, please refer to Chapter 1-1-1.

2. Residence Card

Persons who acquired a new residence status upon being certified as eligible for under complementary protection are issued residence cards. For details about the issuance of residence cards, please refer to Chapter 1-1-2.

3. Public health insurance

In Japan, foreigners with a residence status exceeding three months are obliged to join a public health insurance scheme. People who do not subscribe to health insurance at their workplace are required to subscribe to the national health insurance scheme at their local municipal government office. For details, please refer to Chapter 5-5-3.

4. Local information

In order to enjoy your life in Japan from now on, it is important for you to be accepted by the local community. The methods of separating and disposing of garbage, the requirements for membership of neighborhood associations, services for residents, and so on differ from district to district, so you are recommended to confirm them when you visit the local municipal government office.

It is also important for you to introduce yourself to your next-door neighbors and those living above and below you. They should help you to understand the neighborhood rules, too.

Members of neighborhood associations or similar groups will provide you with assistance in the event of any trouble or difficulty.

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第1章 法的な手続き

1-1「定住者」の在留資格について

「定住者」の在留資格をもらった場合、どのようなことに気をつければ よいですか?

*いりゅうしかく ていじゅうしゃ 在留資格「定住者」とは

花留資格「定住者」とは、法務大臣が特別な理由を考慮し一定の花留期間を 指定して居住を認めた人に与えられる資格です。定住者は、日本での活動内容 に制限はないため、仕事をするために資格外活動許可を取る必要はありません。 また、離婚したり仕事を辞めたりした場合も、花留資格を変更する必要はあり ません。

1. 在留資格と在留期限を確認しましょう。

日本で補完的保護対象者の認定を受けたときは、その場で地方出入国在留 管理管署の担当者に日本国内に含法的に滞在するために他に手続きが必要か 確認しましょう。在留資格を取得、変更したら、在留資格と在留期後を確認し、 次の更新はいつ行えばよいかを聞きます。

花留資格と花留期復は、花留カードに表示されていますので、首分で雑誌す ることができます。首分で見方が分からないときは、各地の地方出入国在留 管理管署に「外国人在留総合インフォメーションセンター」が設けられていま すので、そこで相談することができます。

Chapter 1 Legal Procedures 1-1 Residence status of "long-term resident"

What things do you need to remember if you have received the status of residence of "long-term resident"?

What is the "long-term resident" status?

The "long-term resident" status is granted to people who, in consideration of special circumstances, are authorized by the Minister of Justice to reside in Japan for a designated period of stay. Since there are no restrictions on the content of activities in Japan for long-term residents, it is not necessary for a long-term resident to receive "permission to engage in an activity other than that permitted by the status of residence previously granted" in order to work. Also, it is not necessary for a long-term resident to change status of residence in the case of divorce or quitting work.

1. Confirm the status of residence and period of stay

If you receive recognition as persons under complementary protection in Japan, first of all immediately confirm with the official in charge at the Regional Immigration Services Bureau whether any other procedures are necessary in order for you to legally stay in Japan. When you acquire or change your residence status, confirm the residence status type and the period of stay, and ask when the next renewal should be conducted.

Since your residence status and period of stay are shown on your residence card, you can confirm them by yourself. If you cannot confirm them yourself, you can inquire at an Immigration Information Center in one of the Regional Immigration Services Bureau. 2. 在留期間の更新手続きが必要です。

「定住者」は、1年、3年艾は5年ごとに在留期間の更新が必要です。この 更新を行わないと在留期限を過ぎた自から不法滞在になり、退去強制の対象と なりますので十分に注意しましょう。

花留期間の更新は、居住地を管轄する地方出入国在留管理管署で行います。 更新申請は、花留期限の概ね3か月前から受け付けてもらえますので、草めに 準備しましょう。補完的保護対象者の場合、「定住者」の花留期間更新申請のた めに必要な書類は、次のとおりです。(値し、個々の事情に応じて追加資料の提 出を求められる場合があります。)

(1) 在留期間更新許可申請書

(2) 写真1枚(※16歳未満は提出不要)

(3) 在留カード

(4) 旅券又は全留資格証明書 (※提示することができないときは、その理由を 記載した理由書)

(5) 日本での活動内容に応じた資料

・住民票(世帯全員の記載のあるもの)

- ・住民税の課税(又は非課税)証明書及び納税証明書
- ・在職証明書(※在職中の場合)

2. Procedures to renew the period of stay are necessary

Long-term residents are required to renew their period of stay every one, three, or five years. Please pay due attention to this, because if you do not apply for renewal, your stay in Japan will become illegal from the day after the granted period of stay expires, and you will become eligible for deportation.

Renewal of the period of stay is conducted at the Regional Immigration Services Bureau with jurisdiction over the area where you live. Renewal applications are generally accepted from three months prior to the expiration of the granted period of stay, so please make preparations as early as possible. In the case of persons under complementary protection, the documents required for an application to renew the period of stay of a long-term resident are as follows. (Depending on individual cases, however, you may be required to submit additional materials.)

(1) Application form for extension of period of stay

(2) One photo (those under 16 years of age need not submit a photo)

(3) Residence card

(4) Passport or certificate of status of residence (* or if you are unable to submit either of these, a written explanation outlining why you are unable to submit them)

(5) Documents in accordance with your activities in Japan

- Certificate of residence (displaying information about all family members)
- Certificate of taxation (or non-taxation) and certificate of tax payment for residence tax
- Certificate of employment (* if employed at the time of application)

「短期滞在」の在留資格で滞在中に補完的保護対象者の認定を受けたのですが、そのままでいいのでしょうか?

花留資格「短期滞在」とは、観光や短期の商用、家族訪問等を目前として 、「美国した人に与えられる資格です。

「短期滞在」の花習資格では、最長でも 90 日ごとに更新が必要であり、活動 内容にも制限があるため、資格外活動許可がなければ働くことはできません。 また、補完的保護対象者が受けることができる各種の行政サービスも、この 資格のままでは受けられないことがあります。

「従って、「短期滞在」の在留資格で滞在中に補完的保護対象者の認定を受けた 場合は、居住地を管轄する地方出入国在留管理管署で在留資格を「短期滞在」 から「定住者」へ変更申請をするとよいでしょう。在留資格の変更申請は、 花留期間内であればいつでも行うことができます。

**た防保護対象者の場合は、「定住社」への在留資格変更申請のために必要な 「差性社」への在留資格変更申請のために必要な 「書類は次のとおりです。(値し、個々の事情に応じて追加資料の提出を求められ る場合があります。)

(1) 在留資格変更許可申請書

(2) 在留カード (※中長期滞在者の場合)

(3) 旅券

(4) 手数料 (収入印紙代 4,000 円)

"I was recognized as a person under complementary protection during a stay in Japan with the residence status of 'short-term stay.' Do I have to do anything?"

The residence status of "short-term stay" is granted to people who enter Japan for the purpose of sightseeing, short-term business, family visits, etc.

This "short-term stay" status must be renewed every 90 days at the longest, and the activities of the person concerned are limited. Therefore, holders of this status cannot work unless they receive permission to engage in an activity other than that permitted by the status of residence previously granted. Also, persons under complementary protection cannot receive the various administrative services that are available to them under this status.

Accordingly, if you receive persons under complementary protection recognition during a stay in Japan with the residence status of "shortterm stay," it is recommended that you apply at the Regional Immigration Services Bureau with jurisdiction over the area where you live to change your residence status from "short-term stay" to "long-term resident." An application for a change of residence status can be submitted at any time during the period of validity of a current residence status.

In the case of a person under complementary protection, the following documents are required in order to apply for a change of residence status. (Depending on individual cases, however, you may be required to submit additional documents.)

(1) Application form for change of status of residence

(2) Residence Card (* if you are a mid- to long-term resident)

(3) Passport

(4) Fee (4,000 yen for a revenue stamp)

1-2 在留カード

花留カードは、日本に中長期間花留する外国人に対し、花留に係る許可に伴って交付されるものです。花留カードは常に携帯する必要があります。16歳 未満の人については、花留カードの常時携帯義務は免除されています。

1. 新規交付申請

① 上陸許可によって新たに中長期在留著になった人には、成田空港、羽田 空港、中部空港、関西空港、新千歳空港、広島空港及び福岡空港においては、 旅券に上陸許可の証印をするとともに、花留カードを交付します。その後、 住居地を定めてから14 目以内に、花留カードを持参の上、住居地の市区町特 の窓口に届け出る必要があります。

その他の出入国港においては、旅券に上陸許可の証印をし、や読辨 在留者になった人が市区町村の窓口に住居地の届け出をした後に、征留カー ドが交付されます。(原則として、地方出入国在留管理官署から当該住居地に 郵送されます。)

- ② 子どもが生まれたときは生まれた日から 30 日以内に地方出入国在留管理 管署で在留資格を申請する必要があります。
- * 花留カードにはなっかり動作的あります。永住者で16歳以上の人は公布日から 7年間、16歳未満の人は16歳の誕生日まで、永住者以外で16歳以上の人は 花留期間の満了日まで、16歳未満の人は花留期間の満了日艾は16歳の誕生日 のいずれか単い自までです。
- * 2023 年 11 月 1 日以降に発行される 16 歳未満の人の花留カードの有効期間 満行 日は、 花留 期間の満了 日 艾は 16 歳の誕生 日の 前日のいずれか早い 日まで です。

1-2 Residence Card

A residence card is issued to mid- to a long-term resident when granted permission pertaining to residence. It is necessary to carry residence card all the time. Those under the age of 16 do not need to carry residence card all the time, for they are exempt from the obligation.

1. Initial Application

① Persons who become mid- to long-term residents through obtaining landing permission upon arrival in Japan will receive a landing permission seal and a residence card at Narita, Haneda, Chubu, Kansai, Shin-Chitose, Hiroshima, or Fukuoka airports. Within 14 days of finding a dwelling, they must take their residence card to their local municipal office and register their address.

Persons who become mid- to long-term residents after receiving landing permission seals at other ports/airports will receive residence cards after registering their address at their local municipal office (in principle, residence cards will be sent to the registered address from the Regional Immigration Services Bureau).

2 An application for residence status must be made for children born in Japan at the Regional Immigration Services Bureau within 30 days of their birth.

- * The residence card has a valid period. The validation period of residence card is 7 years after delivery date for permanent residents aged 16 or more. For permanent residents aged less than 16, their 16th birthday is the expiry date of their residence card. For non-permanent residents aged 16 or over, the expiry date of the residence card is the expiry date of their period of stay; and for those younger than 16, whichever comes first between the expiry of period of stay or their 16th birthday is the expiry date of residence card.
- * Residence cards issued to persons under 16 years of age on or after November 1, 2023 will be valid until the expiry date of the residence card or the day before the person's 16th birthday, whichever is first.

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2. 更新・変更・再交付申請

① 更新

16歳以上の永住者は現に有する花留カードの有効期間の満了日の2か 行前から有効期間満了日までに、また花留カードの有効期間の満了日が16歳 の誕生日とされている人に関しては、16歳の誕生日の6か月前から問誕生 日までに、本人の住居地を管轄する地方出入国在留管理官署で在留カードを 貢新します。花留カードの有効期間の貢新申請のために必要な書類は、以下 のとおりです(値し、値をの事情に応じて追加資料を求められる場合があり ます)。

- 1) 在留カード有効期間更新申請書
- 2) 写真1枚
- 3) 旅券 (又は在留資格証明書)

※提示できないときは、その理由を記載した理由書

- 4) 在留カード
- ② 変更

皆書地を変更したときは、変更後の住居地に移転した自から14皆以内に、 を習っトドを持参の上、移転先の市区前特の葱節でその住居を出入国在留 管理庁長管に届け出てください。

*なお、佐居地変更のためには、転出先の市町村に転出の届出をして転出 証明書の交付を受けた後、当該転出部明書を転入先の市町村に提出し、転入 の届出をする必要がありますので、忘れずに行ってください。 粘婚して姓が変わった等、氏名、生年月日、性別、国籍・地域を変更したときは、 14 皆以内に地方出入国在留管理官署で出入国在留管理庁長官に届け出てくだ さい。

2. Extension/Change/Reissue

① Extension

Within from two months of the expiration date to the expiration date for a permanent resident aged 16 or more, within from six months of his/ her 16th birthday to his/her 16th birthday for whose residence card's validity expires on his/her 16th birthday, residents apply for a renewal of the validity period of the residence card at the competent Regional Immigration Services Bureau. The necessary documents for applying for renewal of the period of eligibility of residence cards are outlined below (note that applicants may be required to provide additional documents depending on their individual circumstances).

1) Residence card validity period update application form

2) One photo

3) Passport or certificate of status of residence (* or if you are unable to submit either of these, a written explanation outlining why you are unable to submit them)

4) Residence card

⁽²⁾ Changes to Registered Details

When you change your address, you need to notify the address to the Commissioner of the Immigration Services Agency at the municipal office of the new address within 14 days of the date when you moved into the new address with your residence card.

* When you change your address, do not forget to register the move with the municipal office in the area you are moving out of and obtain a certificate of removal, and then submit this to the municipal office in the area you are moving into before registering your new address.

If you change your surname due to marriage, or change your name, date of birth, gender, or nationality/region, be sure to notify the Commissioner of the Immigration Services Agency of the change at a Regional Immigration Services Bureau within 14 days of the change.

③ 再交付

紛失、盜難、滅失その他の事前により花留カードの所持を失った場合、 その事実を知った肖(本邦から出国している簡に当該事実を知った場合は、 その後最初に入国した肖)から14 目以内に地方出入国在留管理管署で在留カ ードの事交付申請をしなければなりません。

3. 交付手続き

① 新たに来自した人は出入国港で在留カード交付の手続きをします。その 時使う写真は、当該上陸許可に係る在留資格認定証明書交付申請や査証申請 等で登録したものを使うため、上陸申請の際に写真を用意しておく必要はあ りません。

- ② 在留期間更新申請等の在留諸申請や在留カードに関する申請・届け出に おいては、申請・届け出の自から3か月前までに撮影された写真を申請書等 に貼付して提出します。
- (注) 着効期限が16歳の誕生日艾はその前日以前の日までとして交付される 花留カードには写真は表示されません。

(3) Reissuance of residence cards

If your residence card is misplaced, stolen, destroyed, or missing from your possession for any reason, you must apply for a replacement card at your local Regional Immigration Services Bureau within 14 days of the day when you noticed this (or if you are overseas at the time, of the day of your return to Japan).

3. Application for issuance of Residence Card

① Persons entering Japan for the first time apply for residence cards at the airport/port. The photo used for the residence card issued at permission of landing is one submitted in the application for issuance of the certificate of the resident status concerning the relevant permit of landing or the application of visa, you don't need to prepare a photo at the time of application of landing.

⁽²⁾ In application or notification regarding various applications of residency such as application for permission of renewal of the period of stay or residence card, you need to submit a photo that was taken within three months as an attachment to the application form etc.

Note : Residence cards whose period of validity ends on or before the person's 16th birthday do not have photos.

1-3 家族を呼び寄せるには

**会的保護対象者(定住者、永住者及び日本人帰化者も答む)も、自分の 家族と日本で同居するために、他の一般外国人と同様の手続きにより呼び寄せ ることができます。その際の呼び寄せ範囲は次の通りであり、呼び寄せられる 家族の国籍及び居住国は出身国以外であっても差支えありません。

(1) 配偶者

(2) 未成年未婚の実子

(3) 6歳未満の養子

呼び寄せの手続きは、呼び寄せ人の居住地を管轄する地方出入国在留管理 管署、同支局(歳笛空港支局及び関西国際空港支局を除く)艾は、問出張訴 (一部の出張所では取扱いませんので、電話で聞いてみてください)に、被呼 び寄せ人の代理人として在留資格認定証明書の交付申請をします。在留資格 認定証明書が交付されたら、それを被呼び寄せ人に送付し、被呼び寄せ人は 問証明書と旅券を持参して、最寄りの日本の在外公館に日本定住のための査証 発給の申請をします。査証が発給されたら日本に入国することができます。

花留資格認定証明書は発給の自から3か月間有効で、その有効期間内に日本 に入国しなければ無効になりますので、地方出入国花留管理管署から認定 証明書が発給されたら速やかに被呼び寄せ人に送付し、被呼び寄せ人はなるべ く草く最寄りの日本の花外公館に出向いて査証を申請する必要があります。そ のためには呼び寄せ人が呼び寄せの手続きを始める前に、被呼び寄せ人が日本 入留のための旅券をあらかじめ入手しておくことがよいでしょう。在留資格 認定証明書の交付申請のために必要な書類は申請先の地方出入国在留管理管署 もしくは支局(成笛空港支局と関西空港支局は除く)出張所に問合わせてくだ さい。

1-3 Inviting family members to Japan

In order to live together with their families in Japan, persons under complementary protection (including long-term residents, permanent residents, and naturalized Japanese) also are able to invite family members to Japan by following the same general immigration procedures as those for other foreigners. The scope of family members who can be invited in this way is as follows. There is no problem if the nationality or country of residence of these invited family members differ from their country of origin.

(1) Spouse

(2) Natural child who is underage and unmarried

(3) Adopted child under the age of 6

As for the procedures for inviting family members to Japan, the person in Japan, acting as a proxy, should apply for the issue of a Certificate of Eligibility for a Status of Residence to the Regional Immigration Services Bureau, district office (excluding the Narita Airport District Immigration Office and the Kansai International Airport District Immigration Office), or branch with jurisdiction over the area where he or she lives. (Some branches do not handle such applications, so please confirm beforehand by phone.) When the Certificate of Eligibility for a Status of Residence is issued, the proxy should send this to the invited family member, who then should take this certificate and a passport to the nearest Japanese embassy or diplomatic mission and apply for a visa for long-term residence in Japan. When the visa is issued, the family member will be able to enter Japan.

The Certificate of Eligibility for a Status of Residence is valid for three months from the date of issue. If the holder does not enter Japan during this period, it becomes invalid. Therefore, once the certificate has been issued by the Regional Immigration Services Bureau, the proxy should quickly send it to the invited family member, and the family member should then go to the nearest Japanese embassy or diplomatic mission and apply for a visa as soon as possible. For this reason, it is recommended that the invited member should obtain a passport for entering Japan before the person in Japan commences the procedures at this end. Regarding the documents necessary for applying for the issue of a Certificate of Eligibility for a Status of Residence, please inquire at a Regional Immigration Services Bureau, district office (excluding the Narita Airport District Immigration Office and Kansai International Airport District Immigration Office), or branch.

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1-4 婚姻の手続き

日本国内での婚姻

1. 婚姻の要件

(1) 補完的保護対象者の場合

構完的保護対象者が日本で婚姻する場合の要件は、それぞれの出身国 (母国)の現行法に基づきます。

2. 婚姻の手続き

1-4 Marriage procedures

Marriage in Japan

1. Conditions for marriage

(1) In the case of persons under complementary protection

The conditions for persons under complementary protection to get married in Japan are based on the current laws of their respective countries of origin (home countries).

2. Marriage procedures

A man and woman who wish to get married must submit a registration of their marriage to the local municipal government office. At this time, it is necessary to attach the following documents. The marriage registration will be accepted at the municipal government office to which it is submitted. However, if such supporting documents as the Affidavit of Competency to Marry are not submitted, the Legal Affairs Bureau or Regional Legal Affairs Bureau with jurisdiction over that area of residence will examine the registration and decide whether or not to accept it. Marriage registration forms are available at municipal government offices. The form must be signed and sealed (signatures in the case of foreigners) by the man and woman to be married and at least two adult witnesses.

<必要な書類>

(a) 補完的保護対象者認定証明書

(b) 婚姻要件具備証明書

- ※ただし、婚姻要件真備証明書を発行していない旨や証明書を得ること が困難な場合は、婚姻要件真備証明書を得られない旨の申述書及び身 分関係を証する書簡(旅券, 国籍証明書等の身分証明書, 身分登録簿 の写し、出生証明書等)を提出する。
- (c) 添付の証明書等が外国語で作成されている場合は、翻訳者を明らかにした訳文
- *以上は、一般的な場合です。遊遊留を提出する前に役所の窓口で、つぎの 事柄を伝え、手続の仕方を確認してから書類の準備をしましょう。
 - (a) 首分の出身国名
 - (b) 補完的保護対象者認定証明書を持っているか
 - (c) 渡航証明書、旅券のどれを持っているか、或いは何もないか
 - (d) 在留資格は何か

3. 婚姻成立後

婚姻の結果、姓や国籍・地域が変わった場合には14 首以内に、地方出入国 花留管理管署に届け出なければなりません。

Necessary documents:

- (a) Certificate of Status as Person Under Complementary Protection
- (b) Affidavit of Competency to Marry
- * If the person is from a country that does not issue such an affidavit or has difficulty obtaining such an affidavit, he or she should submit a written statement explaining that such an affidavit cannot be obtained and written evidence of status (passport, identification documents such as certificate of nationality, a copy of the family register, birth certificate, etc.).
- (c) If the attached documents are written in a foreign language, Japanese translations should be submitted with the name of the translator shown clearly.
- * The above applies in general cases. Before actually submitting a marriage registration, please go to the relevant counter at the local municipal government office, explain the following matters, confirm the necessary procedures, and then prepare the documents.
 - (a) Name of your country of origin
 - (b) Whether or not you possess a Certificate of Status as Person Under Complementary Protection
 - (c) Whether you possess a travel document or passport or nothing at all (d) Your status of residence

3. After marriage registration

If, as a result of the marriage, a person's name, nationality, region, etc. changes, those changes must be registered with the local Regional Immigration Services Bureau authorities within 14 days.

1-5 子どもが生まれたときの手続き

1. 妊娠がわかったら、母子手帳をもらいましょう

医師によって妊娠が確認されたら、居住地の市区前特役場で妊娠菌の角減に 妊婦名や出産予定日、病院名等を記入し、『母子手帳』をもらいます。このよう な手続は、妊娠中の母子の健康と、出産後の子どもの健康管理のためにも必要 なものです。また、この手続により、母子は無料の検診や予防接種を受けるこ とができます(市区前特役場か地域の保健所)。

2. 子どもが生まれたら

(1) 出生届をする (14 日以内)

幸どもが生まれたら、出生証明書(出産に立会った医師や助産師等が 発行)を添えて、出生届を14 自以内に居住地の市区町村役場に提出します。 また、高時に、母子手帳に出生届済の証明を受けます。出生届が提出されると、 「出生による経過滞在者」として住民票が作成されます。その際、市区町村 役場で、幸どもの国民健康保険への加入(社会保険の場合は職場で手続き)、 児童手当の申請、乳幼児医療証の申請を忘れずにしてください。

(2) 子どもの国籍について気をつける

日本人と外国人の美婦のあいだに生まれた芋どもが、出生によって日本 と外国の国籍を取得した場合には、その芋が20歳に達するまでに、いずれか の国籍を選択しなければなりません。

なお、日本人と外国人の美婦の簡の子どもが外国で全まれ、出生によっ て日本と外国の国籍を取得した場合には、3ヶ月以内に出生届とともに日本 国籍を留保する皆の届出を最寄りの日本の在外公館艾は本籍地の市区前待

1-5 Procedures when a child is born

1. When pregnancy is confirmed, obtain a maternity health handbook

After your pregnancy has been confirmed by a doctor, go to your local municipal government office, fill in the pregnancy registration form showing your name, scheduled date of birth, name of hospital, etc., and obtain a maternity health handbook (a medical record for mother and child). This procedure is necessary both for the health of mother and child during pregnancy and the health management of the baby after childbirth. In addition, this procedure enables the mother and child to receive free medical examinations and vaccinations (available at the local municipal government office or the local public health center).

2. When the child is born

(1) Birth registration (within 14 days)

When a child is born, the birth must be registered at the local municipal government office within 14 days, together with a birth certificate (issued by a doctor, midwife, etc. attending the childbirth). At the same time, the completion of birth registration is recorded in the maternity health handbook. After submitting the birth registration, the child will receive a residence card as a "transitional resident by birth." Do not forget to go to your local municipal office to enter the child into the national health insurance scheme (for social insurance apply at your workplace), and apply for a child allowance and an infant medical care certificate.

(2) Take care about the child's nationality

If a child born in Japan to Japanese and foreign parents acquires dual nationality (Japan and the other country), he or she must choose one of the nationalities before reaching the age of 20.

If a child born overseas to Japanese and foreign parents acquires dual nationality (Japan and the other country), please note that the child will lose Japanese nationality unless the birth registration and notification of continuance of Japanese nationality are submitted to the nearest Japanese overseas diplomatic agency or to the municipal government office with 役場に提出しなければ、子どもは日本国籍を失うことになりますので、注意 してください。

(3) うどもの在留資格取得申請もしくは永住許可申請(30日以内) と在留カ ードの交付手続きをする。

満えとも外国人の場合は、日本で全まれても、日本国籍にはなりません。外国籍の子どもの場合は出生届が居住地の市区町村役場で受理されると、出生届受理証明書の交付を受けることができます。出生届受理証明書を持って、居住地を管轄する地方出入国在留管理管署、同支局艾は同出張所(以下「地方出入国在留管理管署等」という。値し、成田空港支局及び関西空港支局を除く。)に行き、在留資格取得の申請をします(生まれてから30 目以内)。満親のいずれかが永住者の在留資格を省する場合は永住許可申請を します。

後日(申請から60日前後)、その申請結果に係る通知書が自宅に郵送されるため、この通知書を持って地方出入国在留管理管署に行き、在留カードの交付を受けます。

jurisdiction over the child's legal domicile in Japan within three months.

(3) Carry out procedures for the child's application for residence status or a permanent residence permit (within 30 days) and residence card issuance.

If both parents are foreigners, the child cannot receive Japanese nationality even if he or she is born in Japan. In the case of a child with foreign nationality, once the birth registration has been accepted by the local municipal office, the parents can receive a proof of birth registration certificate. Take this proof of birth registration certificate to the Regional Immigration Services Bureau, District Immigration office, or branch with jurisdiction over the area where you live (hereinafter "Regional Immigration Services Bureau, etc.") (excluding the Narita Airport District Immigration Office and Kansai International Airport District Immigration Office) and apply for acquisition of status of residence (within 30 days of the date of birth). If either one of the parents has the status of permanent resident, submit an application for permanent residence.

Notification of the outcome of your application will be posted to you at a later date (approximately 60 days after applying). Take this notification letter to the Regional Immigration Services Bureau or a branch with jurisdiction over the area where you live to receive the residence card.

1-6 家族が死亡したときの手続き

親族が亡くなると、葬儀をはじめ、さまざまな開事が遺族に残されます。葬 儀や告別式などは民族や宗教によって大きく違います。出身の国の世話人や 地域自治会関係者などに相談するのもひとつの方法です。また、葬儀社に託す 方法もあります。残された親族艾は筒居者は、亡くなった人のために次のよう な手続をしなければなりません。葬儀社が手続きを代行してくれる場合もあり ます。

1. 死亡届の提出

死亡の事実を知った自から7自以内に届出人の所在地艾は故人の死亡地の 市区前特役場に死亡届を提出しますが、死亡届書に医師の書いた死亡診断書艾 は死体検案書を添付します。

2. 死体埋火葬許可の申請

死亡届を市区前特役場に出すと同時に、埋火葬の許可証が交付されます。(このために市区前特役場は、24時間いつでも受け付けています)。遺体を本国へ移送することは手続も大変で高額な移送費がかかります。

3. 在留カードを 14 白以内に返納します。

4. 故人によって、以下のような手続きがあります。

(1) 就職していた人であれば、その勤務先に連絡をし、死亡退職金や社会保険の手続をしてもらいます。

(2) 健康保険加入者やその家族であれば、健康保険組合又は年金事務所に、 埋葬料の請求手続きをします。

1-6 Procedures when a family member dies

The death of a relative is a very sad occasion indeed, but nevertheless the family of the deceased must organize the funeral and other events. Such events as funerals and memorial services differ greatly according to ethnic and religious customs. One method is to consult with other people from the same country as the deceased or members of the local neighborhood association. Another method is to entrust the arrangements to a funeral company. The family of the deceased or persons who lived with the deceased must carry out the following procedures. In some cases, the funeral company will complete these procedures on their behalf.

1. Death registration (within seven days)

A registration of death must be submitted to the municipal government office with jurisdiction over either the submitter's area of residence or the deceased person's place of death within seven days of the confirmation of death. The death registration must be supported by a death certificate or postmortem certificate written by a doctor.

2. Application for burial or cremation permit

When you submit a death registration to a municipal government office, you will immediately be issued with a burial or cremation permit. (Municipal government offices accept such applications at any time of the day or night.)

3. Return the deceased's residence card within 14 days.

4. Procedures for the deceased can include the following:

(1) If the person was employed, contact his or her workplace and carry out procedures for receiving a death allowance and social insurance benefits.

(2) If the person was enrolled in health insurance or was a family member of someone who is, carry out procedures through the health insurance society office or pension office for the payment of burial/cremation fees.

- *国民年釜の保険料を3年以上納めた人が、年釜を受給せずに亡くなった 場合、国民年釜の死亡一時金を請求できます。

(4) 辞金愛給者であれば停止の手続きを死亡から10 日以内 (試算辞金は 14 首 以内) に辞金事務所、または市区町村役場の国民年金課で行います。

- (5) 生命保険や預貯金、不動産があれば、請求や名義の変更を行います。
- (6) 公共料金の名義人であれば、名義を変更します。
- (7) 携帯電話、クレジットカードの解約手続きをします。

5. 墓地

「「「「「「」」」」を読むしたり、「「」」を読むです。

- ・公営墓地(自治体が所有する墓地で、宗派を問わず民営に比べて割安です)
- ・民営墓地(公益法人や宗教法人によって運営されている墓地です)
- ・ 寺院 墓 地 (寺院内にある 墓 地 で、その寺院によって管理運営されている 鏨 地 です)

お鏨については、霊蘭や寺院に見られるような「鏨石」のほかに「納骨堂 形式」もあります。納骨堂はもともと鏨ができるまで遺骨を預かる場所でしたが、 詭近ではロッカー形式や棚式など形態はさまざまで永代納骨もできるようにな っています。 (3) If the person was enrolled in the national pension and national health insurance schemes, carry out procedures at the local municipal government office for the payment of a funeral allowance.

* If the person had paid the national pension premiums for three or more years and died before receiving the pension, an application can be made for the payment of a lump-sum death benefit.

(4) If the person was a pension recipient, payment suspension procedures must be carried out at a pension office or at the national pension division in the local municipal office within 10 days of the death (or within 14 days in the case of national pension).

(5) If the person had life insurance, savings accounts, or real estate, submit claims and change registered names.

(6) If public utilities were paid under the person's name, change the registered name.

(7) Cancel mobile phone and credit card contracts.

5. Cemeteries

It is possible to purchase burial space or borrow charnels. The following types of cemeteries are available:

- Public cemeteries (these are municipally-owned cemeteries that accept people from all religions, and are cheaper than privately-operated cemeteries).
- Privately-operated cemeteries (cemeteries operated by charitable and religious organizations).
- Temple cemeteries (cemeteries operated by temples and located in temple grounds).

In addition to the gravestones, you can see in cemeteries and temples grounds, charnel houses are also an option. In Japan, charnel houses were originally used to store bones until the grave was ready, but recently it has become possible to store bones permanently in locker-type spaces or on shelves, etc.

1-7 離婚の手続き

離婚の芳誌には、菫に以下のような協議離婚、調停離婚、裁判離婚の3つが あります。夫婦の本国法が同一であるときは、その本国法によります。また、 夫婦の一方が日本に住んでいる日本人であれば、日本誌によります。いずれの 場谷も、未歳年の子どものいる場谷は、離婚の手続きと共に、子どもの親権を どちらにするかを決めなければなりません。

1. 協議離婚

協議離婚とは、歳も簡単な方法で、お互いの話し合いにより離婚することに 含意すれば、離婚届(市区町村役場に備え付けてあります)に夫婦双方と成人 の証人2人が署名押印(外国人については署名のみ)し、市区町村役場に提出 して受理されれば離婚が成立します。

2. 調停離婚

調停離婚とは、美婦間で離婚についての含意ができなかったり、相手の意思 がはっきりしない場合に、相手方の居住地を管轄する家庭裁判所に申し立てを 行い、そこの家事審判(裁判管)と2人の調停委員が、当事者の話を別々に聞き、 調停を行う方法です。費用も時間もあまりかかりません。また、美婦の関係の 相談・調整もしてくれますので、利用者が多くなっています。

 請停離婚の手続は、弁護士を依頼する必要はありません。家庭裁判所の相談 窓口で、必要書類や交書の書き方を教えてくれます。費用は収入的紙1,200 円と 連絡剤の郵便切手(申し立てする家庭裁判所で確認して下さい。)です。

1-7 Divorce procedures

There are three main methods of divorce in Japan: divorce by consent, divorce by mediation, and judicial divorce through a district court. When both spouse are of the same nationality, the divorce will be carried out in accordance with the laws of that nation. If one of the spouses is Japanese and a resident in Japan, then the divorce will be carried out in accordance with the laws of Japan. In all cases, if there is an underage child, together with the divorce procedures, the parties must decide who has parental rights.

1. Divorce by consent

Divorce by consent is the simplest method. If the two parties agree through mutual consultations to divorce, they prepare a divorce registration (available at municipal government offices) with the signatures and seals (signatures only in the case of foreigners) of the parties concerned and two witnesses and submit the form to a municipal government office. If the municipal government office accepts the registration, the divorce becomes effective.

2. Divorce by mediation

If the two parties cannot reach agreement on divorce through mutual consultations or the intentions of the other party are unclear, one party can apply for mediation to the family court with jurisdiction over the area where the other party lives. A judge of family matters and two arbitrators of the family court then listen separately to the opinions of the two parties. This method of mediation does not cost much or take much time. In addition, the family court provides consultation and coordination on the couple's relationship, so this method is used by a lot of people.

The procedures of divorce by mediation do not require the involvement of lawyers. The advisory counter at a family court gives guidance on necessary documents and how to complete them. The only expenses required are a \$1,200 revenue stamp and postal stamps for contact (inquire at the family court for details).

3. 裁判離婚

家庭裁判所での調停を経ても解決できなかった場合は、居住地を管轄する 家庭裁判所に提訴することになります。この場合は、弁護士を依頼しなければ 難しいでしょう。弁護士の選任及び弁護士費用については、各地の法テラスが 補談にのっています。

3. Judicial divorce

If the divorce cannot be settled by mediation via a family court, one of the parties can bring the case before the family court with jurisdiction over his or her place of residence. In this case, the procedures might be difficult without a lawyer to handle them. District offices of Japan Legal Support Center offer consultations on the selection and fees of lawyers.

1-8 永住許可を受けるには

花留資格「永住者」とは、日本での「永住許可」を受けた人に与えられる 資格です。永住者は、花留カードの有効期間の満了日前の指定の申請期間内 に、花留カードの更新申請をしなければなりませんが、(1-2 花留カード2-① 参照) 花留期間を更新する必要はなく、また、日本で行うことができる活動の 内容にも特に制限はありません。ただし、日本国籍を取得したわけではないた め、犯罪を犯した場合などは退去強制手続きの対象となることがあります。ま た、老齢で年釜を受給する際には、原則、年釜加入期間が10年間以上あること が案件となりますが、特例として、実際の加入期間が10年間以上あること 歳以降 60歳未満に外国に居住していた期間を加入していたものとして答賛する 「否賛対象期間(カラ期間)」という規定があります。ただし、それが適用され るためには、年釜受給開始年齢までに、帰化艾は永住許可を取得していること が襲件となりますので、草めに敢っておくことが望ましいでしょう。

1. 永住許可申請

自恭で補完的保護対象者の認定を受けた人のほとんどは、「出入国管理技び 難民認定法」(以下「入管法」という。)において「定住者」という在留資格で 日本に在留を認められています。しかし、日本に永住を希望する場合は、入管 法第 22条により、法務大臣に「永住許苛」の申請を行う必要があります。同案 には、法務大臣は

(1)素行が善良であること。

(2) 独立の生計を営むに足りる資産又は技能を有すること。

1-8 Receiving permission for permanent residence

The status of residence of "permanent resident" is granted to persons who have received permission for permanent residence in Japan. Although permanent residents must apply for a new residence card during the designated application period prior to the expiration of the card (see 1-2 Residence Card 2-①), it is not necessary for permanent residents to renew their period of stay, and there are no particular restrictions on the scope of their activities in Japan. However, since permanent residence does not mean acquiring Japanese nationality, permanent residents also might be subject to deportation if, for example, they commit a crime. In addition, although in principle it is necessary to have been a member of the pension scheme for at least 10 years in order to receive the pension payment after reaching the age of eligibility, there is a special provision whereby the period spent living overseas between the ages of 20 and 60 can be counted toward those 10 years. However, in order for this to apply, the recipient has to have naturalized or received permanent residence before reaching pensionable age, so it is advisable to do so early on. Since naturalization or permanent residence are conditions for shortening of the subscription period when receiving pension benefits in old age, you are recommended to obtain permanent residence as soon as possible.

1. Application for permanent residence

Almost all persons who are recognized as persons under complementary protection in Japan are permitted to stay in Japan with the residence status of "long-term resident" in accordance with the Immigration Control and Refugee Recognition Act. If such people wish to reside permanently in Japan, in accordance with Article 22 of this law, it is necessary for them to apply to the Minister of Justice for permanent residence permission. The article stipulates that the Minister of Justice can grant this permission if two conditions are fulfilled

(1) The applicant is a person of good conduct.

(2) He or she has sufficient assets or skills to make an independent living) and if his or her permanent residence is in accordance with the interests of Japan.

の2条件に適合し、かつ、その者の永住が日本国の利益に合すると認められな ければならないとされていますが、補完的保護対象者の認定を受けた人は、こ のうち(2)の要件を満たさない場合であっても、法務大臣の裁量により永住 許可を受けることができる場合があります。

2. 要件

永住許可を受けるには、普段から、日本社会の一員として法律を遵守し、 安定した生活をする必要があります。

3. 申請先

申請は居住地を管轄する地方出入国在留局等に対して行います。提出書類は 申請先の担当管の指示に従って作成、提出してください。 Permanent residence can be granted to persons under complementary protection at the discretion of the Minister of Justice, even if they do not fulfill condition (2) above.

2. Conditions

In order to receive permission for permanent residence, it is necessary for the applicant always to obey the laws of Japan as a member of Japanese society and to lead a stable life.

3. Where to apply

An application for permanent residence should be made at the Regional Immigration Services Bureau with jurisdiction over your area of residence. Please prepare and submit the necessary documents in accordance with instructions from the official in charge at the place of application.

1-9 帰化をするには

1. 条件

「帰化」とは、外国人が、法務大臣の許可を得て日本の国籍を取得することを いいます。帰化が許可されるためには、国籍法第5条に差められた次の条件を 備えている必要があります。

(1) 正当な花留資格を有して引き続き5年以上、日本に住所を有すること (住所条件)。

(2) 年齢 18 歳以上であって、かつ、本国法によっても成人の年齢に達してい ること (能力条件)。

(3) 素行が善良であること (素行条件)。

(4) 首己又は生計を一にする配偶者、その他の親族の資産、又は技能によって 生計を営むことができること(生計条件)。

(5) 無国籍であるか、又は日本の国籍の取得によって、それまでの国籍を失う べきこと(重国籍防止条件)。

(6) 自本国憲法施行の自以後において、自本国憲法艾はその下に成立した政府 を暴うで破壊することを征てたり主張したことがない、艾はこれを征てたり 主張する政党その他の団体を結成、若しくはこれに加入したことがないこと (憲法遵守条件)。

ただし、日本人の配偶者又は子等については、佐所条件、能力要件等が緩和さ れる規定があります。(国籍法第6条~8条)

1-9 Naturalization

1. Conditions

Naturalization means that a foreigner, with the permission of the Minister of Justice, acquires Japanese nationality. In order to receive permission for naturalization, it is necessary to fulfill the following conditions as stipulated in Article 5 of the Nationality Law.

(1) He or she has been living at an address/addresses in Japan continuously for at least five years with a legitimate residence status. (Condition of address)

(2) He or she is at least 18 years of age and has reached legal adulthood according to the law of his or her home country. (Condition of capability)

(3) He or she is a person of good conduct. (Condition of conduct)

(4) He or she is able to secure a livelihood by his or her own assets or skills or those of a cohabiting spouse or other relative. (Condition of livelihood)

(5) He or she has no nationality or should lose that nationality upon acquiring Japanese nationality. (Condition of preventing dual/multiple nationality)

(6) Since the day of enforcement of the Japanese Constitution, he or she must have never plotted or advocated the overthrow by violence of the Japanese Constitution or the government established under the Constitution or formed or joined a political party or other organization that has plotted or advocated such an overthrow. (Condition of compliance with the Constitution)

However, regarding the spouses of Japanese, children, etc., there is a regulation relaxing the condition of address, condition of capability, etc. (Nationality Act Articles 6 to 8).

2. 申請先

帰化の申請は、住所地を管轄する法務局または地方法務局に必要な書類を 提出することによって行います。申請は、必ず本人が直接法務局に出向いて行 わなければならず、郵送や代理人による申請は認められていません。ただし、 申請人が15歳未満の場合は、法定代理人(通常は親権者)が代わって手続を行 うことになります。帰化の申請に必要な書類は、申請人によって異なることが あります。詳しくは、法務局または地方法務局に相談してください。

3. 在留資格が永住者ではありませんが、帰化申請できますか。

帰化申請のために永住許可をとる必要はありません。

2. Where to apply

Applications for naturalization involve the submission of necessary documents to the Legal Affairs Bureau or Regional Legal Affairs Bureau with jurisdiction over the applicant's place of residence. The applicant must definitely appear at the Legal Affairs Bureau in person; applications by post or proxy are not accepted. However, if the applicant is under 15 years of age, a legal proxy (usually a person with parental rights) can undertake the procedures on behalf of the applicant. The necessary documents for naturalization applications differ according to the applicant. For details, please inquire at the Legal Affairs Bureau or a Regional Legal Affairs Bureau.

3. "Can I apply for naturalization even though I do not have permanent residence status?"

It is not necessary to acquire permanent residence status in order to apply for naturalization.

1-10 印鑑 (実印) 登録

日本社会では、書類等の記載内容を承認した証として、サインではなく印鑑 を使います。印鑑には主に、一般的な書類に使う「認め印」と重要な書類(例 えば、自動車や住宅の売買契約書等)に使う「実印」の2種類があります。 実印を使用する際、それが登録した人の物であることを公的に証明する『印鑑 登録証明書』の提出を求められることがあります。「印鑑登録証明書」は居住地 の市区町村役場から発行されますが、事前にその印鑑(実印)の登録が必要です。

印鑑の登録には、居住地の市区町村役場に、在留カードと印鑑(大きさは、 一辺が8mmを超え25mm以下の正方形の中に印影が収まるもの)を持参し ます。登録後、印鑑登録証や印鑑登録カードが交付されます。印鑑登録証明書 の発行には毎回この印鑑登録証(艾は印鑑登録カード)が求められますので、 大切に保管しましょう。また、他の市区町村に転居する際は、前往前での印鑑 登録は転出日をもって無効となるため、彼めて転居先の市区町村役場で、印鑑 の登録を行う必要があります。

1-10 Registration of seal (legal seal)

In Japanese society, seals are used instead of signatures on various documents as evidence of approval of the content of the documents. There are two main types of seals: unregistered informal seals called "mitomein" used for general documents; and registered seals called "jitsu-in" used for important documents such as automobile or real estate sales contracts. When using a registered seal, you may be asked to submit a seal registration certificate which is official proof that the seal is the one registered by the owner. Seal registration certificates can be issued from your local municipal government office, but first you need to register your seal.

To register your seal, take the seal to be registered (the impression contained in a square with sides measuring at least 8 mm and not more than 25 mm), together with your residence card to your local municipal government office. You will then be issued with a seal registration card. As you will be required to show this seal registration card each time you have a seal registration certificate issued, keep your seal registration card in a safe place. If you move to another area, the seal registration will become invalid on the day you move out, so you will need to register your seal again at the municipal government office in the area you move to.

1. 「再入国許可」と「みなし再入国許可」

「再入国」許可とは、日本に在留する外国人が一時的に出国し第び日本に入国 しようとする場合に、入国・上陸手続きを簡略化するために法務大臣が出国 に先立って与える許可です。再入国許可には、1 回復り有効なもの(手数料: 3,000 円)と有効期復内であれば何回も使用できるもの(手数料: 6,000 円)の2 種類があり、その有効期間は、花留期間の範囲内で5 年間が最長です。

2. 出国前の注意

出菌のため空港に行く時に惹れてはならないのが在留カードです。出菌手続 の際、旅券や再入国許可証明書と共に係管に提示しなければなりませんので、 花留カードを恋ず持参してください。

3. 日本に帰化した人の場合

日本に帰化した人の場合は、日本の旅券を取得して海外に渡航します。日本人 ですから、海天国評可を取る必要はありません。外国へ渡航する場合、通常そ の国から査証を要求されますが、日本は規程70の国と地域に対するビザ免除 措置を実施しています。(2023年9月現在)それらの国へ、観光、親族訪問等 の目的で短期間渡航する場合は、査証なしで渡航することができますが、滞在 可能期間が国により異なるので雑誌してください。

1-11 Traveling overseas

1. Re-entry Permits and Special Re-entry Permits

A re-entry permit is permission provided in advance by the Minister of Justice to foreign residents in Japan to re-enter Japan after temporarily leaving the country, with simplified entry and landing procedures. There are two types of re-entry permit: a single re-entry permit (fee: 3,000 yen) that can be used once, and a multiple re-entry permit (fee: 6,000 yen) that can be used any number of times during the period of validity. They are valid for a maximum of five years but only for the duration of the permit holder's period of stay.

2. Points to note before departure

When going to the airport in order to leave Japan, you must not forget to take your residence card with you. When going through departure procedures, you will need to show your residence card to the immigration official together with your passport and reentry permit if you need one, so always make sure that you have your residence card with you.

3. In the case of a naturalized Japanese

A naturalized Japanese can travel overseas by acquiring a Japanese passport. Since that person is Japanese, he or she of course does not require a reentry permit. Overseas travelers usually must acquire a visa from the destination country, but at present (as of September 2023) Japan has concluded visa exemption agreements with 70 countries. This means that Japanese citizens making short-term visits to those countries for the purpose of sightseeing, family visits, etc. can travel without a visa. The period of stay that is allowed differs by country, so please check the details beforehand. *行効な旅券と花留カードを所持している構完的保護対象者が出国し、1年 以内に再入国する場合は、原則として再入国許可が不要です。これを「みなし 再入国許可」といいます。「みなし再入国許可」により出国する際には、必ず 花留カードを提示するとともに、再入国出国用EDカードの「再入国許可に よる出国の意図表明欄」にチェックします。みなし第人国許可の有効期間は、 出国の日から1年間ですが、花留期限が出国の日から1年を経過する前に到来 する場合には、花留期限までとなるため注意が必要です。

If a person under complementary protection leaves Japan with a valid passport and residence card and reenters within one year, in principle they do not need a reentry permit. This is referred to as special re-entry permission. When you intend to leave Japan with special re-entry permission, be sure to present your residence card and also check the box in the column on your embarkation/disembarkation card that reads "Departure with Re-entry Permission." Be aware that special re-entry permission is valid for one year from the date of departure, but if your period of stay ends before this, the special re-entry permission will also become invalid at the same time.

1-12 外国へ移住するとき

1. 移民查証

日本に定住を許ずされている構完的保護対象者の定住者が、日本以外の国へ の移住を希望する場合は、通常、難民としてではなく一般の外国人としてその 国の政府から気国許ず(移民査証)を受けることが必要です。

2. 移民としての入国許可

3. 厚生年金・国民年金

日本で厚生年金又は国民年金の受給資格のある定住者は、外国に移住しても、 お花先国で引続き日本の年金を受給できます。日本を出国する前に、移住先国 で日本の年金を受給するためにどんな手続きが必要か、日本年金機構や年金事 務所等でよく調べておきましょう。

4. 年金受給資格がない場合

年金愛給資格はないが、国民年金艾は厚生年金に6か月以上加えしていた 定住者が外国に移住した場合、原則として、国民年金艾は厚生年金の脱退一時 金を請求することができます。(値し、最後に国民年金の資格を喪失した日か ら2年以上経過しているときや、障害基礎年金などの年金を受けたことがある 場合などは脱退一時金を請求できません。)日本を出国する前に、日本年金機構 や年金事務所等で脱退一時金の請求方法を調べておきましょう。

<電話での年金相談窓口>

ねんきんダイヤル:0570-05-1165 (ナビダイヤル)

1-12 Moving to another country

1. Immigrant visa

When a person under complementary protection in Japan who has acquired the status of long-term resident wishes to migrate to a country other than Japan, usually it is necessary to receive an entry permit (immigrant visa) from the government of that country as an ordinary foreigner.

2. Entry permission as an immigrant

The system of issuing entry permits for immigrants differs from country to country, so it is not possible to give any general explanation. Before you commence procedures, interested persons are recommended to inquire at the embassy or consulate in Japan of the country they would like to migrate to and inquire what conditions need to be met in order to enter that country as an immigrant and what procedures are necessary for this purpose.

3. Employee's pension and national pension

If a person under complementary protection who has acquired the status of long-term resident is eligible for an employee's pension or national pension in Japan, the person can continue to receive benefits from Japan even if they move to another country. Please confirm with the Japan Pension Service or at a pension office about the procedures required for receiving Japanese pension benefits in another country before departure from Japan.

4. Ineligibility to receive pension benefits

If a person under complementary protection who has acquired the status of long-term resident is not eligible to receive pension benefits but has been enrolled in the national pension scheme or employee's pension scheme for more than six months, that person can in principle claim a lump-sum allowance for withdrawal from the national pension scheme or employee's pension scheme after departure from Japan. (Note however that you cannot claim a lump-sum allowance if two years have passed since the final date on which you lost your pension eligibility, or if you have been a recipient of a basic disability pension). Before leaving Japan, confirm with the Japan Pension Service or at a pension office how to claim a lump-sum allowance.

<Pension Inquiry Hotline>

0570-05-1165 (Navi Dial)

第2章 くらし 2-1 地域社会で守るべき日本のルール

地域の日本人から日本人の一般的な生活のしかたや常識を挙ぶことが、日本 で暮らしやすくなる秘訣です。その第一歩は、近所の人や自治会の役員に対し て挨拶することです。地域には、ごみの笛し芳、地域広報(回覧板の菌し芳)、 自治会費などの決まりや地域の行事などがあります。地域の決まりを理解でき るよう、地域の人々に教えてもらいましょう。日本の一般的なルールは、ごみ を正しく笛すことや家の内外で大きな皆を笛さないよう騒音に気をつけること です。

1. ごみの出し芳

- ごみは、種類によっていくつかに分別をします。例えば、「燃えるごみ」
 (野菜くずや紙くずなど)、「燃えないごみ」「資源ごみ (ペットボトル、ビン・カン、新聞紙、雑誌、ダンボール紙、衣類など)」に分けます。しかし、その分別は、地域によって少しずつ違います。
- (2) ごみを入れる袋も地域によってそれぞれ指定があります。
- (3) 捨ててはいけないごみもあります。例えば、テレビ、冷蔵庫・冷凍庫、エ アコン、洗濯機などの家電やパソコン、タイヤや首動車部品などで、こ れらについては販売店に精談します。上記以外の電化製品や家真、希徳、 首転車などの粗矢ゴミは市区前村の精掃事務所や粗矢ゴミ受付センターな どに補談してください。いずれも有料です。
- (4) 捨ててもよいごみについては、ごみを出す場所、曜日や時間が決められて います。
- (5) 資源(リサイクル)ごみも笛す場所、曜日や時間が決められています。また、種類ごとに葉ねたり、笛し芳にも地域ごとのルールがあります。

Chapter 2 Living in Japan 2-1 Rules to be observed in the local community

The key to living easily in Japan is to learn from the Japanese residing in your neighborhood about the Japanese way of daily living and commonly accepted practices. Therefore, the first step is to pay greetings to your neighbors and the executives of the local neighborhood association. Your neighborhood will have rules about garbage disposal, local information (the passing round of circular messages), neighborhood association dues, and so on, as well as local events. You are recommended to learn from your neighbors so that you understand the local customs. General rules of Japanese society include putting the garbage out properly and taking care not to make too much noise either inside or outside your house.

1. Garbage disposal

- (1) Garbage is separated into several types. For example, there is combustible garbage (vegetable scraps, paper, etc.), noncombustible garbage, and recyclable garbage (PET bottles, glass bottles, cans, newspapers, magazines, cardboard, clothing, etc.). However, methods of separation differ a little depending on the community.
- (2) Garbage disposal bags also are designated by each community.
- (3) There are some items that you should not throw away. For household electric appliances (televisions, refrigerators and freezers, air conditioners, washing machines, etc.), personal computers, tires, automobile parts, and so on, please inquire at a retail store dealing in these products. For other oversized garbage such as electric appliances, furniture, mattresses, bicycles, etc. other than those listed above, contact your local refuse collection office or oversized garbage information office. Disposal of this kind of garbage is subject to fees.
- (4) For garbage that can be thrown away, the place, days, and time of garbage disposal are fixed.
- (5) The place, days, and time for putting out recyclable garbage are also fixed. Your community will also have rules about how to bundle and dispose of garbage.

2. 騒音について

2. Noise

Take care not to talk or have arguments in a loud voice either inside or outside your home, and do not make a loud noise or vibrations that might be heard in the neighboring house.

家の防外では発きな声で話したりさけんだりしないようにしましょう。艾、

警察署の他に各地域には交番があり、警察管がいます。 交番では地域のパト ロール、迷子の世話、落とし物の処理などをしています。また、道を聞きたい ときは、交番で教えてくれます。

2-3 暮らしが苦しいとき

市区町村の福祉事務所(保健福祉センター)の福祉課は、ひとり親家庭や 病気や失業などで暮らしが苦しいときに相談を受け付ける場所です。生活に困った世帯に対し、その困窮の程度に応じ、必要な保護を行い、最低限度の生活 を保障するとともに、その自立を助けるため、「生活保護」という制度があります。 「生活保護」には、生活扶助、教育扶助、住宅扶助、介護扶助、医療扶助等があ りますが、厚生労働大臣の差める基準によって計算される最低生活費から収入 を差し引いた差額が保護費として支給されます。

「菫活保護」を受けられるのは、(1) 預貯釜、芥勤産などの資産、(2) 仕事を する能力、(3) 親族や親議からの援助、(4) 他の公的給付などあらゆるものを 活用しても菫活に菌窮する人です。「菫活保護」が受けられるかどうかについて は、市区町村等の福祉事務所に箱談してください。

2-2 Police boxes

As well as the police stations, most areas have police boxes, which are occupied by police officers. The officers in these police boxes patrol the neighborhood, look after lost children, take custody of lost-and-found items, and so on. They also answer inquiries about directions to local places.

2-3 If you have difficulties in living

The welfare section of your local municipality's Welfare Office (Health and Welfare Center) offers consultation to people who have difficulties in living, such as single-parent families, and people who are sick or unemployed. Necessary protection is available to households in difficulty, depending on their state of hardship. There is a system of livelihood protection that guarantees a minimum standard of living and helps people to achieve independence. Livelihood protection includes living assistance, educational assistance, housing assistance, care assistance, medical assistance, and so on. The amount of assistance that is paid is calculated by subtracting the household's income from the minimum necessary for living, which is calculated by standards stipulated by the minister of health, labor and welfare.

Livelihood protection can be received by people who still suffer difficulties in living even after utilizing various other options, including (1) their assets (deposits, real estate, etc.),(2) their ability to work, (3) assistance from family members and relatives, and (4) other public benefits. If you want to know whether you are eligible to receive livelihood protection, please inquire at your municipality's Welfare Office.

2-4 社会福祉協議会

市区町村の社会福祉協議会生活支援課では、つぎの世帯に対して、

- ○他から融資を受けることが困難な低所得世帯(生活保護世帯の1.7 倍の収入 以下。都道府県により異なる)
- ○身体障害者手帳、精神障害者保健福祉手帳あるいは、療育手帳を持った 世帯
- ○日常生活をするのに介助が必要な高齢者の世帯

資金の貸付や民生委員の援助指導による支援を行っています。 貸付資金にはつぎの4種類があります。

○総合支援資金

生活支援費、住宅入居費、一時生活再建費

○福祉資金

- 福祉費、緊急小口資金
- ○教育支援資金
- きょういくしえんひ しゅうがくしたくひ 教育支援費、就学支度費
- ○

 不動産担保型生活資金
- ふどうぎんたんほがたせいかっしきん不動産担保型生活資金
- 尚、貸付にあたっては、各都道府県社協によって差められている審査基準に より、審査、決定されます。
- ※母子父子世帯の芳には、別途『母子父子寡婦福祉資金』の案内が福祉事務所 の窓口にあります。

2-4 Social Welfare Councils

The livelihood support section of the municipality's Social Welfare Council provides assistance in the form of financial loans or guidance by district welfare officers to the following households:

- Low-income households that have difficulty obtaining loans from other sources (up to 1.7 times the income of households on livelihood protection; differs by prefecture)
- Households with a physical disability handbook, Mental Disability Certificate or rehabilitation handbook
- \bigcirc Households with an elderly member who requires care in daily life

The following four types of financial loans are available:

 \bigcirc General support funds

For living support expenses, residential tenancy expenses, and temporary resettlement expenses

- \bigcirc Welfare funds
 - For welfare expenses and small emergency payments
- \bigcirc Educational support funds
 - For educational support expenses and school entry preparation expenses
- General living funds with real estate as collateral General living funds with real estate as collateral

Loans are subject to review and decision according to review standards set by the social welfare council of each prefecture.

* For single-parent households, the Welfare Office provides information regarding a separate service for single-parent welfare benefits.

2-5 保護が必要な子どもについて

満親の死亡や病気・入院によって、保護者がいなくなってしまったり、親の 虐待を受けている子どもがいれば、福祉事務所か児童相談所に連絡しましょう。 乳児施設や養護施設への入所、養子縁組、里子委託など、保護を必要とする 子どもに関する様気な相談に応じています。通報者のプライバシーについては 配慮されます。

2-6 集まりを開く場所を借りたい

コミュニティー団体の各種の雑会や、母国の祝祭日を祝うような集まりを開 きたい場合は、団地の雑会所や地域の公民館・市民センターなどに申し込むと 無料か低料釜で借りることができます。費用は時間帯や広さ、設備、使用首的 により異なります。また、交通の俺の良い所で、週末を利用する場合は、草め に申し込む必要があるでしょう。借りる場合は、登場の使用規則や後始未等の 説明を良く聞き、規則を守って使用しましょう。

2-5 Children who require protection

If you know of any children who have no guardians because of the death, illness, or hospitalization of both parents or who are suffering abuse from a parent or parents contact a Welfare Office or Child Guidance Center. These places provide a wide range of advice on what is best for children who require protection, including admission to a home for infants or protective institution, adoption, or fostering. The privacy of the caller is taken into consideration.

2-6 Borrowing a place for meetings

If you want to hold a community group meeting or a gathering to celebrate a festive day in your home country, you can borrow a room for free or at low cost by applying to the meeting place in your housing complex or to such facilities as the local community center or civic center. The rental fee differs depending on the time of use, space rented, equipment used, and purpose. You must apply early if you want to use a place with good transportation access at the weekend. When you do rent such a place, pay close attention to the facility's rules of use and instructions on how to clear up and obey them.

2-7 法律相談などの公前な相談所について

都道府"県や市区町社には、無料の公前な相談所が開かれています。弁護士や 行政書士などが直接相談に乗ってくれます。法律相談案内、安性相談、人権 相談、外国人向け相談、住宅相談、税務相談、行政相談、教育相談、親と子の 相談、登記相談、就勞相談、障害者相談、家庭内暴?方(DV)相談、高齢者 相談などさまざまです。

相談台は、学約制で、決められた目時だけです。学め、都道府県や市区前行 の相談怒台に、相談内容を伝えて、問い合わせてください。しかし、外国語で できる相談所は少ないので、通訳や外国人相談怒台の問い合わせは、役所の 国際課や国際交流協会に行くように指示されることもあります。また、相談の 内容によっては、常料になることがありますので、相談の予約のときに確認し てください。法テラスの弁護士による法律相談の受付は、まず、答都道府県に ある法テラス支部に電話で問い合わせましょう。

2-7 Public consultation offices (legal advice, etc.)

Prefectures and municipalities operate free-of-charge public consultation offices, at which lawyers, administrative document consultants, and so on directly answer inquiries. The various services provide consultations on legal matters, women's issues, human rights, issues for foreigners, housing, taxation, administrative matters, education, parent-child relations, registration, work, disabled persons, domestic violence, and the elderly.

Consultations require reservation and are held at fixed times and days. Therefore, please inquire at the consultation counter at your prefectural or municipal government office, stating the content of your inquiry. Please note, however, that most consultation offices do not handle consultations in foreign languages, so you might be instructed to go to the international affairs section of the government office or an international exchange association in order to inquire about interpretation or foreigner counseling services. Some consultation offices do accept consultations from foreigners, though. In addition, depending on the content, some consultations might be charged, so please check beforehand when making your reservation. For legal counseling by a lawyer from the Japan Legal Support Center (JLSC), first of all inquire by phone to the JLSC branch in your prefecture.
2-8 運転免許の切替や取得について

日本国内で自動車を運転するには、日本の運転発許証か有効期限内の国際 運転免許証を持っている必要があります。運転免許証の切替及び取得は性許を 有する都道府県の公安委員会でしなければなりません。手続き等でわからない ことは各都道府県警察の運転免許センターにお問い合わせください。

1. 母国の運転免許証を日本の運転免許証に切り替える場合

外国の運転免許証から日本の運転免許証への切替を申請するには以下のもの が必要です。

- (1) 有効期限内の外国の運転免許証
- (2) 当該免許を取得した国のたじななまたは日本自動車連盟(JAF)による 当該免許証記載事項の日本語訳
- (3) 当該統許を取得後、当該外国に通算して3か月以上滞在していたこと が確認できる旅券等の書類
- (4) 国籍記載の住民票
- (5) 写真
- (6) 手数料

違転免許センターでは、申請に基づき違転について必要な知識等艾は違転に 関する技能を確認し、違転することに支障がないと認められた場合には、免許 試験の一部が免除され切替が認められます。日本では 18 歳以上でなければ (原行免許を除いて違転免許を取得できませんので、18 歳未満の)たは母国の違転 免許証を持っていても日本の違転免許に切り替えることはできません。

2-8 Change and acquisition of driving license

In order to drive a car in Japan, you must possess either a Japanese driving license or a valid international driving license. The change or acquisition of a driving license must be carried out at the Public Safety Commission in the prefecture where you reside. For information about procedures and so on, please inquire at the driving license center of the prefectural police headquarters.

1. If you want to change a driving license of your home country to a Japanese driving license

The following items are necessary for an application to change the driving license of a foreign country to a Japanese driving license:

- (1) A valid driving license of another country
- (2) A Japanese translation of the principal entries on the license by the embassy of the country where you acquired the license or the Japan Automobile Federation (JAF)
- (3) A passport or other documentary evidence that you stayed in the country concerned for a total of at least three months after acquiring the said license
- (4) A certificate of residence indicating nationality
- (5) Photo
- (6) Handling fee

At the driving license center, it will be checked to see whether you have the necessary knowledge and skills for driving on the basis of your application. If it is recognized that you would have no problem in driving, you will be exempted from part of the driving test and your switch will be permitted. In Japan, with the exception of licenses for two-wheel motor scooters, you cannot acquire a driving license unless you are 18 years of age or over. Therefore, even if they possess a driving license from their home country, people under the age of 18 cannot change their licenses to Japanese driving licenses. 2. 有効な母国の運転免許証を持っておらず日本の運転免許証を新規で取得す る場合

違転免許には自家用の筆を違転するための第一種免許と、旅客営業の違転に 必要な第二種免許があり、一般的には第一種免許を取得することになります。 第一種免許は10種類あり、持っている種類の免許よりも小型の筆は違転できま す。筆な免許の分類は以下の通りです。

- ままがたじどうしま 大型免許
 た型自動車(車両総重量が11トン以上のもの、最大積載量

 6.5トン以上のもの又は乗車定員30人以上のもの)
- ⁵⁰³ 中型自動車(車両総重量が7.5トン以上11トン未満のもの、 最大積載量 4.5トン以上 6.5トン未満のもの支は乗車定員 11 人 以上~29 人以下のもの)
- **通免許**ごうじどうしゃ
(車両総重量が 3.5 トン未満のもの、最大積載量 2
トン未満のもの文は乗車定員 10 人以下のもの)
- ****たビリムやんきょ ****たじどうビリムしゃ 大型二輪免許 大型自動二輪車(エンジンの排気量 400cc 以上)
- 普通二輪免許 普通自動二輪車 (同 50cc 超~ 400cc 未満)
- ^{げんごきかんきょ} 原 付 免 許 原 動 機 付 自 転 車 (同 50cc 以下のバイク)

2. If you do not have a driving license from your home country but want to newly acquire a Japanese license

In Japan there are two types of driving license: a class-one license for private cars and a class-two license for commercial passenger-carrying vehicles. Generally speaking, people acquire the class-one license. There are ten types of class-one license, and you can drive any vehicle of the type shown by your license or smaller. The main types of license are as follows:

Large-size:

Large-size vehicle with a total weight of at least 11 tons and either a maximum load capacity of at least 6.5 tons or a passenger capacity of at least 30 persons

Middle-size:

Medium-size vehicle with a total weight of at least 7.5 tons, less than 11 tons and either a maximum load capacity of at least 4.5 tons, less than 6.5 tons or a passenger capacity of between 11 and 29 persons.

Semi-medium-size:

Semi-medium-size vehicle with a total weight of at least 3.5 tons and less than 7.5 tons and either a maximum load capacity of 2 tons or more and less than 4.5 tons or a passenger capacity of 10 persons or less.

Ordinary:

Ordinary vehicles with a total weight of less than 3.5 tons and either a maximum load capacity of less than 2 tons or a passenger capacity of less than 10 persons.

Large-size two-wheel:

Large-size two-wheel vehicles (with a displacement of 400 cc or more)

Ordinary two-wheel:

Ordinary two-wheel vehicles (with a displacement exceeding 50 cc and less than 400 cc)

Motor scooter: Motor scooters (with a displacement of less than 50 cc)

このうち原行免許と普通二輪免許は16歳から取ることができますが、大型 二輪免許、普通免許及び準中型免許は18歳以上、中型免許は20歳以上かつ 免許を取得して2年以上経過、大型免許は21歳以上かつ免許を取得してから3 年以上経過しなければでなければ取れません。免許を取るには、公安委員会の 指定する指定自動車教習所に通うことが一般的です。指定自動車教習所を交換 すれば技能試験が免除されますので、その後は都道府県公安委員会の運転免許 試験で適性試験及び学科試験(日本語文は英語)に合格すれば免許が取れます。

Of these licenses, you have to be 16 years of age or older to acquire a motor scooter or an ordinary two-wheel vehicle license, 18 years of age or older to acquire a large-size two-wheel vehicle, ordinary vehicle, or semi-middle-size vehicle license. To acquire a medium-size vehicle license you must be 20 years of age or older and have had a semi-medium, regular or special heavy equipment license for at least two years. To acquire a large-size vehicle license you must be 21 years of age or older and have had a medium, semi-medium, regular, or special heavy equipment license for at least three years. To obtain a license, usually people attend a driving school designated by the Public Safety Commission. If you graduate from a designated driving school, you are exempted from taking the road test. Thereafter, you can obtain a license if you pass the aptitude test and written test (in Japanese or English) conducted by the prefectural Public Safety Commission.

2-9 電話の加入

携帯電話等に加えしたい時は、それぞれの会社の契約内容(月々の経費)や 性能(電波の届く範囲等)の特長について説明をよく聞いて、契約をするとき は会社を、慎重に選びましょう。在留資格によっては加え出来ないこともあり ます。なお、病院、電車の中、公衆の場や軍の運転中に携帯電話で話すことは、 禁じられています。

2-9 Telephone subscription

If you wish to sign up for mobile phone service, listen carefully to the explanations of each company about their contract details (monthly expenses) and performance features (service area, etc.). Choose the company carefully when concluding a contract. You may not be able to subscribe to such a service depending on your status of residence. In addition, note that it is prohibited to talk on cell phones in hospitals, trains, and public places and while driving. 第3章 しごと

3-1 仕事を探したい

仕事を探したいときは厚生労働省が運営するハローワーク(公共職業安定所) を利用することができます。ハローワークでは、無料で職業相談や職業紹介を 行っており、オンラインシステムを使って他の地域の仕事を探すこともできま す。ハローワークの中には就労許可を持つ在日外国人を対象とした「外国人 雇用サービスセンター(策京・名古屋・大阪)」や「新宿外国人雇用支援・ 指導センター」があります。英語・中国語等の通訳員が配置されていますが、 予約制ですので、通訳が必要な場合は事前に電話をしましょう。

また、字着てをしながら就職を希望している人には、マザーズハローワーク の利用が便利です。マザーズハローワークでは、キッズコーナーの設置など子 ども連れで来所しやすい環境が整備されています。字約による担当者制の職業 相談、地方公共団体等との進携による保育所等の情報提供、仕事と字着ての 満立がしやすい就位情報の提供など、総合的かつ一質した就職支援を行ってい ます。利用料等は一切無料です。

ハローワークは空国に設置されていますが、最寄りの所在地がわからない ときは市区町村の役場で尋ねるか、インターネット(http://www.hellowork. mhlw.go.jp/)で確認してください。そのほかにも求人情報誌や新聞の求人欄を 見たり、同国人の知り合いに相談してみるという方法もあります。

Chapter 3 Work 3-1 Looking for work

If you are looking for work, you can use the "Hello Work" service at the local Public Employment Security Office operated by the Ministry of Health, Labor and Welfare. The "Hello Work" service provides freeof-charge employment counseling and job introductions, and you can also look for work in another region using an online system. Some "Hello Work" branches have Foreigner Employment Service Centers (Tokyo, Nagoya, and Osaka), and there are also centers such as the Shinjuku Foreigners' Employment Assistance and Guidance Center, where counseling is offered to foreign residents in Japan with work permits. While interpreters of English, Chinese, and other languages are available, reservations are required, so call in advance to make a reservation if you require an interpreter.

In addition, if you are looking for employment suitable for people raising children, using Mothers' Hello Work may be convenient. Mothers' Hello Work centers have children's play areas, making it easier to bring children with you. Mothers' Hello Work centers provide comprehensive and coherent employment support, including dedicated employment advisors (reservation required), provision of information about childcare centers in liaison with local authorities, and information about employment opportunities suitable for those balancing work and childrearing. The services are completely free of charge.

The "Hello Work" services are available nationwide. If you do not know the location of the nearest service, check at the local municipal government office or on the Internet at http://www.hellowork.mhlw. go.jp/ Other methods of finding work including searching in job-vacancy magazines and help-wanted advertisements in newspapers and consulting with acquaintances from your home country.

3-2 職業訓練を受けたい

離職者(ハローワークの求職者)を対象に、厚生労働省所管の独立行政法人 高齢・障害・求職者支援機構では、再就職に必要な技能及び知識を習得するた めに必要な職業訓練を、各都道府県は、地域住民サービスの観点から地域の 実情に応じた職業訓練を実施しています。これらの離職者訓練の多くは受講料 が無料です。実施の期間は、概ね3ヶ月から1年で、民間訓練機関に委託さ れたものも含め、様々な分野のコースがあります。受講單し込みの手続きは、 実施訓練機関等によって異なります。詳しくは、独立行政法人 高齢・障害・ 求職者雇用支援機構 (JEED)のWEBサイトで調べる他、最寄りのハローワー クで、道接問い合わせることができます。

3-2 Receiving vocational training

Vocational training aimed at the unemployed (Hello Work job seekers) for gaining skills and knowledge for reemployment is provided by the Japan Organization for Employment of the Elderly, Persons with Disabilities and Job Seekers, an incorporated administrative agency administered by the Ministry of Health, Labour and Welfare. The local municipal governments also provide reemployment training tailored to the needs of residents in each locality. The majority of the courses they provide for the unemployed are provided free of charge. There are a wide variety of courses, including some outsourced to privately-run training institutes, and most of the courses run for three to 12 months. The procedures for applying to attend the courses depend on the specific institute providing the training. For more information, see the website of the Japan Organization for Employment of the Elderly, Persons with Disabilities and Job Seekers (JEED), or inquire directly at your local Hello Work office.

3-3 各種の資格をとるには

資格を取って、「就職や転職を有利にしたい」などと、考える人も増えてきま した。資格には、国の法律に基づいて制定された国家資格とそれに準じ、主に 省庁が認定した公防資格、また、民間団体や企業等が認める民間資格の3種類 があります。これらの資格には、それを持たないと仕事が出来ない資格(着護 師、自動軍整備士等)と、持つことで個人の能力が証明出来る資格(英検、自 本語検定等)があります。首分の首防に合わせ資格を上手に選ぶことが大切です。

答資格の内容や取るための難易度、経費等については市販されている資格 取得のガイドブックで確認する他、インターネットの検索で、簡単に情報を得 ることができます。資格によっては一定の時間と費用を要するため、受験勉強 を始める前に、費用対効果等を検討しておくとよいでしょう。

3-3 Acquiring qualifications

The number of people who want to acquire qualifications in order to improve their work status or change job has also been increasing. There are three types of qualifications: national qualifications based on or conform to national laws, public qualifications primarily authorized by government agencies, and private qualifications recognized by private organizations and companies, etc. Among these qualifications, there are some without which you cannot work (nurses, automobile maintenance technicians, etc.), and others that give evidence of the individual's skills (Practical English Proficiency Test, Japanese Language Proficiency Test, etc.). The important thing is to select the qualifications carefully in accordance with your objectives.

In addition to guidebooks providing information on the contents of qualifications, the degree of difficulty in acquiring them, expense, and so on, it is also easy to search for information on the Internet. Because acquiring qualifications involves a certain amount of time and cost, it is advisable to consider the cost-benefit before beginning to study for an exam.

3-4 雇用保険

会社などで雇用保険に加えしていた人が離職した場合、実業中の生活を心配 しないで再就職活動ができるよう、一定の要件を満たせば、雇用保険の「基本 手当(いわゆる実業給付)」を受けることができます。「実業給付」は、雇用 保険の被保険者(雇用保険に加えしている人)が離職して、次の1. 笈び2. のい ずれにもあてはまる場合に支給されます。

- 1. 公共職業安定所 (ハローワーク) に来所し、 **?減の 申し込みを行い、 **? しようとする積極的な意思があり、いつでも就職できる 能力があるにもかか わらず、 本人やハローワークの努力によっても、 職業 に就くことができない 「失業の状態」にあること
- 2. 離職の自以前2竿簡に、「被保険者期簡」が通算して12か月以上あること。 ただし、飼藿・解雇や、やむを得ない理由等により離職した人については、 離職の自以前1竿簡に、被保険者期間が通算して6か月以上ある場合でも可

なお、65歳以上の高年齢被保険者や、季節的に雇用されている者等の短期雇用 被保険者については、一般の被保険者と区別され受給要件が上記と異なり、そ れを満たした場合に、一時的な給付釜が支給されます。

(1) 産指保険の被保険者離職票(離職票は1と2の2枚あり、離職前の(もとの) 会社から発行してもらう)
(2) 雇指保険被保険者証

3-4 Employment insurance

When people who have been enrolled in employment insurance at their workplace leave their job, they can, if they meet certain conditions, receive an employment insurance "basic allowance" (the so-called unemployment benefit) to allow them to look for a new job without worrying about their livelihood while unemployed. People who are covered by the employment insurance scheme and who have left their job, can receive the "unemployment benefit" if either "1" or "2" below applies.

- 1. People who have visited a Hello Work office and applied for jobs and are proactively attempting to regain employment, and who, despite being available to resume work at any time, are unemployed because they are not able to find jobs through their own efforts or through the efforts of the Hello Work office.
- 2. People who have been covered by the employment insurance scheme for a total of at least 12 months during the 24 months prior to leaving their job. However, in the case of people who have lost their jobs due to company bankruptcy, dismissal, or other unavoidable reasons, those who have been covered by the employment insurance scheme for a total of at least six months during the 12 months prior to leaving their job are also eligible.

For elderly insured persons who are 65 years of age or older, or insured persons who are employed for short periods (e.g. seasonal workers), the conditions of eligibility for benefits differ from those of ordinary insured persons, but they are eligible for temporary benefits if they meet those conditions.

In order to receive an employment insurance "basic allowance", you must carry out the prescribed procedures at a Hello Work office. The documents and items necessary for applying to receive unemployment benefits are as follows:

(1) Resignation cards for an employment insurance policy holder (There are two resignation cards, 1 and 2, which will be issued by the company where you worked until resignation.)(2) Employment insurance certificate (3) 印鑑

(4) 住所及び年齢を確認できる官公署発行の書類(在留カード、自動車運転免許証)

(5) 写真1枚 (たて3 cm、よこ 2.5 cm 程度の正面上半身のもの)。

(6) 本人名義の預金通帳

笑業 給付の支払いが始まる時期については、「会社の都合による退職」と 「首己の都合による退職」で異なります。「会社の都合による退職」とは、常況 などで会社が飼産したり、会社の経営が苦しくなったりして辞めさせられたり、 定年で辞めた場合をいいます。この場合は実業した自から7°日間待った後、支 払われます。また、期間の定めのある勞働契約が更新されなかったために、も しくは、やむを得ない理由により退職した場合も、実業した自から7°日間待っ た後に実業給付を受けることができます。

一方、「首三の都合による追職」とは、会社ではなく首分の都合で辞めた場合 などをいい、この場合、社事を探すことを単し込んでから7°首待って、さらに 3ヶ月待った後に支払われます。

いずれの場合も、実際の支払いは、4週間に1回ある「失業認定百」に、 認定された日数分が支払われます。失業認定百にハローワークに行かなかった 場合、失業給付を受けられなくなるため、気をつけましょう。失業給付の日額は、 簡いていたときの給料によって違います。失業給付の受給期間は、会社を辞め た理由、雇用保険に入っていた期間、年齢などによって違いがあります。詳し くは、歳寄りのハローワークに問い合わせください。 (3) Seal
(4) An official document verifying your address and age (Resident Card, driving license)
(5) One photograph (frontal view, waist up; about 3 cm high and 2.5 cm wide)
(6) Application of the particular sector of the particular s

(6) Applicant's own Bankbook

The date at which the payment of unemployment benefits begins differs according to whether you resigned at the convenience of the company or voluntarily. Retirement at the convenience of the company refers to cases in which the company goes bankrupt because of a business slump, etc., you are made to resign because of the company's management difficulties, or you resign upon reaching mandatory retirement age. In such cases, benefits are paid after you have waited seven days from the day on which you became unemployed. Benefits are also paid after you have waited seven days in cases where your fixed-term employment contract is not renewed, or you have left your job for reasons outside your control.

On the other hand, voluntary resignation refers to cases in which you quit work at your own convenience, not the company's. In such cases, benefits are paid after you have waited seven days from the day on which you applied to look for work and then a further three months.

In all cases, benefits are paid once every four weeks on "unemployment approval days" for the number of approved days. Be aware that the benefit will not be paid if you do not appear at the Hello Work office on the unemployment approval day. The period one can receive unemployment benefit payments also differs according to such factors as the reason for resignation, duration of unemployment insurance enrollment, and age. Inquire at your nearest Hello Work office for more detailed information.

3-5 勞災保険

3-5 Work-related accident compensation insurance

The work-related accident compensation insurance scheme provides benefits to the affected worker or his or her bereaved family if the affected worker suffers injury, illness, or death in an accident during work or commuting to work, and in principle, the insurance premiums are paid by the employer. If the affected worker suffers an injury in an accident during work or commuting, a fixed sum (medical treatment compensation) is paid to cover the medical expenses for the injury and as partial compensation for the affected worker's lost wages during the period when the affected worker cannot work because of the injury. If the affected worker is left with a disability, they will receive a lump-sum payment and/or pension. If the affected worker dies in the accident, a benefit is paid to the bereaved family as well as money to cover funeral expenses, and so on. To apply for these benefits, the affected worker who suffered the accident or his or her family must submit an insurance benefit claim to a Labor Standards Inspection Office. However, if the medical institution that treated the affected worker is a designated work-related accident compensation insurance scheme institution (rosai shitei iryo kikan), applications are made directly through the institution. For more details, please contact the RHQ or inquire at a Labor Standards Inspection Office.

3-6 仕事をやめたり、別の会社に変わったりするとき

転職して別の会社へ変わる前に次のようなことをよく考えましょう。 転職先の給料の額や働く時間などの条件は首分で納得できるものになっていますか?

(1) 転職先の会社が、社会保険(雇用保険、健康保険、厚生年金、労災保険) に加入していて、あなた(定住者等)を加入させてくれますか? (2) 転職先の会社と、上記の内容が書かれた雇用契約書を交わすことができま すか?

2. 会社を辞める場合の手続き

(1) よく考えた茉に会社を辞めることを決心した場合は、遅くとも規行の雇用 契約書に記載された退職の通告の期限までに(たとえば1ヶ月前までに)雇 開業に伝えてください。

(2) 退職日には社員証や健康保険証を返却してください。

すぐに別の会社に就職しないたは、健康保険は「国民健康保険」に、厚生年 金は「国民年金」への個人加入の切り替え手続きが必要となります。

尚、「育児」「介護」のために継続して働くことが困難な場合は、雇用保険の 被保険者であれば、会社(事業所)の所在地を管轄するハローワークに、上記 理由による休業の申請をし、働くことのできない一定期間、給付釜を受け取る 制度(育児休業給付、介護休業給付)を活用することもできます。また、病気 や怪我によって療養が必要な場合、社会保険の被保険者であれば、*休業中に 「傷病手当金」を受給できる場合もあります。「育児休業給付」「介護休業給付」 については、会社を選職した時点で受給資格がなくなりますので、*休業とする か選職するか、事前に勤務先の上司や最寄りのハローワークに相談してから決 めましょう。

3-6 Quitting work and changing to another company

1. Please think carefully about the following matters, among others, before changing your job and moving to another company. Are you satisfied with the conditions at the new company to which you want to move, such as salary and working hours?

(1) Is the new company to which you want to move enrolled in social insurance (employment insurance, health insurance, employee's pension, work-related accident compensation insurance), and will it let you (long-term residents etc.) enroll in these schemes?

(2) Is it possible to conclude an employment contract with the new company that covers the issues above?

2. Procedures for leaving one's company

(1) When you have determined, after careful consideration, to leave your company, please convey your intention to the employer no later than the resignation notification date stipulated in your current employment contract (for example, one month before your resignation).

(2) On the day of your resignation, please return your employee identification card and health insurance certificate to the company.

People who do not immediately enter another company are required to carry out procedures to switch their health insurance to individual enrollment in the national health insurance scheme and their employee's pension to the national pension scheme.

Also note that if you are covered by the employment insurance scheme and it becomes difficult for you to continue working because you need to engage in childcare or nursing care, you can take advantage of a system wherein you can apply at the Hello Work office with jurisdiction over the area in which your workplace is located for temporary leave from work for childcare or nursing care purposes, and receive a benefit (childcare leave benefit or family care leave benefit) during the limited period you are unable to work. In addition, if you are covered by the social insurance scheme and require treatment for sickness or injury, you may be able to receive an accident and sickness benefit while you are absent from work. Once you have resigned from your company you will no longer be eligible for the childcare leave benefit and family care leave benefit, so discuss whether to resign or take leave with your supervisor at work and the nearest Hello Work office, before you make your decision.

第4章 住居

4-1 公営や都市再生機構の住宅に入居したい

1. 公営住宅への入居

都道府県や市区町村が管理する住宅に入居するには、それぞれの地区の役所 の窓口に問い合わせ、募集内容(新築、空き家)や単し込み資格(所得制腹 等)についてをよく聞きましょう。主な首治体の要項の一部は以下のとおりで すが、一般的に言って、単し込み資格には収入額や家族構成に範囲や制限があ り、抽選制となっています。東京都などの場合、倍率が非常に高く入居が困難 な地域もあります。

	外国人の条件の一部	問合せ先
とうきょうと 東京都 とえいじゅうたく 都営住宅	^{でひにゅうしゃ} 定住者、永住者又は入国1 年以上在留している都内 居住者	東京都住宅供給公社募集センター TEL:03-3498-8894
かながわけん 神奈川県 けんえいじゃうたく 県営住宅	県前に居住をして6ヶ月を 経過した自から単し込みが できる	かながわ土地建物保全協会 TEL:045-201-3673
*いたまけん 埼玉県 けんえいじゅうたく 県営住宅	県内に居住しているか、 勤務先があること	*いたまりんじゅうなくきょうきゅうこうしゃ 埼玉県住宅供給公社 TEL:048-829-2861
	県内に居住しているか、 勤務先があること	愛知県住宅供給公社 TEL:052-954-1361
むまでから 大阪府 ふえいしゅうたく 府営住宅	荷内に居住しているか、 勤務先があること	大阪府住宅 供給公社 TEL:06-6203-5454 他
ひょうごけん 兵庫県 けんえいじゅうたく 県営住宅	県ない。 県内に居住しているか、 勤務先があること	5.4 5 5 14 5 6 5 6 6 4 5 6 7 5 7 5 5 7 5 7 5 7 5 7 5 7 5 7 5 7

Chapter 4 Housing 4-1 Public housing and Urban Renaissance Agency (UR) housing

1. Settling in public housing

If you want to enter housing that is managed by the prefecture or municipality, inquire at the relevant counter at the local government office about the state of vacancies (new housing, vacant housing) and qualifications for applying (income limitations, etc.). The following is an outline of the situation in some of the main areas. Generally speaking, application qualifications include limitations on income and family composition, and successful applicants are chosen by lottery. The amount of public housing available in Tokyo is very low compared to the number of applicants, and finding such housing is difficult in some areas.

	Some conditions for foreigners	Inquiries
Tokyo Metropolitan housing	Residents of Tokyo who are long-term residents, permanent residents, or have stayed in Japan for more than one year	Recruitment Center, Tokyo Metropolitan Housing Supply Corporation Tel.: 03-3498-8894
Kanagawa Prefecture Prefectural housing	Foreigners can apply after six months have passed since their completion of alien registration in the prefecture.	Kanagawa Tochitatemono Hozen Kyokai (Kanagawa Land and Building Maintenance Association) Tel.: 045-201-3673
Saitama Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Saitama Prefectural Housing Supply Corporation Tel.: 048-829-2861
Aichi Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Aichi Prefectural HousingCorporation Tel.: 052-954-1361
Osaka Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Osaka Prefectural Housing Corporation Tel.: 06-6203-5454
Hyogo Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Hyogo Prefectural Housing Supply Corporation Tel.: 078-230-8460

2. UR住宅

公営住宅よりも家賃が高いですが、筒面積の民間住宅よりは家賃の低い住宅 として、UR都市機構が建設したUR住宅があります。UR住宅の気営には基 準月収など一定の茶件がありますが、保証人不要、更新料がかからない等の 利点があります。気活募集は、主に先着順ですから、各地のUR (アーバンル ネサンス)営業センター等へ問い合わせ下さい。

UR都市機構(独立行政法人都市再生機構、旧住宅公団)

2. Urban Renaissance Agency (UR) housing

Although more expensive than public housing, the rent for housing constructed by the Urban Renaissance Agency is cheaper than privatelyowned housing of the same size. Although there are certain conditions such as monthly income criteria, there are advantages such as the lack of a need for guarantors, and no contract renewal charges. Allocation of housing is mainly on a first-come, first-served basis. For further information, contact your local UR (Urban Renaissance Agency) Business Center.

Urban Renaissance Agency (an independent administrative corporation formerly known as Japan Public Housing)

1. どこで見つけるか

2. 家主と契約を結ぶ

蒙や部屋を決めたら、家主と賃貸契約書を取り交わします。その内容は、 地域によって少し違いがあります。①家賃の月額と支払い期限日、②期間、③ 敷釜、④礼釜、⑤契約更新日、⑥入居の条件が明記されています。よく説明を聞き、 納得したら署名押印をして、賃貸契約が結ばれて初めてその家艾は部屋を借り て住むことができます。なお、賃貸契約には、保証人を求められる場合も参い ようです。保証人については、不動産屋や家主に、どのような保証人を求めて いるのか説明を聞きましょう。保証人についての相談窓口は、神奈川県在住の 芳は横浜市の「すまいサポート・センター (TEL 045-228-1752)」等に相談して みましょう。

また、日本では、1ヶ月分の家賃の他に敷金と礼釜を払う場合が参くあります。 敷金は引っ越すときに、家屋の汚れや被損の修理費を差し引いた分だけ戻りま すが、礼釜は戻りません。敷釜、礼釜の相場は、地域や家主によって異なるよ うです。

3. 家賃の滞納をしないこと

日本では、外国人に家や部屋を貸すことを躊躇する家主が勢いです。せっか く借りられた家艾は部屋です。家賃の滞納をしないことで家主との信頼関係を 持てるように努力しましょう。もし、家賃の支払いが納入日に間に合わないと きは、恋ず前もって蓮絡をしましょう。

4-2 Private rented housing, etc.

1. Where to look

People look for houses for rent and apartments at real estate agents, on the Internet, or in magazines, etc. There are differences depending on room layout, access to transportation, and other factors, so you are recommended not to make any hasty decision but to look around and choose from a number of favorite house or apartments.

2. Concluding a contract with the landlord

When you have decided on a house or apartment to rent, you will have to conclude a rent contract with the landlord. The contents of such contracts differ a little from region to region. The contract stipulates the monthly rent and date of payment, period of tenancy, deposit, key money, contract renewal date, and conditions of occupancy. Listen carefully to the explanation and, if you agree, enter your signature or seal. Only after concluding this contract will you be able to rent and live in the house or apartment. In addition, a guarantor is often required for the rent contract. Listen carefully to the explanation by the real estate agent or landlord about what kind of guarantor is required. There are consultation services regarding guarantors in some places. For example, people living in Kanagawa Prefecture should contact the Home Support Center (tel.: 045-228-1752).

It should also be noted that in Japan, when moving into new accommodation, you will often be required to pay not only a month's rent in advance but also a deposit and key money. The deposit will be returned when you move out of the accommodation, minus any cleaning and repair expenses that are necessary, but the key money is not refundable. Market prices for the deposit and key money differ by region and by landlord.

3. Avoid any rent arrears

There are a lot of landlords in Japan who hesitate about renting accommodation to foreigners, so once you have rented a house or apartment, it is recommended that you make efforts to build trustworthy relations with your landlord by avoiding any rent arrears. If for some reason you are not going to be able to pay the rent on the fixed date, definitely let the landlord know beforehand.

1. 首分の家(マイホーム)

蒙は非常に高額であり、現金で購入することは難しいものです。そこで、 資金を借りることになります。けれども、高額な借金をして長期間にわたりこ れを返済するためには慎重な決断がいります。重要なのは、まず「返済可能額 を把握する」ことです。すなわち、いつまで、どれくらいの金額ならば毎月の 返済が可能かを家族と共によく相談して決めます。

2. 住宅ローン

・長期間で利子が安いという良い条件でお釜を借りる(ローン)ことができる のは公的機関からの融資であり、住宅金融支援機構(在留資格の「永住者」が ひとつの条件)等があります。

3. 財形貯蓄制度

職場において財形貯蓄制度に加えしていれば、この制度の融資(1 年以上の 積立てが案件)を利用することも可能でしょう。その他、民間銀行などからの 借入も可能でしょうが、釜利は篙くなります。

以上のような住宅についてのローン相談は、銀行や住宅販売会社等でしましょう。

4-3 Purchasing a home

1. Home ownership

Housing is extremely expensive, so purchasing a home in cash is difficult. Therefore, people take out housing loans. However, you need to be very careful when deciding whether to take out a large loan and make repayments over a long period of time. It is important to understand how much you are going to be able to repay. That is, you need to make the decision after thoroughly discussing with your family about how long it will take you, and how much you will be able to afford to pay back each month.

2. Housing loans

Favorable loans with long-period low interest rates can be obtained from public organizations, such as Japan Housing Finance Agency (one condition is that applicants must have permanent-resident status) must have been enrolled in employee's pension or the national pension scheme for at least three years).

3. Worker's property accumulation savings system

If you are enrolled in the worker's property accumulation savings system at your workplace, you might be able to use loans available under this system (one condition is that installments have been paid for at least one year). The other method is to borrow from private banks and so on, but the interest rates are going to be higher in such cases.

Consultations about the above-mentioned loans are available at banks, housing sales companies, and so on.

第5章 医療

5-1 病気や怪我をしたとき

病気にならないよう、日頃から健康に注意しましょう。しかし、病気や怪我 をしてしまったら単めに医師にみてもらうことです。なるべく近所の決まった 医療機関で、かかりつけの医師を決めておきましょう。

病院に行くときは、必ず『(国民) 健康保険被保険者証』(通称:健康保険証) を持っていきます。健康保険には、勤務先で入る「健康保険」と、首治体で加 入する「国民健康保険」があり、日本に住民登録のある外国人はどちらかに入 ります。健康保険では、本人と家族ともに医療費の首己負担率はほとんどの 場合が1割から3割です。もし、ひと月内に支払った医療費が一定額を超えた 場合などは、超過分の医療費を支給する「高額療養費制度」があります。

交通事故の怪我による治療費は、原則、運転者や自動車の所有者が自動車 損害賠償責任保険(通称:自賠責保険)に加入しているため、その保険釜で支 払われます。

社事中や通勤途上の事故で怪我や仕事で病気になった時は、「勞働者災害補償 保険(勞災保険)」で扱われます。就職時に会社が加入していることを確認して ください。

Chapter 5 Medical Treatment 5-1 When you are sick or injured

First of all, it is important to take care in your daily life to avoid becoming ill. However, if you do suffer an illness or injury, go and see a doctor quickly. If possible, decide on a certain doctor at a certain medical institute in your neighborhood to serve as your regular personal doctor.

When you go to a hospital, be sure to take your health insurance certificate with you. There are two types of health insurance: "health insurance," which is administered by your company, and "national health insurance," which is administered by your local municipal government. Foreign residents enroll in either one of these. Refugee long-term residents can enroll in either. If you have health insurance, in most cases the principal and his or her family members only have to pay between 10% and 30% of medical expenses. There is also a high-cost medical expense rebate system whereby, if medical costs paid for the same illness in a month exceed a certain amount, the sum in excess of that amount is later returned, as well as allowances to assist in the payment of medical expenses.

In principle, medical expenses for injuries resulting from traffic accidents are paid by automobile insurance, since drivers and automobile owners have automobile third-party liability insurance.

Medical expenses for injuries in accidents during work or commuting or for occupational illnesses are handled by work-related accident compensation insurance. Please check whether or not the company is enrolled in work-related accident compensation insurance when applying for a job there.

5-2 休日 (夜間) 急患診療所

休日や夜間の急懲の診療所は、地域の医師会などで、地域医療センターなど を設け、医師が当番で対応しています。また、地域の病院間で、休日・夜間の 対応をする施設を決めているので、日ごろ、いつ、どこの病院や診療所が急葸 に対応してくれるかを市区町税役場で問い合わせるなどして調べておきましょ う。衛達か病気で診てもらったことのある近所のクリニックなどの医師に相談 して、「もしものとき」の策を考えておく方法もあります。

。 近所に家族の健康状態をいつでも、気軽に相談できるかかりつけの医師がい ると安心です。

5-2 Emergency medical facilities for holidays and nighttime

Emergency consultation services on holidays or at night are provided by the local medical association or other organization at such places as district medical treatment centers, with doctors taking turns to be on duty. Also, the hospitals and clinics in a community decide which facilities will be open for holiday or nighttime consultations, so check with your local municipal government office which hospitals or clinics respond to emergencies in your neighborhood. Another method is to consult with the neighborhood doctor who you see regularly for consultations and decide on what to do in an emergency.

Having a local family doctor with whom you can casually discuss the health of your family members whenever you want to can be reassuring.

1. 健康保険

会社等で仕事をしている人は、社会保険(健康保険と厚生年金保険)に加入 します。手続きは、会社等が行います。黄に、扶養家族がいる人は、勤務先に 申請手続きをすれば、その家族も健康保険に加入できます。健康保険加入者に は、その保険者(全国健康保険協会または健康保険組合等)から勤務先を通して、 本人及びそれぞれの扶養家族に健康保険証が発行されます。社会保険の保険料 は、雇用者と本人が折竿で負担し、本人貧担分は毎月の給与所得から差し引かれ、 保険者に納入されます。この健康保険によって、医療費の首三負迫は、1割か ら3割(2018 年 12 捐頃在)となります。

2. 国民健康保険

国民健康保険は、本人が、市区町村役場で加入手続きをし、納入通知書に差め られた期頃までに健康保険料を納入します。保険料は、世帯の所得と加入者数 によって決定されます。住民票が作成された人は、勤務先等の健康保険に加入 している場合を除き、国民健康保険に加入しなければなりません。

子どもについては、「乳幼児医療証等」を提示することで、健康保険または 国民健康保険が適用される医療費の自己貧担分(2割から3割)について、一定 の年齢(自治体によって異なる)に達するまで、自治体が実施する「乳幼児等 に係る医療費の援助」が受けられます。これにより、爹くの場合、子どもの 医療費が無料となります。「乳幼児医療証等」の交付申請は、子どもの性能登録 がある市区町料にて行います。

5-3 Public health insurance

1. Health insurance

People who are employed by a company and so on are enrolled in social insurance (health insurance and employees' pension insurance). The company or other employer will carry out the procedures. Furthermore, dependent family members can also be enrolled in the health insurance scheme by applying at your workplace. Health insurance cards are issued by the insurer (the Japan Health Insurance Association, health insurance societies, etc.) to health insurance scheme applicants and each of their dependent family members through their workplaces. The employer and the principal each pay half of the fees for social insurance; the company deducts the sum from the principal's salary each month and pays it to the insurer. With this insurance, the principal has to pay between 10% and 30% of medical expenses (as of December 2018).

2. National health insurance

For national health insurance, the principal himself or herself carries out enrollment procedures at the local municipal government office and pays health insurance premiums by the dates stipulated on payment notifications. Insurance premium amounts are set according to the household's income and the number of household members enrolled. People who have obtained a residence card and who are not enrolled in health insurance through their workplace must enroll in the national health insurance program.

By presenting an "infant medical care certificate," guardians can receive financial support from their local municipal government to help pay the 20% to 30% of children's medical fees that are not covered by health insurance or national health insurance until the child reaches a certain age (the age varies according to each municipal authority). In many cases, this financial support means that children's medical fees are free. To obtain an "infant medical care certificate," apply at the municipal government office where the child is registered as a resident.

3. 高額療養費制度

医療機関や薬局の窓口で支払った額が、酵月(月の初めから終わりまで)で 一定額を超えた場合に、その超えた金額を支給する制度として、「高額療養費制 度」があります。負担の上限額は、年齢や所得区分によって異なります。詳しくは、 (国民) 健康保険証に『保険者』として記載のある団体もしくは市区所特に問い 合わせください。

4. 高額医療・高額介護合算療養費制度

世帯内の間一の医療保険の加え著について、毎年8月から1年間にかかった 医療保険と介護保険の直己負担を容許し、基準額を超えた場合に、その超えた 塗額を支給する制度として、「高額医療・高額介護含算療養費制度」があります。 高額療養費制度が月単位で負担を軽減するのに対し、含算療養費制度は、こう した月単位での負担軽減があっても、なお董い負担が残る場合に年単位でそれ らの負担を軽減する制度です。詳しくは、加入している医療保険の保険者に問 い合わせください。

5. 医療費控除

また、転代と笙計を間じくする家族の医療費が合わせて雑簡二定額(10方符、 値し総所得金額等が200方符未満の場合、その5%の金額)を超える時は、確 定申告時に医療明細書を提出すれば支払った税金の一部が戻ってくる場合があ ります。これを「医療費控除」といいます。詳しくは(公断)アジア福祉教育 財団難民事業本部に相談してください。

3. High-cost medical care benefit system

There is a high-cost medical care benefit system, whereby when the amount of out-of-pocket medical fees paid in one calendar month at medical institutions and pharmacies, etc. exceeds a certain limit, the amount that is in excess of that limit is reimbursed. The fee limit depends on age and income category. For more information inquire with the insurer listed on your health insurance card (or national health insurance card) or your local municipal government office.

4. Combined high-cost medical/high-cost nursing care benefit system

There is a combined high-cost medical/high-cost nursing care fee system, whereby when members of a certain household who are enrolled in health insurance incur out-of-pocket medical and nursing care costs exceeding a certain limit during 12 months from August to August, the amount that is in excess of that limit is reimbursed. While the high-cost medical care benefit system reduces the monthly burden, the combined high-cost medical/high-cost nursing care benefit system is a system for reimbursing households on a yearly basis when a heavy financial burden is placed on a household even after their medical costs have been reduced. For more information, please contact your health insurance provider.

5. Medical expenses deduction

In addition, if the total medical fees of the principal and family members living off the same financial resources exceeds a certain amount (100,000 yen, or if total income is less than 2 million yen, then the limit is up to the equivalent of 5% of that income), they may receive a tax refund if they file an income tax return. This is called a medical expenses deduction. For more information, please contact the RHQ.

5-4 公的介護保障

で支え合う仕組みです。40歳以上になると、介護保険に加入し、毎月決められ た保険料を納めます。(保険料は、介護保険被保険者の所得によって算定)その 保険料や税金を財源として、介護保険の被保険者が介護が必要な状態となった 時、一部の費用負担で、さまざまな介護サービスを受けることができます。

1. 介護保険の加入

介護保険制度に加入する人は、①65歳以上の人(第1号被保険者)と②40 歳から64歳で医療保険に加入している人(第2号被保険者)です。65歳以上の 人は、原因を問わず、支援や介護が必要な状態になったときに、介護サービス を受けることができます。40歳から64歳の人は、末期がんや、関節リウマチ 等の老化による病気(特定疾病)が原因で要支援・要介護状態になった場合に、 地域の介護サービスを一部の費用負担で、利用することができます。

「介護保険証」は、65歳になる前の月に交付されます。40歳から64歳の代は、 蒙支援・宴介護認定を受けた場合にのみ、「介護保険証」が交付されます。介護 サービスを利用するために必要となりますので、矢切に保管しておきましょう。

2. 相談窓口と申請先

介護サービスを利用するためには、地域の高齢者相談センター(地域包括 支援センター)や市区町村役場の介護保険担当窓口に相談、申請します。 利用者本人のほかにも、家族からの相談や申請も受け付けています。申請後、 医師の診断書や訪問調査等に基づいて審査が行われ、利用者が必要とする支援

5-4 Public nursing care insurance

Nursing care insurance is a system that allows elderly people to continue to live as stable a lifestyle as possible through the support of all members of the society, in addition to utilizing necessary services provided by the community, even after they begin to require nursing care. People over the age of 40 enroll in nursing care insurance and pay a set insurance premium every month (insurance premiums are calculated according to the income of each person enrolled in the nursing care insurance scheme). These insurance premiums and tax money are used as a source of funds to allow people enrolled in nursing care insurance who find themselves requiring nursing care to receive a variety of nursing care services, paying only part of the costs themselves out-of-pocket.

1. Enrolling in nursing care insurance

People enrolled in nursing care insurance are ① people over 65 years of age (insured category 1) and ② people aged 40 to 64 years of old who are enrolled in health insurance (insured category 2). People over the age of 65 who find they need support or nursing care can receive nursing services, regardless of the reasons why. People aged 40 to 64 who find they need support or nursing care due to terminal cancer or an aging-related diseases (specified diseases), such as rheumatoid arthritis, can receive community nursing care services, paying only part of the actual costs.

People receive nursing care insurance cards in the month before they turn 65. People aged between 40 and 64 receive nursing care insurance cards upon being certified as requiring support or nursing care. The cards are needed when receiving nursing services so keep them in a safe place.

2. Inquiry counters and where to apply

In order to receive nursing services, inquire and apply at a community elderly consultation center (community general support center) or the nursing care insurance desk of your local municipal government office. Applications and requests for consultation can be made by the person requesting the services or by other family members. After making an application, screening based on a doctor's certificate and a home inspection will be carried out, and a decision will be made about the extent of the や介護の度合い(「東介護度」という)について、判定が下されます。判定結果 は、単請から原則、30 首以内に通知されます。利用できる介護サービスの種類 や毎月のサービス利用限度額は、この「東介護度」に応じて異なります。

3.「在宅サービス」と「施設サービス」

かじ護保険を利用できるサービスは、たきく分けて、「在宅サービス」と「施設 サービス」に分かれます。

「在宅サービス」には、訪問介護(ホームヘルプ)、訪問入浴介護、訪問リハビ リテーションなどの訪問形式のものと、通所介護(デイサービス)や通所リハ ビリテーション (デイケア) などの通所形式で利用できるものがあります。

「施設サービス」とは、その施設に気所した気が受けられるサービスであり、 どのような介護が必要かによって主に3つのタイプに分かれます。生活介護 や心の「介護老人福祉施設(特養)」、在宅生活に戻るためのリハビリテーショ ンをや心とした「介護老人保健施設(老健)」、長期間の療養入院が必要な人を 対象とした「介護療養塑医療施設(療養型病院)」です。

どのようなサービスを、どの程度利用するか、挙入や家族の希望や箱談に応じ、 其体的な介護サービスの利用計画(ケアプラン)を作成するのは、ケアマネー ジャーと呼ばれる介護支援専門員です。利用者やその家族は、ケアマネージャ ーを選び、必要に応じて変更することもできます。ケアプランが生活に合わな かったり、問題が生じた場合は見着しが可能なので、担当のケアマネージャー に納得のいくまで箱談しましょう。ケアマネージャーの選定は、介護保険課や 高齢者箱談センターが箱談に応じています。 support and nursing care the applicant requires (this is referred to as nursing care needs level). Notification of the decision is generally sent within 30 days of the application. The types of nursing services than one can receive and the amount of service one can receive per month is set in accordance with one's "nursing care needs level."

3. In-home services and facility services

Services that can be received under nursing care insurance can be divided roughly into two groups – "in-home services" and "facility services."

"In-home services" include home-visit-based services such as homehelp, in-home bathing, in-home rehabilitation, and outpatient services such as day service care and outpatient daycare rehabilitation, etc.

"Facility services" are services for people who have been admitted to nursing facilities. These services are divided into three different types, according to the kind of services required. Lifestyle assistance services mainly provided at nursing homes for the elderly (*tokuyo*), rehabilitation services aimed at helping people to return home mainly provided at geriatric health services facilities (*roken*), and services aimed at people who require long-term hospitalization at long-term healthcare facilities (*ryoyogata byoin*).

After consultation with those receiving nursing services and their families about their wishes, nursing support specialists called care managers create detailed nursing care plans, detailing what services people will receive and how often they will receive them. Service users and their families are able to choose their own care managers, and are able to change them as necessary. If a care plan does not match the service user's lifestyle or problems arise, the plan can be revised, so discuss this with the care manager until you are satisfied. You can discuss the selection of care managers at the nursing care insurance desk of your local municipal office or community elderly consultation center.

5-5 健康診断・予防接種

市区前着を実施主体として、管営を対象に定期的に行われる健康診断を受け られる場合があります。検診期間が限られますので、案内が届いたら早めに 期限を確認の上、指定の医療機関を受診することを勧めます。

その他、大人が受けられる有料、無料の予防接種もあります。詳しくは最寄 りの保健所に問い合わせください。

5-5 Medical examinations and vaccinations

Residents are sometimes able to receive medical examinations implemented by their local municipal government. Medical examinations are implemented for limited periods, so after receiving notification it is advisable to quickly confirm the cutoff date and receive a medical examination at one of the designated medical institutions.

Children can receive vaccinations provided free of charge by the local municipal government. The aim of this system is to protect children from infectious diseases. However, the obligation to undergo vaccinations ended with a revision of the Preventive Vaccination Law in 1994. Therefore, parents can now choose whether or not to receive a vaccination after checking the child's condition, whether or not the child has an allergy, whether or not the same vaccination has been received before, and so on. The vaccinations provided by municipal governments are for DPT (a triple vaccine for diphtheria, pertussis [whooping cough], and tetanus), polio, BCG (only for those testing positive in reaction to tuberculin), measles, rubella, and Japanese encephalitis, varicella, pneumococcus, and Haemophilus influenzae type b (Hib). The ages for receiving these vaccinations are stipulated. You will receive notification of the implementation of vaccinations from the local municipal government so please ask for details at the municipal government office.

In addition, there are free and user-paid vaccinations for adults. For more information, please inquire at your local Public Health Center.

5-6 医療費が払えないとき

養引く病気や難病を聴い、医療費が払えない時は、病院の医療相談室のケースワーカーが相談にのってくれます。高額療養費が支給されるまでの約2ケプ月の間、高額療養費に相当する金額を貸してもらえる「高額療養費貸付制度」もあります。収入はあるものの支払いが一時的に無理な場合には、低利の公的な医療費貸付制度を地域の社会福祉協議会が行っていますから、相談してみてください。

また、首治体によっては、菌民健康保険の加え著で、「医療費の首己負担釜減 第(または免除)制度」を利用することができる場合もありますので、居住地 の市区町特役場に問い合わせてみるとよいでしょう。なお、生活保護の受給 要件を満たしている著に対しては、医療扶助が行われます。原因が不明であって、 治療法が確定していない「難病」のうち、治療が困難であり、かつ、医療費も 高額であるとして菌が指定した 338 の疾態(2021 年 11 月現在)については、 首己貧損分の奎部または一部を衣費で負担しており、申請は保健所等で受け付 けております。まず医師に相談してください。また、意築症にかかった時には いろいろな検査や援助もありますから、草めに保健所に相談してください。

5-6 If you cannot pay medical expenses

If you suffer a prolonged or serious illness and cannot pay the medical expenses, you can discuss this with a case worker at the hospital's medical treatment consultation office. There is also a high-cost medical care loan system, by which you can borrow a sum equivalent to your high-cost medical care expenses for about two months until your high-cost medical care expenses are refunded. If you do have income but are temporarily having difficulty paying, your local Social Welfare Council offers a low-interest public medical expense loan system, so please ask about the details if necessary.

In some municipalities, people enrolled in the national health insurance scheme can sometimes use the self-payment reduction (or exemption), so it is advisable to inquire at your local municipal office for details. In addition, medical assistance is available for people who meet the conditions necessary to receive livelihood protection. For intractable diseases of unknown cause and with no specific treatment, the self-payment portion is covered partially or fully by public expenses in the case of 338 diseases (as of November 2021) that have been designated by the state as being difficult to treat and requiring expensive medical costs. Applications are accepted at Public Health Centers etc. First of all, please consult with a doctor if necessary. Also, if you do become infected with a contagious disease, there are various tests and forms of assistance available, so ask for advice at a Public Health Center as quickly as possible.

1. 異文化に接しての不安

定住者のなかには、日本に住み、社会や文化、言葉など環境が変わったこと で体や心がうまく適応できなくなる人もいます。精神的な意藤やストレスは放 置しておくと、精神的な障害を起こすことがあります。アルコールや薬の過剰 摂取も精神に障害をもたらします。

2. 木安が高じた時(精神障害)が疑われるようなら、精神科の医師にみても らいましょう。

、気隙には、挙入の飼意に基づく「任意入院」と、精神保健指定医が医療及び 保護の必要があると認めた場合に、保護者の飼意を得て気院させる「医療保護 気院」があります。また、「自傷他害」の恐れがある場合は、2人以上の精神 保健指定医の診察で知事の権限によって強制的に気院させる「措置入院」があ ります。措置入院期間中の医療費は、国が負担します。健康保険が適用されま すが、通院医療費を交費で負担する制度がありますし、国民健康保険の高額療 養費制度や自治体で実施している「精神障害者医療費助成制度」もあります。 初診から6ヶ月以上診察を受けている人は「精神障害者保健福祉手帳」申請 ができ、発行により税釜等の減免等が受けられる場合があります。社会復帰の ための訓練施設もあります。医師や保健所に相談してください。様様な依存症 (例:アルコール、ドラッグ等)の治療については、精神保健福祉センター艾は 保健所に相談してください。

5-7 If you have mental anxieties

1. Anxieties from living in a different culture

There are some long-term residents who, because of environmental changes involving society, culture, and language, have difficulty in adapting physically and mentally to living in Japan. If mental anxiety and stress are left unattended, it might lead to serious mental disorder. Excessive consumption of alcohol or drugs can also lead to mental disorder.

2. If anxiety continues, see a specialist

If you experience disturbed sleep for more than three consecutive nights, it is recommended that you consult with a doctor. You can also go for consultation to a Public Health Center, which will have a mental health welfare counselor. If the doctor instructs you to undergo outpatient treatment or hospitalization, follow the advice and receive treatment as soon as possible.

There are two methods of hospitalization: voluntary hospitalization, which is based on the consent of the person concerned, and medically protective hospitalization, when a designated mental health doctor recognizes that medical treatment and protection are necessary and obtains the consent of the patient's guardian for hospitalization. In the case of danger of self-inflicted injury or harm to others, there is also a method of compulsory hospitalization, by which the patient is forcible hospitalized on the authority of the prefectural governor after examination by at least two designated mental health doctors. Medical expenses for compulsory hospitalization are paid by the state. Mental disorders are covered by health insurance, but patients can also make use of systems whereby outpatient medical expenses are partially paid for by the state: the highcost medical expense system under the national health insurance scheme and the medical care subsidy program for the mentally disabled operated by local governments. People who receive consultations for more than six months after their first consultation can apply for a Mental Disability Certificate, which may entitle holders to tax reductions and so on. There are also training facilities to assist in social rehabilitation. Please ask your doctor or Public Health Center for details if necessary. Regarding addictions, such as alcoholism or drug addiction, please consult at a Mental Health and Welfare Center or Public Health Center.

5-8 在宅の障害児のための援助と訓練施設

障害児や障害者の相談は、市区前村の福祉事務所や福祉課が窓口です。在宅 の心身障害児(20歳未満で心や体に不具合がある人、医師による認定が必要) を養育している保護者に「特別児童扶養手当」が支給されます。この手当は 障害の程度によって支給額が異なります。障害者の程度がさらに重度である 場合、障害者本人に「障害児福祉手当」が別途支給されます。ただしこれらの 手当は、保護者の所得に条件があります。

また、障害を抱える児童を対象に医療と保育、養育に運流をおいた施設として、 療育施設があります。施設ごとに肢体不自由児、重症心身障害児(者)、管ろう あ児、発達障害児などを対象としており、全国各地にあります。

自常生活に介護が必要な状態であれば、ホームヘルパーを蒎遭する制度が あり、短期の療養や補装真の給待などもあります。これらの補談節送みは 市区町村の後訴や福祉事務所です。

身体に障害がある方は「身体障害者手帳」、知的障害がある方は「療育手帳」、 精神障害がある方は「精神障害者保健福祉手帳」の申請が可能です。各手帳の 申請方法については、市区町特整節に問い合わせください。障害者手帳の交付 を受けると、答種税釜の減額もしくは免除、答種公共交通機関の割引きなど の各種サービスが受けられます。交付された障害者手帳の種別や等級、各地方 首治体によって、受けられるサービスに差があるため、申請時に各地方首治体 に確認しましょう。

5-8 Assistance and training facilities for homebound disabled children

Consultations concerned disabled children and disabled persons should be addressed to the Welfare Office or welfare section of the local municipality. Guardians who are bringing up mentally or physically disabled children (children under 20 years of age with mental or physical problems; they require certification by a doctor) at home are paid a special child-raising allowance. The amount of this allowance differs according to the level of disability. If the level of disability is severe, the child himself or herself is separately paid a disabled child welfare allowance. It should be noted, however, that these allowances are conditional upon the guardian's income.

Also, there are rehabilitation training facilities that emphasize medical care, childcare, and nurturing for children with disabilities. There are facilities throughout the country specializing in caring for children with physical disabilities; children with severe mental and physical disabilities; deaf, blind, and mute children; and children with developmental disabilities.

If people require care in their everyday life, there is a home-helper dispatch system, as well as subsidies for short-term care and assistive appliances. Consultations and applications for these programs should be made to the municipal government office or Welfare Office. Persons who have physical disabilities can apply for a Physical Disability Certificate, those with intellectual disabilities can apply for an Intellectual Disability Certificate, and those with mental illness can apply for a Mental Disability Certificate. Please inquire at the municipal government office for information about how to apply for each of these certificates. By obtaining a disability certificate, one can receive a range of tax reductions or exemptions, discounts for public transport services, etc. Since the services one can receive depends on the particular local authority and also depends on the type of certificate and the grade, confirm with your local authority at the time of application.

5-9 妊娠・出産

1. 妊娠がわかったら、母子手帳をもらいましょう。

医師によって妊娠が確認されたら、居住地の市区町村役場で「妊娠眉」の 用紙に妊婦名や出産予定日、病院名等を記入し、『母子手帳』をもらいます。あ わせて、妊婦の健康診査の受診票を受け取ります。妊婦健康診査は全額自己 負担ですが、検診時に指定の医療機関にこの受診票を提示することで、公費の 助成を受けることができます。このような手続きは、妊娠中の母子の健康と、 出産後の子どもの健康管理のためにも必要なものです。また、この手続きにより、 母子は無料の健診や予防接種を市区町村か地域の保健所で受けることができま す。

2. 定期健診

医師の指示に従って、母子ともに健康な状態で安心して出産を迎えることが できるように努力しましょう。もし、不安な簡題があるときは、 担当の医師や 保健病や保健センターなどの 補談窓口で補談しましょう。

3. 産休、育児休業

本人が会社等に勤務している場合は、産前、産後の休暇が認められていま す。また、父母共に育児休業を希望する場合、1歳2ヶ月に達するまでの子ど もを養育する父艾は母が事業全に申し出ることにより、それぞれ上限1年簡の 「育児休業」(母の場合、産後休業)前間と合わせて1年間)を取得することがで きます。このほかにも3歳までの子を養育する親が利用できる勤務時間を原則 1百6時間とする「短時間勤務制度」や、小学校就学前の子が1人であれば年 5百、2人以上であれば年前0百敗得可能な子の「看護休暇制度」などがあります。

5-9 Pregnancy and childbirth

1. When pregnancy is confirmed, obtain a maternity health handbook

After your pregnancy has been confirmed by a doctor, go to your local municipal government office, fill in the pregnancy registration form showing your name, scheduled date of birth, name of hospital, etc., and obtain a maternity health handbook (a medical record for mother and child). At the same time, obtain a medical examination checkup card for pregnant women. Although the medical examination for pregnant women must be paid for on your own, by presenting your checkup card when you receive your medical examination at designated medical institutions, you can receive publicly funded support. These procedures are necessary both for the health of mother and child during pregnancy and the health management of the baby after childbirth. In addition, these procedures enable the mother and child to receive free medical examinations and vaccinations (available at the local municipal government office or the local Public Health Center).

2. Regular medical examinations

Follow the instructions of your doctor and make efforts so that both mother and child can experience childbirth in a healthy condition and without worry. If you have any worries, please do not hesitate to consult with your doctor or at a Public Health Center.

3. Childbirth and child-care leave

If the woman is working for a company, etc., she will be allowed to take leave before and after birth. Also, if mothers and/or fathers raising children under the age of 14 months wish to take childcare leave, they can each apply to their employer to receive a maximum of 12 months of childcare leave (these 12 months includes maternity leave in the case of mothers). In addition, parents raising children aged three and under can use a shortened work time program, allowing them in principle to work six hours a day; and a child nursing program whereby parents raising one preschool child can take five days leave, and parents raising two or more preschool children can take 10 days leave. Note, however, that these programs do not apply to parents whose periods of employment have not yet exceeded one year. ただし、これらの制造の中には雇用期間1 幹未満の場合は適用外となるものも あります。必要がある場合は、人事や労務担当者に尋ねましょう。

4. 赤ちゃんが生まれたら

出産後14日以内に「出生届」を市区前村役場に提出します。また「出生 通知票」を指定の機関(保健センターなど)に提出することで、保健師の訪問 サービスなどを受けることができます。

11当の医師の指示に従い、定期健診や予防接種を受けましょう。其体的な 百程などは、保健所や保健センターに問い合わせます。定期健診や予防接種の 際には、懲ず母子手帳を持参してください。

5. 生まれた赤ちゃんが平均より小さいとき

2,500 グラム未満の低出生体重児は、出生地の保健所に届けることになってい ます。出生時の乳児の体重が2,000 グラム以下で、医師が養育を受ける必要があ ると判断し、指定病院に入院する時は、保護者の収入額によっては、養育医療 費用のご都艾は全部が免除されます。

6. 母子手帳

乳幼児に関わるあらゆる手続きや健康診断、予防接種、病気での治療等では、 恣ず、母子手帳を使います。予防接種の対象の中・高校生まで大切に保管しま しょう。 If necessary, please inquire at the personnel department or labor affairs department in your company.

4. When the baby is born

Submit your child's birth certificate to your local municipal office within 14 days. Also, upon submitting your child's birth report to designated institutions (Public Health Centers, etc.), you can receive home visits from public health nurses.

Follow the instructions of your doctor and receive regular medical examinations and vaccinations. For specific dates and other information, please inquire at a Public Health Center. Please be sure to take your maternity health handbook with you to the regular medical examinations and vaccination sessions.

5. When the baby is below average weight

Underweight babies weighing less than 2,500 grams must be registered at the Public Health Center at the baby's birthplace. If the baby weighs less than 2,000 grams at the time of birth and a doctor determines that the baby requires nursing, and the baby is admitted to a designated hospital, depending on the income of the guardians, the medical and nursing expenses might be partially or totally exempted.

6. Maternity health handbook

Be sure to use the maternity health handbook for all procedures relating to infants and for medical examinations, vaccinations, treatment for sickness, and so on. The handbook should be kept carefully until children become junior and senior high school students, because they will still be eligible for vaccinations at that age.

7. 出產育児一時金

道常の妊娠・出産は病気の場合と違い、健康保険が適用されず、費用は荃維 首費負担となります。病院での正常分娩の辛均防な出産費用は、50万円~60万 円です。ただし、(国民) 健康保険の被保険者もしくは被扶養者であり、妊娠 4カガ引以上で出産した人は、「出産育児一時釜」として 50方円の給付を受け敢 ることができます。ちなみに、妊娠 85 日以上で死産、流産となった場合でも、 受給することができます。

「出産育児一時釜」は、産婦が国民健康保険の被保険者の場合は、市区前行 後場の葱白に、会社等の健康保険被保険者もしくは被扶養者であれば、勤務先 を通して、その保険者の担当葱白に申請します。また、出産育児一時釜の請求 と受け取りを、妊婦などに代わって医療機関等が行う制度として、「直接支払制 度」があります。保険者から医療機関等に直接支給されるため、退院時に葱白 で出産費用を全額払う必要がなくなります。

8. 出産費用に困ったら

低所得で入院分娩が必要な人のために、指定病院で入院分娩をさせる入院 助産制度もあります。なお、生活保護受給者に対しては、出産扶助が行われます。

9. 計画的妊娠が理想的

異国での妊娠や出産は女性だけではなく定住者一家にとって、大きな喜びで あると同時に一天事でしょう。望まない妊娠である場合や出産費用の心能があ れば心痛も大きいでしょう。妊娠については、計価的であることが理想的です。 妊娠中絶や不妊手術によらず、実婦で協力しあって受胎調節をしましょう。保 健所(※)では避妊や遺伝について、産婦人科医(母体保護法指定医)には、

7. Birth and childcare lump-sum benefit

Unlike illness, health insurance does not apply to normal pregnancy and childbirth; and all costs are fully paid on your own. The average cost of a normal hospital delivery is approximately 500,000 to 600,000 yen. However, if you are enrolled in health insurance or national health insurance, or are a dependent of someone who is you can receive a birth and childcare lump-sum benefit of 500,000 yen if you have given birth four months or more after becoming pregnant. Incidentally, you may also receive this benefit if you experience a stillbirth or miscarriage after the 85th day of your pregnancy.

Pregnant women enrolled in the national health insurance program can apply for the birth and childcare lump-sum benefit at their local municipal office, and pregnant women who are enrolled in health insurance at their workplace or are dependents of someone who is, can apply to their insurer for the benefit through the workplace. Also, there is a direct payment program whereby medical institutions can apply for and obtain the benefit on behalf of pregnant women. Since the benefit passes directly from the insurer to the medical institution, it is not necessary to pay the full cost of the delivery when being discharged from hospital.

8. In case of difficulty paying for delivery

A hospitalized delivery program is available that allows low-income earners who need to be hospitalized when giving birth to be admitted to designated hospitals. In addition, welfare recipients also receive maternal aid.

9. Planned pregnancy is ideal

Pregnancy and childbirth in a foreign country are a joy and at the same time a major event for not only the woman concerned but the whole family of long-term residents. However, if the pregnancy is undesired, or if the family is worried about how to pay the childbirth expenses, the mental anxiety is going to be tremendous, too. Ideally pregnancy should be planned. A couple should cooperate with each other in birth control without resorting to abortion or sterilization. You can inquire about pregnancy and heredity at Public Health Centers (*) and at obstetrics and gynecology departments and clinics (doctors designated by the Maternity Protection Law) about abortion 妊娠中絶、不妊手術(男性は泌尿器科)について相談出来ますが、費用や時間 については前もって連絡して確かめましょう。

母体の保護や、やむをえない理由によって、妊娠 22 週未満までは妊娠中絶が 母体保護法で認められますが、生命の危険や不妊症の原因となるなどの問題も あるので、特に若い女性の場合はさけたいものです。また、妊娠中絶には原則、 健康保険は適用されません。

(※) 保健所は地域によって、福祉事務所と併設されている所もあります。

and sterilization. (Men should visit a urology department or clinic.) Please contact the department or clinic beforehand to check the cost and time of such consultations.

The Maternal Protection Act does permit abortions up to the twentysecond week of pregnancy in order to protect the mother or for some other unavoidable reason, but such operations should be avoided as much as possible because of the danger to the woman's life, the possibility of causing infertility, and other problems. It should also be noted that abortions are not covered by health insurance. However, people who meet the conditions necessary for livelihood protection can receive medical assistance if their case is permissible under the Maternity Protection Law.

* In some districts, the Public Health Center is situated together with the Welfare Office.

第6章 教育

6-1 日本の教育制度

日本の学校教育には、義務教育として6歳からの小学校教育、12歳から3 年間の中学校教育があります。更に3年(定時制4年)間の高等学校、4年間 の大学があります。これらの教育機関の1学年は4月に始まり、翌年3月で 修了します。

その他にも小学校入学前には、仕事や病気などで子どもの葡萄をみられない 保護者に代わって子どもを保育する保育園、3歳から5歳までの効児を対象と した養育施設として幼稚園があります。義務教育の年齢を過ぎた未就学者には 夜間中学があります。義務教育後の学校としては、高等学校・大学以外に高等 専門学校、専修学校、短期大学などに通うこともでき、大学卒業後もさらに 勉強を続けたい場合には大学院に進学することができます。

また、昼間働き、夜間に勉強をしたいという人のために、定時制高校や大学 の二部(夜間部)、放送大学などの通信制の大学があります。答教育施設の詳し い説明はそれぞれの頃をみてください。

Chapter 6 Education 6-1 The educational system in Japan

Compulsory education in Japan consists of six years at elementary school from the age of 6 and three years at junior high school from the age of 12. In addition, there are then three-year senior high schools (four years for part-time courses) and four-year universities. The academic year for all of these educational institutions begins in April and ends in March of the following year.

In addition, prior to elementary school, there are nursery schools and kindergartens (preschool facilities for children aged three to five) that take care of children on behalf of parents who are working, sick, etc., as well as night-time junior high schools for people who have passed compulsory education age without attending school. Further schooling after compulsory education includes not only senior high schools and universities but also technical colleges, vocational colleges, and junior colleges. People who want to study further after university graduation can go on to graduate school.

Furthermore, for people who want to work in the daytime and study in the evening, there are part-time senior high school courses, evening university courses, and distance learning universities, such as the Open University of Japan. For more details about these institutions, refer to the relevant pages in this handbook.





6-2 小・中学校の入学や転入学の手続き

小学校は、満6歳になった子どもがその次の年度の4月から6年間違う学校 です。中学校は、小学校を萃業した子どもが、3年間違う学校です。補完的 保護対象者の定住者の子どもは公立の小・中学校に、希望すれば大学すること ができますので、住所のある市区町村の教育委員会に相談してください。また、 16歳以上でも義務教育を修了していない場合は、夜間中学に大学できることが ありますので、住所のある市区町村の教育委員会に相談してくだい。

6-2 Procedures for admission to or change of elementary or junior high school

Children who have reached the age of six enter the six-year elementary school from April of the following fiscal year. After graduating from elementary school, children go on to the three-year junior high school. Children of persons under complementary protection who have acquired the status of long-term residents can enter public elementary and junior high schools if they wish. Please consult with the Board of Education in your municipality. Children aged 16 or over who have not completed compulsory education can also enroll in night junior high schools, so please consult with the local Board of Education if necessary.

6-3 保育園・幼稚園に入れるには

幼稚園、保育所、認定こども園等を利用する3歳から5歳までの全ての子ど もたちの利用料は、基本的に無償です。

1. 保育園

保育園は、荷親共に働いていたり、病気などの事情で家庭で保育が出来ない 乳幼児に保育を行う施設です。対象年齢は生後8週間~小学校入学前までが普 。 つ 歳児を預からない保育園もあります。 定員いっぱいのため待たさ れることも参いようですが、必要度、繁急度が高い子どもから入園できます。

(1) 保育時間

保育時間は保育園により違いますが、一般的には平日は午前8時30分~ 午後5時まで、土曜日は午前8時30分~午後0時30分までです(日曜祝 日は休みです)。8時30分前からや5時以降に保育(時間外保育)を必要 とするときは保育園に申請します。

(2) 保育料

利用料無償の期間は、満3歳になった後の4月1日から小学校入学前ま での3年間です。食材料費、行事費などは、保護者の負担になります。ただし、 筆収や子どもの人数によっては、副食(おかず・おやつ等)の費用が免除 される場合があります。

0歳から2歳までの子どもたちについては、住民税非課税世帯を対象として、利用料が無償となります。

(3) 入園申請

え園を希望する時は居住地の市区町村役場の保育担当の課に申請します。 申請には「家庭現況報告書」「就勞証明書」等が必要ですが、これらの書類

6-3 Admission to nursery school and kindergarten

For all children aged 3 through 5, use of a nursery school, kindergarten or certified *kodomo-en* is basically free of charge.

1. Nursery school

Nursery schools are day-care facilities for infants whose families are unable to look after them because both parents are working, sick, etc. Usually, nursery schools take care of children from the age of eight weeks to entrance into elementary school, but there are some that do not take children under the age of one. There are often long waiting lists as well, although children can be admitted in order of necessity or urgency.

(1) Nursery school hours

Hours differ depending on the nursery school, but usually they are open from 08:30 to 17:00 on weekdays and from 08:30 to 12:30 on Saturdays (closed on Sundays and national holidays). If you require care before 08:30 or after 17:00 (after-hours care), apply to the nursery school.

(2) Nursery school fees

The period for which tuition is free of charge is the three-year period from the April 1 after the child's third birthday to the day before the child enters primary school. Meal fees and expenses for school events are borne by the parent(s). Depending on income and the number of children, however, expenses for supplementary foods (side dishes, between-meal snacks, etc.) may be waived.

For children from birth to two years of age, fees are waived for resident-tax-exempted households.

(3) Admission applications

If you want to enroll your child in a nursery school, apply to the section of the local municipal government office in charge of childcare matters. Applications will require such documents as a report on your family situation and a work certificate. However, the documents to be submitted will differ, and the fiscal year required for calculations also will differ, depending on conditions and timing of the application, so before preparing them, listen carefully to the explanation at the section of the local municipal government office in charge of childcare matters. は条件や時期によってそろえる種類が違いますから、市区町村役場の保育 担当の窓口で説明を聞いてから準備しましょう。

(4) 保育園での生活

2. 幼稚園

幼稚園は3歳から小学校入学までの幼児が通園する学校で公立と私立があり ます。教育時間は標準4時間で、例えば9時頃から午後2時頃迄です。入園に ついては、募集期間(大体9月~11月頃)がありますので教育委員会または答 園に単めに問い合わせてください。

幼稚園の利用料は無償(上限月 25,700 円)ですが、気菌料や、通園送迎費、 な材料費、行事費などは、保護者の負担になります。ただし、年収や子供の (人数によっては罰食(おかず・おやつ等)費用が免除される場合があります。

子ども・予着て支援新制度の対象とならない幼稚園については、無償化となるための認定や、市区町村によって償還払いの手続きが必要な場合があります。 また、市区町村が私立幼稚園の補助金制度を設けている場合もありますので、 詳しくはお住まいの市区町村にお問い合わせください。 (4) Daily life at the nursery school

The task of taking the child from home to the nursery school and back is the obligation of a parent or other responsible person. The first week or so after admission is called the "adaptation week," during which the child attends at first for just an hour and then gradually longer so that he or she becomes accustomed to nursery school life. Parents often receive a correspondence notebook, in which the nursery school conveys important information to the parents and vice versa so as to provide even better care for the child. If you are not very confident about reading and writing in Japanese, when you come to school to pick up or drop off your child, have a talk with the class teacher either in the morning or evening to confirm important matters, such as your child's health condition, etc.

2. Kindergarten

Kindergartens are preschools for children from three to elementary school age, and can be either public or private institutions. Usually, teaching is for about four hours, for example from 09:00 to 14:00. Applications for admission are received at certain times (usually from around September to November of the previous year), so please inquire early on at the Board of Education or directly to the kindergarten concerned. Use of a kindergarten is free of charge (with a monthly cap of $\pm 25,700$), but fees such as enrollment fees, school-bus fees, meal fees and expenses for school events are borne by the parent(s). Depending on income and the number of children, however, expenses for supplementary foods (side dishes, between-meal snacks, etc.) may be waived.

For kindergartens not subject to the new Support System for Children and Child-rearing Support, you may require certification as qualifying for waiver of fees, or your municipal government may require procedures for reimbursement. Depending on income and the number of children, however, expenses for supplementary foods (side dishes, between-meal snacks, etc.) may be waived. Also, some municipalities offer subsidies for private kindergartens, so please inquire with the municipality in which you live for details. 3. 認定こども園

認定こども菌は幼稚園と保育園のそれぞれの良いところを活かしながら、そ の両方の役割を巣たすことができる、新しい施設です。教育と保育を一体化さ せた施設といえます。両親が働いている・いないにかかわらず、すべての子ど もが利用できます。子育てに関する芥安に対して相談に乗ってくれたり、親子 の糞いの場を提供してくれるなど、子育て支援も茺実しています。

3. Certified kodomo-en

Certified *kodomo-en* are a new type of facility carrying out the functions of both kindergartens and daycare centers, that take advantage of the strong points of each. They could be described as integrated education/ childcare facilities. Any child can attend, regardless of whether both of their parents work or not. They also provide childrearing support, such as offering consultations about childrearing concerns, and provide a place where parents and children can gather.

1. 高校受験資格

高校に入るには、神学校を卒業、若しくは神学校卒業者と同等あるいはそれ 以上の学力があると認められて、高等学校の入学試験を受け、合格することが 条件です。神学校卒業者と同等あるいはそれ以上の学力があると認められる者 とは、外国において学校教育における9年の課程を修了している者、神学校卒 業 程度認定試験に合格している者等を示しています。この神学校卒業程度認定 試験の受験年齢は、日本国籍を宥しない者については、入学する年の3月31日 までに満15歳以上での受験が認められます。

参くの中学校では、進路指導の折、生徒、教師、保護者の兰者で相談し、 本人の希望、適性、学方、家庭の経済状態等を考えて「就職か進学か」等の 進路を決めます。外国の中学校を容業した人は、進路の選択にあたり、その国 の容素証明書、成績証明書を必要とする場合があります。

2. 高校の授業料

国公私立商わず、高校等の授業料の支援として、一定の収入額未満の世帯 に「就学支援釜」が支給されます。「就学支援釜」を受け取るには、課税証明書 と申請書を提出する必要があります。就学支援釜の支給限度額は、、室日前は 月額 9,900 円(公立の定時制高校は月額 2,700 円、通信制は月額 520 円、私立の 定時制・通信制高校は月額 9,900 円)です。佰し、授業料が上記に達しない場合 には、授業料を限度として就学支援釜を支給します。また、私立高等学校等 においては、授業料等の経済的負担が重いことを踏まえ、私立高等学校等に通 う低所得者世帯等の生徒に対しては世帯の収入に応じ、就学支援釜を加算して 支給します。加算支給の申請方法については、置援学校に問い合わせください。

6-4 Going on to senior high school

1. Entrance examinations

The conditions for entering a senior high school are that an applicant must have graduated from a junior high school, or be recognized as having the equivalent or higher academic ability, and must have sat for and passed that school's entrance examination. Persons recognized as having the equivalent academic ability as a junior high school graduate or higher mean, for example, persons who have completed nine years of schooling in another country or persons who have passed the Examination to Certify Junior High School Completion Level. Non-Japanese can take this examination if they are aged 15 or over by March 31 of the year they intend to enroll.

In most junior high schools, a student's future course, for example, work or further education, is decided after three-party consultations among the class teacher, the student himself or herself, and the parents, taking into consideration the student's wishes, aptitude, academic ability, the family's economic situation, and so on. Students who have graduated from junior high school in another country may require a certificate of graduation and certificate of performance from that school when considering their career path.

2. Tuition fees

Households with income under a certain amount can receive attendance support grants, regardless of whether the student is attending a national, public, or private high school. In order to receive an attendance support grant, you will need to submit a taxation certificate and an application form. The maximum attendance support grant amount is 9,900 yen per month for full-time high school students (2,700 yen per month for part-time publichigh-school students, 520 yen per month for distance-learning public-highschool students, 9,900 yen for part-time and distance-learning private-highschool students). However, if tuition fees are lower than the above sums, attendance support grants will be limited to the cost of tuition fees. Also, in consideration of the considerable financial burden of private-high-school tuition fees, attendance support grants paid to students from low-income households attending private high schools are increased according to household income. Please contact the school directly for information about how to apply for increased grants.
3. 高校の転学

高校在学中に遠方に引っ越すなどの理由により、転学を希望する場合は、 客高等学校において状況が異なりますので、担任などに相談してください。

3. Transfers

If a student wishes to transfer school during their high school education because of, for example, the family's move to another area, please consult with the class teacher, etc., because conditions differ from school to school.

6-5 大学等に進学したいとき

1. 外国人が日本の4年制大学、2年制艾は3年制の短期大学に入学する方法は、 次のとおりです。

- (1) 留学生として受験する場合
 - (a) 留学生のみを対象とした入学試験を実施する大学。
- (b) 日本したと同じように試験をした上で、留学生対象の試験結果を加味す る大学。
- (c) 日本人と全く同じ試験による大学。

これらのうち、どの方法で受験できるかは、大学によります。

また、外国人に対して、「日本留学試験」や「日本語能力試験」 (日本国際教育支援協会※)を義務づけている大学があります。入試制度が毎年 変わることもあるので、詳細は入学を希望する大学に直接確かめるとよいでしょう。

※公益財団法人日本国際教育支援協会:

日本語教育普及課 TEL 03-5454-5215

(2) 日本の高校を卒業(見込)して、受験する場合

一般的には、日本人と間じ入試を受けることとなります。まず、国公 立大学や一部の私立大学を受験するには、初めに各地にある試験会場で 『大学入学共通テスト』を受け、その後で各大学独自の入学試験を受けるこ ととなります。『大学入学共通テスト』を受験するときは、9月上旬に出願 書類を取り寄せ、検定が教を振り込んだら、10月上旬に部誌で申し込みます。 試験を受けるのは1月中旬になります。その後、各大学へ出願することとな

6-5 Going on to university, etc.

1. Methods for foreigners to enter university or junior college in Japan is as follows

- (1) You are taking the entrance examination as a foreign student
 - (a) Universities that implement entrance examinations for foreign students only;
 - (b) Universities that implement exactly the same entrance examination for both foreign students and Japanese but evaluate the examination results of foreign students separately; and
 - (c) Universities that implement exactly the same entrance examination for both foreign students and Japanese.

Which of the above methods will be applied varies with each university.

There are also universities that make it obligatory for foreign students to take the Examination for Japanese University Admission for International Students (EJU) and/or the Japanese Language Proficiency Test (operated by the Japan Educational Exchange Service*). The entrance examination system can change, so please check the details directly with the university that you wish to enter.

*Japan Educational Exchange Service (JEES) JLPT Unit Tel: 03-5454-5215

(2) If you have graduated or expect to graduate from a Japanese senior high school

In this case, generally speaking, you take the same entrance examination as Japanese. If you are applying for a national or public university or some private universities, first of all you must take the Common Test for University Admissions at examination centers in locations around the country, and then the university's own entrance examination. To sit for the Common Test for University Admissions, you must get the application form at the beginning of September and pay the examination fee by bank remittance before applying by post at the beginning of October. The test is held in the middle of January. After that, you apply to the individual university. For exam-takers outside major urban areas, the examination fee for the Common Test for University Admissions is the most economical choice, as it is less than half the cost of a general entrance examination and no transportation or accommodation expenses are necessary. ります。共通テストの選考料は一般たきがあの2分の1以下、交通費や宿泊費 などもかからないので、地方の受験生にとっては経済的です。

また、『大学入学共通テスト』を利用しない私立大学は、各大学独首の 方法で入学試験を行います。この他、国公私立大学を通じて、推薦入学制度を 設けている大学があり、在学している高校での成績が大学側が求める基準以上 の成績であれば、推薦を受けることがあります。なお、日本の高校を萃業し た場合であっても、留学生として受験することを認めている大学もあるので、 詳細は入学を希望する大学に直接確かめるとよいでしょう。

(3) 高校を卒業していない場合

(a)「高等学校卒業程度認定試験(旧: 大検) ※」に含格すれば高校を卒業 していない人でも大学・短天・蓴菛学校を受験する資格を得られます。受検 資格は、検定が行われる年度の終わり(3 月 31 日)までに満 16 歳以上にな る著です。

※高等学校卒業程度認定試験:

文部科学省生涯学習推進課 TEL 03-5253-4111

(b) 国際的な評価団体※の認定を受けた外国人学校 (12 年の課程) を修了 した者

※国際的な評価団体としては、WASC (ウェスタン・アソシエーション・オブ・ スクールズ・アンド・カレッジズ)、ACSI (アソシエーション・オブ・クリ スチャン・スクールズ・インターナショナル)、ECIS (ヨーロピアン・カウ ンセル・オブ・インターナショナル・スクールズ)があります。 Private universities that do not use the Common Test for University Admissions hold entrance examinations according to their own methods. In addition, there are some national, public, and private universities that have recommended admission systems. If a student's results at senior high school are above the level required by the university, that student may obtain recommended admission. Also, even if you have graduated from a senior high school in Japan, there are some universities that will allow you to take the entrance examination as a foreign student, so please check the details directly with the university that you wish to enter.

(3) If you have not graduated from senior high school

(a) Even people who have not graduated from senior high school are eligible to take the entrance examinations for universities, junior colleges, and technical colleges if they pass the University Entrance Qualification Examination*. The conditions for taking this examination are that the applicant must be aged 16 or over March 31 of the year in which the examination is held and must not be attending a full-time senior high school or technical college.

* University Entrance Qualification Examination:

For inquiries, please contact: The Lifelong Learning Promotion Division of the Ministry of Education, Culture, Sports, Science and Technology; tel.: 03-5253-4111

(b) Those who have completed 12-year education at an international school with certification from an international accreditation body can sit for university entrance examinations. Such international accreditation bodies include the Western Association of Schools and Colleges (WASC), the Association of Christian Schools International (ACSI), and the European Council of International Schools (ECIS).

(c) 我が国において、高等学校に相当する外国の学校の課程(12年)として外国の学校教育制度において位置付けられた教育課程を修了した者

(d) 大学や専門学校への、学については、個別の大学資格審査により、言校 を萃業した者と同等以上の学力があると認められた者のいずれかで 18 歳に達 した者などが大学・短大・専門学校を受験する資格を得られます。

※UNHCR難民高等教育プログラム

UNHCR では大学・大学院と連携し、難民に高等教育プログラム (奨学金 *制度) を提供しています。

詳細は下記に問い合わせ下さい。

一UNHCR 駐日事務所一

〒 107-0062 東京都港区南青山 6-10-11 ウェスレーセンター 電話: 03-3499-2011

2. 大学卒業後、更に勉強して修士や博士などになれる大学院もあります。

(c) Those who have completed a course at an educational facility in another country that has a position in the school education system of that country that is equivalent to the senior high school in Japan (in other words, the equivalent of 12 years of schooling) can sit for university entrance examinations.

(d) Those who have reached 18 years of age can sit for the entrance examinations of universities, junior colleges, and technical colleges if they are recognized, through the independent admission qualification screening of those institutions, as having an academic ability equivalent to that of people who have graduated from senior high school or higher.

* UNHCR Refugee Higher Education Program

The UNHCR provides a higher education program (scholarship program) for refugees in collaboration with universities and graduate schools. For more information, contact the UNHCR office below.

UNHCR Representation in Japan Wesley Center, 6-10-11 Minami Aoyama, Minato-ku, Tokyo 107-0062, Japan Tel: 03-3499-2011

2. After graduating from university, a student can advance to a graduate school to obtain a master's or doctor's degree.

6-6 高等専門学校・専修学校

1. **高等専門学校**

中学校卒業後の進路として、高等学校以外に高等専門学校があります。高等 専門学校は、大学、短天と同じ高等教育機関で、中学校萃業者を受け入れて5 年間の一貫教育を行い、高度な専門技術者を育成することを首防とした学校で す。2013 年期在、国立 61 校、公立 3 校、私立 3 校が全国各地に設置されており、 工業系の学科が多いですが、その他に商船や経営情報、デザインといった学科 もあります。授業料は、国立の学校の場合、全国一律で年額 23 方 4 千 6 百円 (2013 年調べ)となっています。また、多くの高等専門学校には学生寄宿舎が用意さ れています。

2. 専修学校

(1) 高等課程(高等専修学校)

6-6 Higher technical colleges and vocational colleges

1. Higher technical college

After graduating from a junior high school, in addition to senior high school, the student can go on to a higher technical college. A technical college is an institute of higher education, like a university or junior college, that offers five years of integrated education to junior high school graduates with the aim of cultivating people with high-level specialist skills. As of 2013, there were 61 national, 5 public, and 3 private technical colleges around the country. Most of them offer courses related to engineering, but there are also courses in merchant marine, management information, and design. In the case of national technical colleges, a uniform tuition fee of 234,600 yen a year is charged nationally (as of 2013). Most technical colleges have student dormitories.

2. Vocational college

A vocational college is a school with the objective of fostering the skills necessary for work or actual living and improving general education. There are vocational colleges in eight fields: industry, agriculture, medicine, hygiene, education and social welfare, practical business, fashion and domestic science, and culture and liberal arts. The diverse courses cover a wide range of areas responding to social needs. There are many courses that lead to the acquisition of public qualifications or eligibility to sit for certifying examinations upon graduation. Vocational colleges can be divided into the following three categories depending on admission requirements:

(1) Higher course (higher vocational college)

The admission requirement is graduation from a junior high school or the equivalent. Students who graduate from higher vocational colleges designated by the minister of education are qualified to apply for university admission.

(2) 専門課程 (専門学校)

高等学校卒業者程度を気学対象としています。修業年限が2年以上等の 要件を満たす専門学校の卒業者には「専門士」の称号が付与されます。また、 事修学校の専門課程(修業年限が2年以上、総授業時数が1,700時間以上文 は 62 単位以上であるものに限る)を修了した者は大学に編入学することも できます。

(3) 一般課程

入学資格は特に定められていません。誰でも首曲に学べます。

(4) 入学試験

(2) Vocational course (vocational school)

The admission requirement is graduation from a senior high school or the equivalent. Graduates of vocational schools that meet certain conditions, such as schooling for at least two years, are conferred the degree of "associate of vocational arts." Also, those who complete specialized courses at vocational schools (only those who have been in training for two years or more, with a total number of class hours exceeding 1,700 hours or who have acquired 62 credits) are able to apply for transfer to a university.

(3) General course

No special requirements are stipulated for admission. These courses are open to anyone who wants to study.

(4) Entrance examination

As well as document screening, many vocational colleges request applicants to attend interviews, submit essays, and/or take course examinations. There are also many colleges that implement recommended admission. If you take the entrance examination for a vocational school as a foreign student, you will be treated in the same way as for university entrance. If you take the entrance examination after graduating (or expecting to graduate) from a Japanese senior high school or higher vocational college, you must directly take the entrance examination of the vocational school concerned.

6-7 学費に困ったとき

進学の準備は、受験勉強とともに、学費等の資金についても、受験前に、 家族とよく相談をしてから、進学先を決めましょう。しかし、家族や首分の 行では学費を工商することができない学生のために、奨学金を支給・貸与する 団体の一部を下装に紹介します。希望者は問い合わせてみてください。その他 に、地方自治体や天学などによる制度もありますので積極的に問い合わせまし ょう。各市区町村にある社会福祉協議会でも生活福祉資金の貸付制度によって 修学資金を借りる事が出来ますが、対象は高校生からになります。

団体名	がいいかいがく対象・金額	間合わせ先
 	構完的保護対象者とその家族 補完的保護対象者とその家族 い ³ ~ 大学院生(大学生及び 大学院生はアルバイトをしてい <u>ることが条件</u>) ¹⁰ * 5 \mathbb{E}^{3} (20,000 ~ 100,000 円)	本部事務所 TEL: 03-6721-7570 鄭西支部 TEL: 078-361-1700

6-7 If you have difficulty paying school expenses

When preparing for further education, as well as studying for the entrance examinations, choose your target schools carefully after discussing with your family before the examinations about tuition fees and other expenses. For students who really do have difficulty paying school expenses through family and personal resources, the following is a list of some organizations that provide scholarship grants or loans. Interested persons should inquire directly to these organizations. In addition, some local governments, universities, and others have scholarship systems, so do not hesitate to inquire about these. It is also possible to borrow funds for study with the welfare loan system of the Social Welfare Council in each municipality. Such loans are available to senior high school students and above.

Name of organization	Eligible recipients/amount	Inquiries
Refugee Assistance Headquarters (RHQ) Education and Training Financial Assistance (Grant)	Persons under complementary protection and their families. Students from elementary school through university (<u>University</u> <u>and senior high school students</u> <u>must be working students.</u>) Lump sum (¥20,000 - ¥100,000)	RHQ Office Tel.: 03-6721-7570 Kansai Branch Office Tel.: 078-361-1700

団体名	がいいかいため、	間合わせ先
日本学生支援機構 (旧日本育英会) (信日本育英会) (貸与>)	第一種獎学金 大学生無利息で卒業後返還 汚額(2013年度) 国公立大 首宅 45,000 円 「首宅外 51,000 円 「首宅外 64,000 円 第二種獎学金 う*(点を付けて返還(在学中は 無利息)※平成25年度4月1日 現在、上限年3% 国公立・私立 3 方、5 方、8 方、10 方、12 方円から選択	出願資格の

Name of organization	Eligible recipients/amount	Inquiries
Japan Student Services Organization (JASSO; formerly the Japan Scholarship Foundation) (Loan)	 First-category scholarship For university students Monthly allowance (fiscal 2013); to be repaid after graduation interest-free National and public universities: Living at home: ¥45,000 Living away from home: ¥51,000 Private universities: Living at home: ¥54,000 Living away from home: ¥64,000 Second-category scholarship Repayable loan with interest (interest-free while enrolled as a student) maximum annual rate of 3%, as of April 1, 2013) National, public, and private universities: Students can select from ¥30,000, ¥50,000, ¥80,000, ¥100,000, ¥120,000. 	Please inquire at your university about application qualifications.

6-8 留学したいとき

定住者の中には、家族や親戚が外国に住んでいる場合もあり、首分たちの 家族をその国へ留学させるケースが見受けられます。この場合、入国手続きに ついては、国によって対応が異なりますので、事前に留学希望先の大使館へ間 い合わせることが必要です。

留学費(授業料、航空チケット代、生活費等)の調達は、

(a) 外国政府等の奨学金

(b) 日本政府等の奨学金

(c) 民間基金の奨学金

(d) 私費によるもの

に分類されます。このうち(a)から(c)までは原則として日本国籍を着す るものに応募資格が限定され、公募による選抜となります。(d)については 志望大学の選定から始まって大学決定まですべてのことを独力で行うことにな ります。また、留学にも日本の大学に籍を置いたまま留学する場合(交換留学 または休学留学等)や、高校卒業後最初から外国の大学に進学を希望する場合 等留学の形態はさまざまです。それによって、大学が許可されるために必要な 手続きも変わってくるでしょう。さらに、アメリカやオーストラリア等の大学は、 外国人のための英語標準テスト(TOEFL)の成績も重要な判定材料にしていま す。

なお、留学中はアルバイトを禁止している国もありますから、十分な生活設計 が必要です。いずれにせよ、留学を希望する場合は下記の機関に照会してくだ さい。

6-8 When you want to study abroad

Some persons under complementary protection who have acquired the status of long-term residents might have family members or relatives living overseas and wish to send their own family members to those countries to study. In this case, it is necessary to contact the embassy of the country concerned beforehand to inquire about immigration procedures, because handling differs from country to country.

Generally speaking, there are four methods of procuring overseas study expenses (tuition fees, flight expenses, living expenses, etc.): (a) scholarships from foreign governments, etc.; (b) scholarships from the Japanese government, etc.; (c) private-sector scholarships; and (d) independent funds.

Of these, in principle eligibility for applications to (a) to (c) are limited to people who possess Japanese nationality, and recipients are selected from the applicants. Regarding the fourth category of independent funds, this involves making your own arrangements for everything from selecting the university of your choice to the final decision. Also, the pattern of study abroad is varied, too. For example, you might study abroad while keeping your place at a Japanese university (exchange student, study abroad on leave of absence, etc.) or enter a university in another country after graduating from senior high school in Japan. The procedures for gaining admission will differ depending on the pattern. Furthermore, scores on the Test of English as a Foreign Language (TOEFL) are an important aspect of screening at universities in such countries as the United States and Australia.

Also, some countries do not allow foreign students to engage in parttime work, so the proper planning of finances for the period is essential. In any case, if you are interested in studying abroad, please contact the following organizations.

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<問合わせ先>

%< 9 つぎょうせいほうじんにほんがくせいしえんきこう 独立行政法人日本学生支援機構	TEL:045-924-0812
http://www.jasso.go.jp/	
日米教育委員会(アメリカ)	TEL: 03-3580-3231
^{* ^ * *} 関西アメリカンセンター(アメリカ)	TEL:06-6315-5970
ブリティッシュ・カウンシル (イギリス)	TEL:03-3235-8031
*************************************	TEL:03-3582-5962

Inquiries: Japan Student Services Organization (JASSO)	TEL: 045-924-0812
http://www2.jasso.go.jp	
Japan-U.S. Educational Commission (USA)	TEL: 03-3580-3231
Kansai American Center (USA)	TEL: 06-6315-5970
British Council (UK)	TEL: 03-3235-8031
German Academic Exchange Service (Germany)	TEL: 03-3582-5962

6-9 日本語の学習

まず最初に、どの程度の自本語能力の向上を自指すのかを決めることが重要 です。近所の日本人や会社の人と話したい、高校や大学に進学したい、仕事の ために専門用語を学びたい、本や新聞を読みたいなど、首節と首分の実力に合 わせて、学校や教材を選ばなくてはなりません。

時間的・経済的に余裕のある人は、()) 日本語教育振興協会が認定してい る日本語教育施設(いわゆる日本語学校、大学受験のための学校)が選択肢の つとしてあります。日本語学校を選ぶ時には、()) 日本語教育振興協会の ホームページにある「日本語学校を選ぶ時には、()) 日本語教育振興協会の ホームページにある「日本語学校の情報を得ることができます。(http://www. nisshinkyo.org/search/)

日本語学校の授業料は1年間で平均70~90万円ほどかかります。ただし、 一般的に授業時間数も多く、働きながらの勉強は、よほどの努力が必要です。

その他、日本語学校以外で勉強しようとする場合は、無料艾は教材費の負 担程度で日本語を教える民間団体やボランティアグループが各地にありま す。教え方は、家庭教師のように訪問指導するもの、受験勉強も併せて指導 する塾形式のもの、日曜日や夜間に公民館等を利用して開かれる教室形式のも のなど、さまざまです。これらの学校や団体については、住んでいる場所や 学習首節・到達目標などによって選択すべきでしょう。地元の都道府県等の 国際課や国際交流協会などで紹介をしていますので、問い合わせてください。

また、公益財団法人アジア報告がお前日難民事業本部では日本語教育対話的な報告によった。 電話し、補完的保護対象者定住者から寄せられる学習教材や地域の日本語教室の紹介など日本語学習全般に関する精談や問い合わせに対応したり、日本語の

6-9 Japanese-language study

First of all, it is important for you to decide what level of Japaneselanguage ability you are aiming for. You should select a school and materials in accordance with your current ability and your purpose, be it speaking with your Japanese neighbors and people at work, advancing to senior high school or university, learning special terminology for your job, or reading books and newspapers. If you have enough time and money, one option is to go to a Japanese-language educational facility certified by the Association for the Promotion of Japanese Language Education (that is to say, a Japanese-language school or school to prepare for university entrance examinations). When choosing a certified Japanese-language school, the Association for the Promotion of Japanese Language Education's Information about Japanese Language Schools is useful. You can enter conditions such as geographical area, course fees, etc.

(http://www.nisshinkyo.org/english/index.html)

The tuition fees of these Japanese-language schools average about 700,000 yen to 900,000 yen a year. They generally have a large number of classes, so studying while working as well would require a lot of effort.

If you want to study somewhere other than a Japanese-language school, there are private organizations and volunteers in most areas that teach Japanese either free of charge or only at the cost of teaching materials. There are various methods, including home visits, cram-school-style instruction that includes study for entrance examinations, and classes that make use of local community centers on Sundays or in the evenings. Regarding these schools and organizations, you are recommended to choose carefully, taking into account such factors as your place of residence and purpose and goal of study. If you require more information inquire at the international affairs section of your local prefectural or municipal government office or the local international exchange association.

In addition, the RHQ has Japanese-language education counselors who respond to consultations and inquiries from persons under complementary protection who have acquired the status of long-term residents about study materials, Japanese-language classes in specific areas, and Japaneselanguage study in general. In cooperation with Japanese-language volunteer groups and local public organizations, the RHQ also collects and supplies

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ボランティアグループや地方公共団体と提携し、補完的保護がなお着の日本語 支援に必要な情報を収集、提供しています。日本語教育相談員が日本語の学習 相談を受けていますのでご相談ください。

<問合わせ売>

對団法人日本語教育振興協会	TEL: 03-6380-6557
公益財団法人アジア福祉教育財団難民事	\$*?!! </td
本部事務所	TEL: 03-3449-7011
関西支部	TEL:078-361-1700

necessary information relating to Japanese-language support for these persons under complementary protection. Please address inquiries to the following places:

Inquiries:

Association for the Promotion of Japanese Language Education		
	Tel.: 03-6380-6557	
Refugee Assistance Headquarters, Found	ation for the Welfare and	
Education of the Asian People		
Headquarters	Tel: 03-3449-7011	
Kansai Branch Office	Tel.: 078-361-1700	

第7章 事故・火事・救急車

7-1 事故・盜難にあったとき

影売の被害や交通事故にあったときは、警察に電話します(電話番号は 110)。 あせらず、落ち着いて、首分の名前と (1) 荷があったのか、(2) いつ、(3) どこで、 を伝えます。「110」は無料で警察につながります。 公衆電話からかける時は、 コインもテレホンカードもいりません。首宅から知らせるときに、あわてない ように、 自噴から首分の名前と住所、近くの背節となる建物の名前を、ひらが なやローマ字で大きく書いて、電話の近くにはっておくと便利です。

もし、泥棒に物を溢まれた時などは、すぐ近くの交番(KOBAN)に備ける か「110」に電話をして警察に知らせ、被害備を出します。被害備は警察の捜査 の手がかりとなりますから、溢まれた物などを詳しく説明しましょう。保険を 掛けていた物は、警察で「被害備」の「受理番号」を聞いて、保険会社に保険 金を請求します。物を忘れたりなくした時は「遺失備」を警察に出します。キ ャッシュカードやクレジットカードをなくした場合は、ただちに鎮行やクレジ ット会社にも描けます。早く備けないとお釜を使われてしまうことがあります。 旅券、花留カード、花留資格証明書を紛失した時も警察に届留をし、備留番号 を気害して後日再発行手続きの時に損当の感筒で伝えます。

Chapter 7 Accidents, Fires, Ambulances 7-1 Accidents and burglary

If you are the victim of violence or have a traffic accident, call the police (tel.: 110). On the phone, keep calm and state clearly your own name, what has happened, when, and where. The 110 emergency number is toll-free and connects directly to the police. When using a public telephone, you do not need any coins or prepaid telephone card. One good idea might be to write your name, address, and the name of a nearby building that can serve as a landmark in large hiragana or Roman letters on a sheet of paper and put it near your phone so that you do not panic when contacting the police from home.

If you have something stolen by a burglar, either inform the nearest police box (koban) immediately or contact the police on 110 and file a report of the crime. The report will be an important piece of evidence in the police's investigation, so write down in detail about the stolen items and so on. Regarding insured items, ask the police for the acceptance number of your crime report and claim insurance money from the insurance company. If you forget or lose an item, submit a report of loss to the police. If it is a cash card or credit card, notify the bank or credit card company immediately. If you do not notify them promptly, there is a possibility that your money might be used. If you lose a passport, Residence Card, or status of residence certificate, notify the police and obtain a notification number, which you should submit later to the relevant staff when carrying out procedures for reissue.

7-2 交通事故にあったとき

1. 警察に連絡をします。「110」に電話をする、あるいは、近くに警察署や 交番がある時は、直接警察官に連絡をしてください。

2. 警察の現場見分を受けます。

- 3. 事故の相手(軍の運転手など)の住所、連絡先、氏名、軍両蕃号、保険 会社などを確認します。
- 4. 損害賠償や保険金支払請求に必要な「交通事故証明書」を自動車安全運転 センターから交付してもらいます。申請書は警察署や交番にあります。
- 5. 事故により怪我をしたら、軽い怪我と思っても、医師の診断を受けておき ます。
- 6. 貧傷している人がいる場合、貧傷者の救護にあたります。救急軍が必要なら、
 「119」に連絡して救急軍をよびます。

説テラス(日本司法支援センター)で交通事故に関する相談を受け付けてい ます(相談は予約制)。また、事情や条件によっては裁判費用の立替もしていま す詳しくは下記のホームページにアクセスし、該当の相談窓口情報を検索して ください。

※法テラス(日本司法支援センター) http://www.houterasu.or.jp/

7-2 Traffic accidents

- 1. Contact the police. Either dial "110" or directly notify a police officer if there is a police box nearby.
- 2. The police will inspect the scene.
- 3. Check the name, address, contact, license plate number, insurance company, etc. of the other person involved in the accident (such as a driver, etc.).
- 4. Obtain a traffic accident certificate, which will be necessary for accident compensation and insurance payment claims, from an Automobile Safe Driving Center. Application forms are available at police stations and police boxes.
- 5. If you have been injured in the accident, even if you think that it is only a minor injury, visit a doctor for an examination.
- 6. If there are any injured people, give them assistance. If an ambulance is necessary, dial "119" and call one.

If you have any problems relating to a traffic accident, advice can be obtained from the Traffic Accident Advisory Center of the prefectural government or the counseling office of the local municipal government.

The Japan Legal Support Center provides counselling about traffic accidents (reservation required). Depending on the circumstances and conditions they also provide advance money for court expenses. For more information, access the website below and search for the relevant consultation service.

*The Japan Legal Support Center: http://www.houterasu.or.jp/

消防署に連絡をします。

火事のときは、 梵きな声で近前の人に知らせ、 消防署に電話して、 消防車を 停びましょう。 (電話番号は119です。)「119」に電話をしてつながったら、あ せらず、 落ち着いて、「(1) 火事であること、(2) どこ (電話または首標物)、(3) 燃えているもの」を 伝えてください。

7-4 急病・怪我のとき

救急車を呼びます。

*急病や、大けがのときは、電話で「119」 器にかけて、教急軍を呼びます。軽いケガや病気のときなどで、自力で病院に行けるときは、タクシーや自家用軍を使います。「119」に電話してつながったら、あせらず、落ち着いて、(1) *教急 であること、(2) どうしたのか、(3) どこか(住所または自標物)、(4) 氏名、(5) かけている電話番号、を話してください。家族などが二緒にいる場合、教急軍 のサイレンが聞こえたら、道案内のため違えに出てもらってください。教急軍 を呼んだとき、健康保険証や、診察券(かかりつけの病院がある場合)を持っ ている代は、できるだけ用意しておいてください。

7-3 Fire

Contact the fire station.

In the event of a fire, notify your neighbors in a loud voice and telephone the fire station to call a fire engine. (The number is "119".) When you reach the operator, remain calm and state clearly that there is a fire, where (your address or landmark or prominent building), and what is on fire.

7-4 Sudden illness or injury

Call an ambulance.

In the event of a sudden illness or injury, dial "119" and call an ambulance. If it is only a minor injury or illness, go to the hospital on your own using a taxi or private car. When phoning "119", remain calm and state clearly that it is an emergency, what has happened, where (your address or the place), your name, and the number of the phone from which you are calling. If family members or others are present, when they hear the ambulance's siren, have them go and meet it and give directions. When calling an ambulance, people who have a health insurance certificate or patient ID card (for a regularly used hospital) should have them ready if possible.

- 「住居内のガス漏れはとても危険です。家庭で使用されるガスは独特な莫いがしますので、ガスの異常に気づいたら、ガスを止めて葱をあけ、家の中で火や電気のスイッチを入れるのを止めてください。小さくても花火やタバコの火やライターで引火や爆発の危険があります。換気扇やエアコンも使ってはいけません。
- 2. ガスメータの元栓を確認し、売栓を閉めます。
- 3. ガスにはLPガス(プロパンガス)と都市ガスの2種類があります。LP ガスは空気より董いため、床にたまります。声を開けて箒などで外に掃き笛 してください。都市ガスは、空気より軽いため、笑弁にたまります。葱を笑 きく開け外の風を入れましょう。
- 4. ガス漏れに気が付いたら、休日・夜間を問わず、近くのガス会社に蓮絡し てください。LPガスの場合は、ボンベのコックを急いで閉めて、ボンベに 表記されている蓮絡先に知らせます。

7-5 Gas leakage

- 1. Gas leaks in your home are very dangerous. The kind of gas used in households has a distinctive smell, so when you notice something wrong with the gas, turn off the gas, open the windows, and do not turn on any fire or electricity switches in the house. There is a danger that the gas could ignite and explode as a result of fireworks, lighted cigarettes, lighters, etc., however small they may be. Do not use any ventilation fans or air-conditioners either.
- 2. Identify the main tap on your gas meter and turn it off.
- 3. There are two different types of gas used in households: LP Gas (propane gas) and City Gas. City gas is lighter than air, so in the event of a leakage it will collect below the ceiling. Open the windows wide to let in fresh air. Propane gas is heavier than air, so open the door and sweep it out with a brush, etc.
- 4. If you notice a gas leak, notify the nearest gas company at any time, including holidays and nighttime. In the case of LP Gas, close the cylinder stop-cock immediately and contact the number written on the cylinder.

第8章 首然災害 8-1 地震

日本は地震が多い塩です。無数の尊い生命と財産を一瞬にして奪った 1995 年の版神・淡路大震災、2011 年の東日本た震災などを貴重な教訓とし、今後、いつ、どこで震災が起きても、被害を最小限にとどめる事ができるように、常に心構えと必要な準備をしておきましょう。

1. 日頃の対策

- (1) 家の中で一番安全な場所を確認しておく(タンスなど倒れやすい家具の傍 は危険です)。
- (3) リュック、あるいは救急袋を用意し、家族全員が知っている場所に置く。
 その中に必要な物を入れておく。例えば:懐中竜灯、乾電池、飲用水、 (24) 携帯ラジオ、筑釜 (10 円硬貨は公衆電話に便利)、身分証明書の写し、
 パスポート、預金通帳などの費重品、マッチやライター、ろうそく、救急 セット(持病がある人は常備薬を忘れずに)、ヘルメットあるいは頭巾、 筆手、靴下笈び肌着、防紫着、防水用シート、ロープなど
- (4) 転倒防止用の金具で家具を固定する。
- (5) 窓、食器棚や芦棚などのガラスに発散防止フィルムを貼る。
- (6) 緊急用の電話番号や言葉が通じる相手の連絡先を明記しておく。
- (7) 避難場所と最寄りの病院と経路を確認し、避難場所は住まいの市区前行に 間合わせておく。

Chapter 8 Natural Disasters 8-1 Earthquakes

Japan is a country that experiences many earthquakes. Learning valuable lessons from the Great Hanshin-Awaji Earthquake in 1995, and the Great East Japan Earthquake in 2011 which destroyed countless precious lives and properties in an instant, it is important for us to be mentally and materially prepared at all times so that damage can be kept to a minimum.

1. Everyday countermeasures

- (1) Check the safest places in your home. (Dangerous places are beside furniture, such as wardrobes, that might fall down.)
- (2) Keep a stockpile of drinking water that will last for three days (2 3) liters per person per day).
- (3) Prepare a rucksack or emergency bag and make sure that all family members know where it is kept. The important things that should be kept in such a bag are, for example, a flashlight, batteries, drinking water, food, a portable radio, cash (¥10 coins would be useful for public telephones), copies of identification certificates, passports, valuables (such as bankbooks), matches or a lighter, candles, a firstaid set (people with illnesses should not forget medicine), helmets or hoods, gloves, socks and underwear, winter clothing, waterproof sheet, and rope.
- (4) Fix the furniture in your house with metal holders so that it does not topple.
- (5) Put shatter-resistant film on windows, cupboards, and cabinets to prevent flying glass.
- (6) Write down emergency telephone numbers and the contact of someone who speaks your language.
- (7) Check the routes to the local evacuation place and nearest hospital (inquire in advance at the local municipal government office about evacuation places).

2. 地震が発生したら

ただちに手近な消火器で消す。 (3) 部屋や安関のドアを開け、逃げ道を確保する。

- (4) テレビ、ラジオ、電話などで震災情報を随時把握するように努める。
- (5) 慌てて蓮物から飛び出さず、地震がひとまず落ち着いてから救急袋を取り 出し、ヘルメットなどで頭部を保護しながら空き地に出る。

(1) 屋外にいる時は、まず身の安全をはかり、最寄りの安全な場所に避難する。

- (6) 家族や近前の人からはぐれないよう、お室いを確認しながら速やかに避 難所へ移動する。
- (7) 首動車の運転中であれば急ブレーキを避け、ゆっくり減速しながら差領 路肩に寄せる。ガソリンスタンドや高差ガス施設のそば、歩道橋の下など には停車しない。
- (8) 歩行中は、広い道なら中央へ、繁華街では看板、電柱や窓ガラスなどの 落下物に気を付ける。

3. 地震の後は

余慮や津渡の危険があります。ラジオ、新聞やテレビ等でできるかぎり荒し い情報を集めましょう。大きな地震で自宅に戻れない状態になった時は、家族 の安否と避難先を関係者、会社や学校等に連絡しましょう。

2. When an earthquake occurs

- (1) If you are outdoors, first of all think about your own safety and evacuate to the nearest safe place.
- (2) If you are indoors, turn off any gas or gas stove that you are using, as well as all other cooking appliances and heating appliances that might cause a fire. If there is a fire, put it out immediately using the nearest fire extinguisher.
- (3) Open the door in order to secure an exit.
- (4) Make efforts to obtain earthquake information via the television, radio, telephone, etc.
- (5) Do not rush out of the building in a panic. When the shaking has subsided somewhat, take your emergency bag, protect your head with a helmet or hood, and go out into an open space.
- (6) Stay with family members and neighbors and, keeping a check on one another, go quickly to the evacuation place.
- (7) If you are driving, avoid suddenly braking. Slow down gradually while moving to the left-hand side of the road. Do not stop near a gasoline station or high-pressure gas facility or under a pedestrian bridge.
- (8) If you are walking along a wide road, move to the center; if you are in a business or entertainment district, beware of falling objects, such as signboards, utility poles, and window glass.

3. After an earthquake

After an earthquake, there is a danger of aftershocks and tsunami. As far as possible, try and obtain accurate information from the radio, newspapers, television, etc. If you are unable to return home following a large earthquake, inform related persons, company, school, and other concerned parties of your family's safety and evacuation place.

4. 災害用伝言ダイヤル (電話番号 171)

災害が発生すると、被災地への電話がかかりにくくなります。そのようなとき、 「災害用伝言ダイヤル」を利用しましょう。被災地にいる人が録音した、安否な どに関する情報を、ほかの地域にいる人が聞ける、声の伝言板です。被災地に いる人へ、メッセージを送ることもできます。NTTが災害用伝言ダイヤルサ ービスを始めるときは、テレビやラジオでお知らせします。使い方は、電話番 号 171 をダイヤルし、日本語の利用ガイダンスに従って、伝言の録音、再生を おこないます。

5. 災害時に役立つ多言語情報

日本で生活するための情報に加え、災害時などの繁急時の対応や必要な情報

外国人生活支援ポータルサイト

https://www.moj.go.jp/isa/support/portal/index.html

4. Telephone message service for disasters (tel.: 171)

If a disaster occurs, it might be difficult to contact the disaster area by phone. If that is the case, you can make use of a special telephone message service for disasters. It is a kind of audio message board. The person in the disaster area records information on the family's safety and so forth, and people in other areas can hear the message. It is also possible to send messages to people in the disaster area. NTT lets people know that it has started such a telephone message service via the television and radio. To use it, dial "171" and, following the guidance in Japanese, record or listen to a message.

5. Useful multilingual disaster information

In addition to useful information about life in Japan, necessary information about what to measures to take in emergencies such as natural disasters, etc. is provided on the website below.

Daily Life Support Portal for Foreign Nationals https://www.moj.go.jp/isa/support/portal/index.html

8-2 台風・洪水のとき

1. 台風・洪水に備えて

日本では寛から秋にかけて台風が多く、強風や豪雨で、土砂災害や洪水などの被害がでることがあります。強風や豪雨に備えて、次のことに心掛けましょう。

- (1) 蒙の答所を点検し、被害をできるだけ小さくするために修理や補強をしておく。
- (2) 認ガラス等は、ガムテープやビニールテープを貼って補強し、南戸・シャ ッターなどがあれば閉める。
- (3) 旋、あるいはベランダに茁しているごみ箱、鉢植え、置物などは固定する か蒙に取り入れ、強風に吹き飛ばされないようにする。
- (4) テレビのアンテナ等は、そえ木、針金などで補強する。
- (5) 排水口や樋の中に溜っている泥、塵などを取り除き家の回りの排水をよく する。
- (6) 浸水の恐れがある地域や低地に住んでいる場合は、家美、電気製品などを できるだけ高い所に移す。
- (7) 停電することがあるので、懐中電灯や携帯ラジオなどを家族全員が定めた ところに^査いておく。
- (8) 非常持ち出し品を揃え、出しやすい場所に置いておく。
- (9) 最寄りの避難場所、避難経路を確認する。

8-2 Typhoons and flooding

1. Preparing for typhoons and flooding

In Japan we have many typhoons from the summer to autumn, and sometimes the strong winds and torrential rain cause much damage in the form of landslides and flooding. The following points should be remembered in preparing for strong winds and torrential rain:

- (1) Check around the house and make any repairs and reinforcements that are necessary to minimize damage as much as possible.
- (2) Reinforce windows with packing tape or vinyl tape and close storm doors and shutters if you have them.
- (3) Either fix any garbage cans, potted plants, ornaments, and other items on the veranda or bring them indoors so as to prevent them from being blown away in the strong wind.
- (4) Reinforce the television antenna, etc. using pieces of wood or wire.
- (5) Improve the drainage around your house by clearing away any dirt and dust that has gathered in drains and gutters.
- (6) If you are living in an area which has a possibility of flooding, as far as possible move furniture, electric appliances, and so on to a high place.
- (7) Since the electricity might be cut off, put a flashlight, portable radio, and other necessary items in a place so that every family member knows where they are.
- (8) Prepare emergency items and put them in an easily accessible place.
- (9) Check the nearest evacuation place and evacuation route.

各市区町村役所、消防署、土木事務所(地域によって名称が異なる)に避難 場所の案内及び大南による土砂災害が起きる危険性のある地域を記した「危険 箇所図」があるので、首分が住んでいる地域が安全かどうかを事前に確認し、 できる腹りの対策をとる。

2. 台風が来たら

- (1) 強風のときには外出しない。どうしても外出する際にはヘルメットか厚手 の帽子をかぶる。
- (2) 折れた電柱や垂れ下がった電線には近寄らない。
- (3) 気象情報に十分注意し、避難勧告や指示が出れば速やかに避難をする。特にお年寄り、病人や乳幼児がいる家庭は草めに避難する。

Municipal government offices, fire stations, and civil-engineering offices (the name differs from area to area) have hazard maps showing evacuation places and spots where there is a danger of landslide damage in the event of heavy rain, so please make sure to check beforehand whether the district where you live is safe, and take all necessary precautions.

2. If a typhoon comes

- (1) Do not go outside in strong wind. If you really do have to go outside, wear a helmet or thick hat.
- (2) Keep away from broken utility poles and dangling electric wires.
- (3) Pay close attention to weather information, and if there is an evacuation recommendation or order, evacuate promptly. In particular, households with elderly members, sick persons, or infants should evacuate quickly.

8-3 火災保険と地震保険

盜難、火災、風水害の被害にあって、税の減免や猶予などを受ける場合に は「罹災証明」が必要です。申請書は市区前村の役所や警察署、消防署にあり ます。火災や風水害などで損害が生じた場合、経済的に苦しくなるだけでなく、 精神的にもダメージを受けます。また、首宅が火事の火荒になり、近隣に被害 が茂んだ場合、損害賠償釜を要求されることもあります。首々の生活で常に火 荒を注意しておくのはもちろんですが、いつ起こるかわからない災害に備えて、 「火災保険」と「地震保険」の両方に加入しておきましょう。

火災保険にはさまざまな種類がありますが、火災による被害だけでなく、 篭巻や突風などの風害やゲリラ豪雨による水害などによる損害を補償するタイ プを併せて選ぶこともできます。ただし、火災等の原因が地震等であったとき は、火災保険のみでは補償されないため、地震保険も合わせて加入しておきま しょう。また、団地や集合性宅に住む人は、団地保険に加入する方法もあります。 詳しくは損害保険会社に問い合わせてみましょう。

8-3 Fire and Earthquake Insurance

If you claim tax reductions or postponement of payment because of theft, fire, or storm damage, you will need a disaster-victim certification. Application forms are available at municipal government offices, police stations, and fire stations. In addition to the economic difficulties that can arise as a result of fire, storm, or flood damage, psychological trauma can also occur. If a fire starts in your house and causes damage to neighboring properties, you can also be liable for compensation. Not only do you need to be continually conscious of potential fire sources, but also to enroll in both fire and earthquake insurance to prepare for disasters which can happen at any time.

There are many types of disaster insurance to choose from, but you can combine different types, such as those covering damage from fire, wind damage from tornadoes and wind gusts, etc.; water damage from torrential rains, and so on. Note that fire insurance does not cover fire resulting from earthquakes, so it is advisable to also buy earthquake insurance. Also, if you live in a housing complex or apartment, you can also choose to get apartment dwellers' comprehensive insurance. For more details, inquire at an insurance company.

8-4 罹災証明書

火災や震災を含む自然災害に遭い、家屋等に被害を受けた場合は、市区前特 役場や消防署にある罹災証明の申請書に記入し、提出してください。現地調査 が行われた後、「罹災証明書」が交付されます。「罹災証明書」とは、災害によ る被害の事実や家屋などの損壊の程度を証明する書類です。「罹災証明書」は、 加入している損害保険の保険金請求や税釜の控除の際に提出するだけでなく、 生活再建資金の支給や学校の授業料減免など、自治体からさまざまな救済措置 を受けるときに、提示が求められます。

真体的な申請方法は、市区町村役場によって手続きが異なるため、確認して みてください。

8-4 Disaster Victim Certificate

If your house or property is damaged due to a natural disaster such as fire or an earthquake, visit your local municipal office or fire station to fill out and submit an application form for a disaster victim certificate. After an on-site inspection, you will be issued with a disaster victim certificate. Disaster victim certificates are documents that provide proof of the damage incurred from a disaster and the extent of damage to one's house and property. You will be asked to present a disaster victim certificate not only when claiming insurance payments and tax deductions, but for also a variety of other municipal relief measures, such as natural disaster victim relief benefits and reduction of school tuition fees.

The application procedures vary according to municipality, so please confirm how to apply before doing so.

第9章 税金・年金・保険

9-1 税金の種類

日本の税金には、二種類の税金、国税と地方税があります。

自恭に律所がある人、艾は引続いて1年以上在留する人は、その国籍にかか わらず納税の義務があります。補完的保護対象者でも税益は納めなければなり ません。個人が納める税益の種類には、国に納める『国税』と、住んでいる県 や市町村に納める『地方税』があります。国税は給料などから源税徴収される 所得税などです。地方税は、住んでいる地域の首治体から課税される都道府県 民税と市町村民税などです。日本の所得税は、所得が多くなると、税率が高く なります。

また、いろいろな所得控除や税額控除がありますので、同賃釜でも控除の 種類や内容が違えば、会社で源泉徴収される額が変わり、給料の手敢り額も 違ってきます。在留資格の更新や変更、永住許可申請、帰化申請など、地方 出て道在留管理管署や法務局での各種申請手続きの際には、納税証明書の提 出が求められます。その時になってからあわてても違いので、納税はきちんと 期限内に行いましょう。なお、母国にいる商親や妻子に送釜している代は、扶 養控除の対象となるかどうか、最寄りの税務署に問い合わせてみるとよいでし ょう。 Chapter 9 Taxation, Pensions, Insurance 9-1 Types of tax

There are two types of tax, national tax and local tax.

People who live in Japan, and people who stay in Japan continuously for more than one year, have an obligation to pay taxes regardless of their nationality. Persons under complementary protection also must pay tax. The national taxes are paid to the state, and the local taxes are paid to the prefecture and the municipality. The main national tax is income tax, which usually is deducted from salary at source. The main local taxes, levied by the local government with jurisdiction over the area where you live, are the prefectural resident's tax and the municipal resident's tax. Japan's income tax rate gets higher as the salary increases.

Also, there are various income deductions and tax deductions, so even with the same wage, the amount that the company deducts at source and the amount of take-home pay will differ according to the types and contents of deductions. Submission of a tax-payment certificate is required when making applications to your local Regional Immigration Services Bureau or the Legal Affairs Bureau, etc. such as for applications for renewal or alteration of residence status, permanent residence permits, and naturalization. Rather than panicking when such an occasion arises and it is too late to do anything about it, make sure that you pay your taxes before the due date. In addition, if you are sending money to parents or a wife and children living in your home country, inquire at the nearest tax office to see whether you are eligible for deductions for dependent family members.

9-2 税金の納め方

ここでは所得税の申告と納税及び住民税の納め方をなどについて説明します。

1. 所得税の源泉徴収

会社などに勤めている人は月々の給与から所得税が源泉徴収され、その年の 最後の給与の支払時に、年末調整により精算されます。

<月々の源泉徴収>

毎月の給芋などから源泉徴収される所得税額は、給芋所得の「源泉被収 税額表」に基づいています。

<年末調整>

一年間の給与総額に課されるべき所得税額と毎月の給与から源泉徴収され た所得税の総額は、必ずしも一致しないため、その年の最後の給与支払時に 過不足額の精算が行われます。これを年末調整といいます。

所得税の計算では、配偶者控除や扶養控除、障害者等の控除、配偶者特別 控除、各種の保険料控除などが受けられます。

年末調整の時期になると会社の経理担当者から「給与所得者の保険料控除 申告書兼給与所得者の配偶者特別控除申請書」が配布されますので、必要事項 を記入して生命保険等に加入している人は、「生命保険料や地震保険料の控除 証明書」をつけて提出してください。また、年の中途で子どもが生まれたり、 扶養親族の結婚などにより、「給与所得者の扶養控除等(異動)申告書」の項首 内容に異動があった場合にはそれを記入し、異動申告をする必要があります。

なお、給与の年収が2,000方首を超える人や2か所以上から給与の支払を受け ている人などは、辞末調整の対象とならないので、本人が確定申告をします。

9-2 Payment of tax

The following is an explanation of the final tax return and payment of income tax and resident's tax.

1. Income tax withheld at source

In the case of people who work for a company, the income tax is deducted at source from the monthly salary, with a year-end adjustment made at the time of the payment of the final salary of the year.

(Monthly withholding tax)

The amount of income tax withheld at source from the monthly salary and so on is based on the withholding tax table for salary income.

(Year-end adjustment)

Since the income tax on total income that ought to be imposed for the year and the total amount of income tax withheld at source from the monthly salary do not necessarily agree, the additional amount required or overpayment is calculated at the time of the payment of the final salary of each year. This is called the year-end adjustment.

In the calculation of income tax, various deductions can be made, such as the deductions for a spouse, dependents, and disabled persons, a special deduction for a spouse, and deductions for various insurance premiums.

Therefore, when the time comes for year-end adjustment, an application form for the salary earner's insurance premium deductions and for the special deduction for the salary earner's spouse will be distributed. Complete the necessary entries on this form and if you have life insurance or other kinds of insurance, submit it together with a deduction certificate for life insurance, earthquake insurance, etc. In addition, if there has been any change in the details to be included in the declaration of the salary earner's deductions for dependents, etc. such as the birth of a child during the year or the marriage of a dependent, it is necessary to enter these details and submit a declaration of that change.

Furthermore, people whose annual salary exceeds twenty million yen and people who received a salary from two or more places during the year are not eligible for year-end adjustment; instead, they must file a final tax return themselves.

2. 申告納税

ij業所得や木動産所得などがある人、2ケ所から給与の支払を受けている人、 給与所得以外に20方円超の所得(翻訳、講演料等)のある人などは『確定申告』 をしなければなりません。所轄税務署で、2月16日から3月15日までの簡に 箭牮(1月~12月)の所得の申告をし、税額を所轄税務署、艾は釜融機関の 惣门で納めます。この他、门蓙振替により納めることもできます。

単告用紙は税務署の受付にありますが、国税庁のWebサイトに、確定単告書 等作成コーナーのサイトがあるため、インターネットで単告、提出することも できます。用意するものは、源泉被収算や印鑑、その他、答種控除申告をす る人は、控除項目によって添付する必要書類が異なります。税務署で申告書を 作成する場合は、その場で職員が相談に応じてくれますが、申告書の作成者は 申告者本人です。また、次の場合は確定申告をすると、税釜が戻ってくる場合 があります。真体的な要件など、詳しくは、最寄りの税務署に問い合わせくだ さい。

- (1) 奉人と生計を間じくする家族の医療費が、合わせて年間10方円以上(その年の総所得金額等が200方円未満の人は、総所得金額等5%の金額)を 超えた券について所得控除として計算されます。
- (2) 災警艾は盜難者しくは積嶺によって、資産について損害を受けた場合等に は、一定の塗額の所得控除を受けることができます。これを難損控除とい います。
- (3) 住宅や土地を借入金で購入、または増改築した場合、一定の要件に該当す るときは税額控除として計算されます。

2. Income declaration

People who have miscellaneous income or real estate income, people who receive a salary from two or more places, people who have income exceeding ¥200,000 other than salary income (translation fees, lecture fees, etc.), and so on must file a final tax return. Such people must declare their income for the previous year (January – December) at the tax office with jurisdiction over the area where they live during the period from February 16 to March 15 every year and pay any additional tax either at the tax office or at a financial institution. Payments can also be made by bank transfer.

Application forms for the final tax returns are available at the tax office's reception, but the website of the National Tax Agency also has a section where you can prepare and submit your tax return online. You must prepare certificates of tax deducted at source, a seal, and those who intend to claim deductions need to attach the various different documents required for each type of deduction. If you prepare your tax return at a tax office, staff will answer your questions, but you must complete the declaration yourself. In the following cases, when you file a final tax return, there might also be a tax refund. For further details about specific conditions and so on, please inquire at the nearest tax office.

- (1) If the medical expenses of the person filing the declaration and family members sharing the same financial resources amount to more than ¥100,000 combined (or if total income for the year is less than 2 million yen, then 5% of that sum), the amount exceeding that figure can be calculated as a deduction from income.
- (2) If you incur loss or damage, etc. to your assets resulting from disaster, theft, or embezzlement you can claim a fixed sum as an income deduction. This is referred to as casualty loss deduction.
- (3) If you have purchased land or a home, or have done any major home improvements, with a loan and meet certain conditions, a ratio of the remaining loan can be calculated as a tax deduction.

3. 住民税

"崔苠税は、箭牮の1 約1首倍居住していた市区町村の役所から、箭牮の所得 に対して課税されますので、今、笑業して無収入でも、箭牟に収入があれば課 税されることがあります。崔苠税が課税される場合、置援、自宅に納付書が 郵送されてきますので、市区町村の役所か銀行、郵便局などを通して納入します。 崔苠税が課税されている会社勤めの人は、所得税と同じように勤務先の会社が 給料から置援差し引いて納入してくれます。

税務署に所得税の確定申告書を提出した人や給与以外の所得がない会社員や パートタイマー等で、勤務先から自治体へ給与報告書が提出されている人等は、 住食税の申告をする必要はありません。一方、親の仕送りや援助などで生活し ている人で、扶養者と同一の世帯ではない人(例: 独居の高齢者や親芫を離れ て生活する学生など)や前年中にまったく所得がない人等は、住食税の申告が 必要です。自分がどちらに該当するかわからない場合は、居住地の市区前行の 役所に問い合わせください。

3. Resident's tax

The resident's tax is levied on your previous year's income by the local municipal office with jurisdiction over the area where you were living on January 1 of the previous year. So even if you are now unemployed and have no income, you will be taxed if you had income in the previous year. When the resident's tax is levied, a claim will be sent directly to your home by post, and you can pay at the municipal government office, a bank, or a post office. If you are employed by a company, as with the income tax, the company will withhold the resident's tax directly from your salary and pay it for you.

People who have submitted an income tax return, and company employees and part-time workers, etc. who have no income other than wages and whose employers have submitted a salary report to the local municipality, do not need to submit a residence tax return. However, people who, for example, are living off allowances and support from their parents etc., and who do not live in a household with dependents (for example elderly people living independently, and students living independently away from home), or people who had no income at all during the previous year, need to submit a residence tax return. If you are unsure whether or not you need to submit a residence tax return, please inquire at your local municipal office.

9-3 確定申告

確定申告は、報報171首から12月31首までの1年間の所得金額と、それ に対する税額を納税者が自分で計算して所轄税務署に申告することをいいます。 申告には、収入に関わる源泉徴収票や各種証明書、額収書、認印などを用意して、 翌年の2月16日~3月15日の間に税務署に行き手続きをします。

9-4 税益が納められないとき

税釜を期旨までに納めないと延滞税が加算されますが、病気や廃業などを理 歯に納税の猶予を所轄税務署に申請し、それが認められると1年間の分割納待 等ができるほか、その間の延滞税は一部免除されます。税釜を納められない理 歯によっては、住民税にも分割納待や徴収猶予の制度があります。市区前待の 税務担当課に相談してください。

9-3 Final tax return

For the final tax return, taxpayers themselves have to declare their income for the previous year from January 1 to December 31 and the amount of tax on that income and submit the declaration to the tax office with jurisdiction over the area where they live. The procedures are conducted at the tax office from February 16 to March 15 of the following year, you will need certificates of tax deducted at source, various certificates if necessary, receipts, and a seal.

9-4 If you cannot pay tax

If you do not pay tax before the fixed date, a penalty for arrears will be added. However, if you cannot pay for such reasons as illness or business closure, you can apply to the tax office for a postponement of tax payment. If the application is approved, you will be able to pay, for example, in installments for one year, and the penalty for arrears will be partially exempted during that period. Depending on the reason for not paying tax, there are also schemes for installment payment or postponed payment of the resident's tax. Please ask for details at the tax section of the local municipal government office if necessary.

9-5 日本の公的年金制度

誰でも年をとれば、個人差はあっても若い頃のように働けなくなり、収入を 得る能力が低下するリスクなどを背負っています。こうした節、老後をできる かぎり安心して暮らせるための社会的な仕組みとして、皆本の公的年釜は大き な役割を拒っています。

日本の公前年釜は、個人が納めた保険料を積み立てて個人に返すのではなく、 現在の現役世代の納める保険料によって現在の高齢者の年釜給付をまかなうと いう世代と世代の支え合いの仕組みによって成り立っています。その財源は、 現役世代からの保険料に加え、国の税釜などでまかなわれています。

首恭では、1986 年より、20~60 歳未満の外国人を答むすべての居住著は、 公的年金制度への強制加入が原則となりました。年釜には、国民年釜(全ての 居住者が加入)や厚生年金保険(民間サラリーマンなど)、公務員等の共済組合 などがあります。

1. 年金加入者には第1号被保険者、第2号被保険者、第3号被保険者の兰 種類がありこのどれかに属していなくてはなりません。

第1号被保険者

日本国内に住所を着する首営業者、農林漁業者とその家族、学生、無職の 人など、第2号被保険者でも第3号被保険者でもない人。保険料の納付は、 指定の釜融機関、郵便局、コンビニエンスストア等の窓口で現金で支払う 以外に、口塗振替やインターネットを利用する方法もあります。第1号被 保険者に該当する場合は、市区町村に届け出る必要があります。

9-5 The public pension system in Japan

Although there are differences from person to person, as we age we become less able to work the way we could when we were young, and we face the risk of declining earning capability. Japan's public pension plays an important role as a social system that provides people with the ability to feel as financially secure as possible in their retirement years.

Japan's public pension system does not involve accumulating the contributions of each individual and then paying the money back to them; rather, it is based on a system whereby elder generations are supported by younger generations, in which the contributions of the generation currently working are used to fund pension payments to the elderly.

In Japan, it has been obligatory for all residents aged from 20 to 60, including foreigners, to be enrolled in a public pension scheme since 1986. The pension schemes include the national pension (for all residents), the employee's pension insurance (for private-sector salaried workers, etc.), and mutual-aid associations (for public-sector workers).

1. There are three types of pension scheme subscribers: category 1 insured persons, category 2 insured persons, and category 3 insured persons. Everyone must belong to one of these categories.

Category 1 insured persons

Self-employed workers; workers in the agricultural, forestry, and fishery industries and their families; plus students and the unemployed, etc. who do not belong to category 2 or category 3. Pension premiums can be paid in cash at designated financial institutions, post offices, convenience stores, etc.; or by bank transfer, or via the Internet. People who belong to category 1 must register with their local municipality.

第2号被保険者

会社員、公務員などで厚生年金保険や共済組合年金に加入している人。保険料 は給料から差し引かれます。

第3号被保険者

第2号被保険者(厚生年金保険、共済組合年金の加入者)に扶養されている 蓜偶者。保険料は、蓜偶者が加入している厚生年金保険や共済組合が一括して 負担しますので、個別に納める必要はありません。第3号被保険者に該当する 場合は、事業主に描け出る必要があります。

2. 厚生年釜保険は、(a) 塩、地方公共団体または装人の事業所、あるいは(b) 一定の業種(※) であり常時5人以上を雇用する個人事業所では、強制適用 となっており、適用事業所で常時働く勞働者は被保険者となります。適用 事業所は、パートやアルバイトでも、1日または1週間の勞働時間および1 ヶ月の所定勞働日数が、通常の勞働者のおおむね4分の3以上あれば、加入 させる必要があります。また保険料は、事業主と勞働者が折竿で負担します。

※一定の業種・・・製造業、土木建築業、鉱業、電気ガス事業、運送業、 清掃業、物品販売業、金融保険業、保管賃貸業、医療保健業 他

- 3. 年釜の加入手続きが終わると基礎年釜番号通知書が交付されます。基礎 年釜番号通知書は年釜を受給するときや相談をするときの身分確認として、 非常に大切なものです。一生使うものですので、大切に保管しましょう。
- 4. 年釜に加入し、ごだの要件を満たすと、障害年釜や遺族年釜、老齢年釜が 支給されます。老齢基礎年釜を受けるためには、原則として、保険料を納付 した期間と免除された期間を合わせて10年(2018年12月現在)の年釜加入 期間が必要です。ただし、加入期間が10年間に満たない場合でも、年釜額に

Category 2 insured persons:

Company employees and government workers, etc. who are enrolled in employees' pension insurance and mutual aid association pensions. Pension contributions are withheld from wages.

Category 3 insured persons

Dependent spouses of people who belong to category 2 (people who are enrolled in employees' pension insurance and mutual aid association pensions). The premiums of both spouses are paid together by the employees' pension insurance scheme and mutual aid association pensions, etc., so there is no need to pay these separately. People who belong to category 3 need to register with their spouse's employer.

2. Employees' pension insurance is compulsorily enforced at: (a) the workplaces of national and regional public organizations and corporations, and (b) private workplaces working in certain industries (*) employing more than five staff at any given point in time. Employees who are regular employees at applicable workplaces become pension contributors. Applicable workplaces must also make part-time workers enroll if they work more than 3/4 of the hours per day or week, or more than 3/4 of the prescribed work days per month of ordinary employees. Employers and employees pay 50% of the contributions each.

* Manufacturing; civil engineering and construction; mining; electricity and gas; freight and transport; sanitation; merchandising; finance and insurance; storage and rentals; medical and health services, etc.

- 3. When the pension enrollment application procedures are completed, you will be issued with a notice of Basic Pension Number. Your notice of Basic Pension Number is used as proof of identity when receiving or inquiring about your pension, so it is a very important document. You will need it for the rest of your life, so store it in a safe place.
- 4. People who are enrolled in the pension scheme and meet certain requirements will be paid disability pensions, survivors' pensions, or old-age pensions. In principle, in order to receive the old-age basic pension, you need to have been enrolled in the pension scheme for 10 years (as of December 2018), including the period of contribution payments plus any period of exemption from payments. However, even if you have not been enrolled in the scheme for 10 years, you may be able to have a

は反映されませんが受給資格期間としてみなすことができる期間があり、これを「合算対象期間(カラ期間)」といいます。保険料を納付した期間と免除された期間に含算対象期間を加えた期間が10年以上あれば、老齢基礎年金の受給要性を満たすことになります。

〈外国人の老齢年金に関する合算対象期間(カラ期間)の特例〉

20 歳から 65 歳の誕生日前日までに「帰化」して日本の国籍を取得した人、も しくは「永住者許可」を取得した人が、1961 年 4 万 1 日から日本国籍か永住 許可を取得した日の前日までに、日本国内に住所(※注1)を有しなかった 期間(ただし、20 歳未満であった期間及び 60 歳以上であった期間を除く)があ れば、その期間を「含算対象期間(カラ期間)」として算定します。

(※注1) 院装22条に創り、住所とは「その著の生活の苯純」を指す

なお、雑誌は日本国外に住んでいても愛給できます。また、6 r f以上雑誌また。 けていないなどのいくつかの条件を満たした人は、日本に住所を着し なくなった日から2 葉以内であれば、「脱退一時釜」を請求出来ます。 certain period of time (referred to as a "kara kikan") counted towards this eligibility period, although this will not be reflected in the amount of pension money you will receive. If the sum of the years of the period spent paying contributions, plus any period of exemption from payments, plus the "*kara kikan*" period, exceeds 10 years, then you will be eligible for the old-age basic pension.

 <Special old-age basic pension "kara kikan" period exception for foreigners>

People who have become naturalized between the age of 20 and the day before their 65th birthday, or people who have obtained a permanent residence permit, and who, between April 1, 1961 and the day before they naturalized or received permanent residence held no address in Japan (*1) (excluding, however, the time before the age of 20 and after the age of 60), can have this period counted toward their "*kara kikan*" period.

(*1): According to Civil Code Article 22, an "address" means the place where one bases one's life.

Pensions are paid whether the recipient lives in Japan or overseas. In addition, foreigners who have been enrolled in the pension scheme for more than six months and who fulfill certain conditions, such as living overseas and not having received any pension payments, can claim a lump-sum withdrawal allowance provided that they do so within two years of the time from which they abandon their address in Japan.

9-6 公的年金の種類と受給要件

公前年釜は、世代間扶養の仕組みをとる公前な制度であるからこそ、私前 年釜にはない次のようなメリットがあります。

〈公的年金の5つのメリット〉

(a) 賃金や物価に応じて給付額をスライド

(b) 受給権者が亡くなるまで年金を支給

(c) 万一の場合の障害・遺族年金も支給

(d) 給付費などに対する国庫負担が行われる

(e) 支払った保険料は税制上、所得から全額控除される(社会保険料控除)

ない。 年金に加入している人、または加入していた人の障害年金、遺族年金、老齢 年金は、以下のように支払われます。

1. 障害年金

障害基礎年金

国民年釜に加えしている間に初診百(障害の原因となった病気やケガに ついて、初めて医師の診療を受けた百)のある病気やケガで、障害認定百 において、法令により差められた障害等級表(1 滅・2 滅)による障害の 状態にある場合は、障害基礎年釜が支給されます。障害認定の基準、時期、 方法など、詳細については、歳寄りの年釜事務所に問い合わせください。

※注) 障害 基礎 結金を 受けるためには、 初診 fのある fの 箭 ϕ f までの 保険料を納付しなければならない 期間のうち 2/3 以上の 期間につい

9-6 Types of public pension and eligibility conditions

Because the public pension scheme is based on an intergenerational support framework, it has the following advantages that private pension systems do not.

<The five advantages of the public pension scheme>

- (a) The amount of pension paid is adjusted in response to pay rates and commodity prices.
- (b) Pension recipients receive pension payments until they die.
- (c) In the event of disability or the loss of family members, disability pension and survivors' pension is also paid
- (d) State funds are used toward pension payment expenses
- (e) Pension scheme contributions are fully deductible from income taxes (social insurance deduction)

The disability pension, survivors' pension, and old-age pension are paid in the following ways to people who are or have been enrolled in the pension scheme:

1. Disability pension

Disability basic pension

The disability basic pension is paid to those who were already covered by the national pension scheme on the date of the first medical examination of the sickness or injury that caused their disability, and who on the day of their being certified as disabled are evaluated as having a either a Grade 1 or Grade 2 disability, as legally defined in the Table of Disability Grades. Inquire at your local Japan Pension Service office for more information about the criteria, timing, methods, etc. of disability certification.

* Note: In order to receive the disability basic pension, the recipient has to have paid pension contributions (or have been exempted from doing so) for more than two-thirds of the period in which they had to pay contributions

て、保険料が納付艾は免除されていること、または初診日のある月の 前々月までの1年間に保険料の未納がないことが要件となります。

障害厚生年金

厚生年金保険に加入している間に初めて医師の診療を受けた病気やケガ で、障害認定日において、障害基礎年釜の1級または2級に該当する障害 の状態にある場合は、障害基礎年釜に上乗せして障害厚生年釜が支給さ れます。また、障害の状態が2級に該当しない軽い程度の障害のときは 3級の障害厚生年釜が支給されます。なお、初診日から5年以内に病気や ケガが治り、障害厚生年釜を受けるよりも軽い障害が残ったときには障害 手当釜(一時釜)が支給されます。

※注)障害厚生年釜・障害手当釜を受けるためには、障害基礎年釜の保険料 納付要件を満たしていることが必要です。

2. 遺族年金

遺族基礎年金

国民年釜に加入中のがが亡くなった時、その人によって生計を維持されていた「18歳到達年度の末日までにある子(障害者は20歳未満)のいる 記偶者」又は「子」に遺族基礎年釜が支給されます。

※注) 遺族基礎 年 金を 受けるためには、 亡くなった 自のある 月の 前々 月までの 保険料を納付しなければならない 期間のうち 2/3 以上の 期間について、 保険料が納付 艾は 免除されていること、または亡くなった 自のある 月の前々 月までの1年間に保険料の余納がないことが 要件となります。

up until two calendar months prior to the month in which they have their first medical examination; or alternatively, they have to have paid all of their pension contributions for the year up to the date two calendar months prior to the month in which they have their first medical examination.

Disability employees' pension

People who are already covered by the national pension scheme on the date of the first medical examination of the sickness or injury that caused their disability, and who on the day of their being certified as disabled are evaluated as having a disability equivalent to either a Grade 1 or Grade 2 disability under the disability basic pension criteria, are paid the disability employees' pension in addition to the disability basic pension. If the disability is milder than a Grade 2 disability, a Grade 3 disability employees' pension will be paid. However, if the sickness or injury heals within five years of the first medical examination and the disability is less severe than the criteria stipulated for receiving the disability employees' pension, a disability allowance (a single lump-sum payment) will be paid.

* Note: To receive the disability employees' pension or a disability allowance, one needs to meet the disability basic pension premium payment requirements.

2. Survivor's pension

Survivor's basic pension

When a person dies while contributing to the national pension scheme, the person's dependent spouse who takes care of their child/ children aged 18 or under (until the end of the fiscal year in which they turn 18, or until 20 years of age if disabled), or the person's child/ children, can receive the survivors' basic pension.

* Note: To receive the survivors' basic pension, the deceased has to have paid pension contributions (or have been exempted from doing so) for more thantwo thirds of the period in which they had to pay contributions up until two calendar months prior to the month in which they die; or alternatively, the deceased must have paid all of their pension contributions for the year up to the date two calendar months prior to the month in which they passed away.

いぞくこうせいねんきん 遺族厚生年金

厚生年金保険に加入中の芳が亡くなった時(加入中の傷病かもとで初診 日から5年以内に亡くなった時)、その方によって生計を維持されていた 遺族(1. 配偶者または子、2. 父母、3. 孫、4. 祖父母の中で優先順位の高い 方)に遺族厚生年金が支給されます。ただし、美、父母、祖父母が支給 請求する場合は、加入者の死亡時において請求者が55歳以上であることが 条件であり、支給開始は60歳からです。

- ・ 予のある 説 観 者 艾 は 子 に は、 遺 族 基 礎 年 金 も 併 せ て 支 給 さ れ ま す 。 な お 、 子 は 遺 族 基 礎 年 金 の 受 給 の 対象 と な る 子 に 腹 り ま す 。
- ・遺族厚生年金を受けるためには、遺族基礎年金の保険料納付要件を満た していることが必要です。
- ・30歳未満で、子のない妻は5年間の有期給付となります。

支給要件には細かい規定がありますので、詳しくは年金事務所などに問い合わせください。

3. 老齡年金

20歳から60歳まで40年間、国民年金保険料を満額支払った場合、65歳から 年額795,000円(2023年現社)の老齢基礎年釜が支給されます。これに厚生年 釜保険の加入期間があれば、老齢厚生年釜が主乗せされます。老齢基礎年釜は、 隙削として65歳から受け取れますが、60歳から64歳の間でも請求をすれば 繰り上げて年釜を受け取れます。ただし、老齢基礎年釜を繰り上げて受け取る 場合は、老齢基礎年釜の額は、星涯にわたって減額されます。また、厚生年釜 保険の加入期間が1年以上ある人については、請求すれば生年月日に応じて65 歳までに特別支給の老齢厚生年釜が受けられます。

Survivors' employee pension

When a person dies while contributing to the national pension scheme (when someone dies within five years of a sickness or injury sustained during the time they were contributing), one of the person's dependent family members (prioritized in this order 1. Spouse or children, 2. Parents, 3. Grandchildren, 4. Grandparents) will receive a survivors' employee pension. However, the husband, parents, or grandparents must be aged 55 or over to claim the pension, and payments will begin once they are aged 60 or over.

- Children or spouses with children, will be also be paid the survivors' basic pension. However, the child must be one who is eligible to receive the survivors' basic pension.
- In order to receive the survivors' employee pension, it is necessary to have met the survivors' basic pension premium payment requirements.
- Wives who are under 30 years of age and have no children receive pension payments for five years.

The payment conditions are highly detailed, so please inquire at a Japan Pension Service office.

3. Old-age pension

People who have paid national pension premiums for 40 years from the age of 20 to 60 are entitled to receive an old-age basic pension of \$795,000 (as of 2023) from the age of 65. For people who have been enrolled in the employees' pension insurance, the old-age employees' pension is added to this amount. Although the old-age pension is, in principle, paid from the age of 65, if you apply between the ages of 60 and 64 you can move the pension payment start date forward. However, when you bring payment forward in this way, the monthly amount of old-age pension you receive will be reduced for the rest of your life. In addition, people who have enrolled in the receive special payments (that vary according to their birthdate) of old-age employees' pension before they turn 65.

受給年金額は、各個人の加入期間と平均標準報酬月額などによって違ってきま す。毎月の保険料の負担はありますが、将来にわたって日本で生活する定住著 にとって、年金は必要なものです。年金を受給出来るか、どのくらいもらえる か等については年金手帳(オレンジか青色)、もしくは基礎年金番号通知書を 持参し、最寄りの年金事務所で、問い合わせます。その時に外国人に対して 老齢年金に関する答算対象期間(カラ期間)の特例がある事を窓口の人に伝え て(見せて)ください。

国民年金法 前前(昭和60年5月1日法律第34号) 「国民年金の被保険者期間等の特例」 第8条第5項第11号 昭和61年3月28日政令54号 第12条第1号

詳しいことは、辞金手帳、もしくは基礎年金番号通知書と在留カードを持っ て最寄りの年金事務所に問い合わせください。 Pension amounts will differ depending on how long each individual has been enrolled, his or her average standard monthly salary, and other factors. The monthly insurance premiums are steep, but the pension is essential for long-term residents who wish to remain living in Japan in the future. To make inquiries about whether a pension can be received, how much, and so on, take your pension booklet (orange or blue) or your notice of Basic Pension Number to your local Japan Pension Service office. When making such inquiries, tell or show the official handling the matter that there is a special basic old-age pension "kara kikan" exception for foreigners.

National Pension Law, Supplementary Provisions (Law No. 34, May 1, 1985) "Exceptions regarding the period of premium payments, etc." Article 8-5-11 Government Ordinance No. 54, Article 12-1, March 28, 1986

For details, take your pension booklet or your notice of Basic Pension Number and your residence card, and inquire at your local Japan Pension Service office.

9-7 年金保険料を払えないとき

恵いがけない病気や怪我、笑業などの理的で収入がなく経済的に保険料の支 払いが困難なときは、市役所等の国民年金蒸口に申請して所得審査を受け承認 されると、保険料が免除されます。免除される額は、至額、4分の3、半額、 4分の1の4種類があります。(更新も出来ます)。免除期間は受給資格期間と して算定され、受け取る年金額が、至額免除の場合は2分の1、4分の3党除 の場合は8分の5、半額免除の場合は8分の6、4分の1免除の場合は8分の 7となります。しかし、手続きを取らず未納のままだと受給資格期間にならず、 年金が受けられなくなる場合もあります。また、免除手続を取っていると障害 基礎年釜や遺族基礎年釜を受け取るための受給資格期間として扱われます。

〈1 鉾で受け取れる鉾釜額の首安 (や和4 鉾4 肖時点の釜額)〉

3) hu à tá ha à ha	40年納付した場合 40年全額免除となった場合	777,800 777,800 一 388,900 一
障害基礎年金	1 赦 2 赦	972,250 首 777,800 首
遺族基礎年金	予(11人)がある妻	1,001,600 芦

9-7 If you cannot pay pension fees

If you lose your income because of an unexpected illness or injury or unemployment and it becomes economically difficult for you to pay your insurance premiums, you can apply for assistance at the national pension section of the local municipal government office. If your application is approved following an income audit, your insurance fees will be exempted by 25%, 50%, 70%, or 100%. (the exemption is renewable). The period of full or partial exemption will be taken into account when calculating eligibility for pension benefits and the pension amount (87.5% in the case of 25% exemptions, 75% in the case of 50% exemptions, 62.5% in the case of 75% exemptions, 50% in the case of full exemption) but if you simply halt premium payments without following the procedures for exemption, it will not be taken into account when calculating eligibility at all, and you might end up not being able to receive a pension. In addition, if you follow the exemption procedures, the disability basic pension and the survivors' basic pension will be handled in the same way as if you have been paying premiums.

A guideline to the annual amount of pension you will receive (as of April 2022)

Old-age basic pension	If you have paid for 40 years: If you were fully exempted for 40 year	777,800 yen rs: 388,900 yen
Disability basic pension	Grade 1: Grade 2:	972,250 yen 777,800 yen
Survivors' basic pension	A wife with one child:	1,001,600 yen

9-8 民間の保険の種類

社会保険が強制加入であるのに対し、 能簡の保険は、 経済的に社会保険でカ バーされない不足部分を補うために、 多くの保険商品から首ら選択するもので す。

董に、病気やケガ、死亡などにより、一定の収入を維持することができな
 くなった場合の経済的な不足や損失分を補う「生命保険」と、災害や偶然の
 事故により生じた損害を補償する「損害保険」とに分けられます。生命保険に
 は、亡くなった後のことを補償するものと、老後の生活や医療費等を補償する
 ものがあります。損害保険は、董に「火災保険」や「地震保険」など、災害や
 地震による損害を補償するものと、自動軍事故によって賠償責任を負った場合
 に被害者に対して支払う損害賠償に備える「自動軍保険」があります。自動軍
 保険には以下の2種類があります。

自動車保険

(a) 自賠責保険(自動車損害賠償責任保険)

首動車を持ったら、強制的に加えします。交通事故の相手の死傷のみが 賠償となる保険であり、賠償釜の上隙は、死亡の場合、1名3,000万円、 傷害の場合、1名120万円と決められています。首賠責保険の証明書は、 常に軍芮に積んでおく義務があり、違反の場合は30万円以下の罰釜とな ります。首賠責保険に未加えであったり有効期限切れになっていたりした 場合は、1年以下の懲役または50方円以下の罰釜となります。

9-8 Types of private insurance

While enrollment in social insurance is compulsory, private insurance is insurance that you can choose to enroll in by yourself to financially cover the areas that social insurance does not. There are many different types to choose from.

Private insurance can be split into two groups: life insurance, which provides financial cover or compensation for loss or damage in the event that you become unable to maintain your income whether due to sickness, injury, or death; and nonlife insurance, which provides compensation for loss or damage due to disasters and accidents. There are two categories of life insurance: compensation for death and compensation for postretirement life, medical expenses, and so on. The main types of nonlife insurance are insurance compensating for loss and damages due to disasters and earthquakes such as fire insurance and earthquake insurance, etc.; and car insurance, which covers losses when you are liable for compensation for loss and damages sustained by victims in a car accident. There are two different kinds of car insurance:

Car Insurance

(a) Compulsory automobile liability insurance

Enrollment is compulsory if you own a car. This insurance only covers compensation for the injury or death of other parties in car accidents. The upper limit for compensation in the event of death is 30 million yen per person, and for injury it is 1.2 million yen per person. Carrying an automobile liability insurance certificate in your car at all times is compulsory, and failure to comply can be punished with a fine of up to 300,000 yen. Not being enrolled in automobile liability insurance or having an expired insurance policy can be punished with imprisonment up to one year or a fine of up to 500,000 yen.

(b) 任意保険

任意の首動車保険には、賠償責任保険(相手やその筆に対する損害賠償)、 は常常保険(首分や同乗者に対する補償)、車両保険(首分の筆に対する 補償)などがあります。加入は任意ですが、現在の交通状況では、被害者 になるだけでなく、いつ加害者となるかもしれません。高額な対人賠償や 対物賠償を請求されることもあるので、任意保険にも入る必要があります。

常節の保険には、保険料を掛け捨てるタイプと貯釜の様に払った釜額の^い部 が戻るものがあります。いろいろな種類の保険が発売されているので、方^いの 時や将来をよく考えて、選択すると良いでしょう。

なお、生命保険や地震保険の保険料は、一部が所得税の所得控除対象となり ます。 (b) Voluntary automobile insurance

There are various types of voluntary automobile insurance, including liability insurance (providing compensation to other parties and their vehicles), accident insurance (compensation for yourself and other passengers in your vehicle), and automobile insurance (compensation for your own car). Enrolling in this kind of insurance is voluntary, but it is vital that you do. In present traffic conditions, you could become not only the victim but also the culprit at any time and receive large claims for physical injury or property damage compensation.

With private insurance, there are non-refundable types and types that partially refund your premium payments not unlike a savings account. Various insurance schemes are available, so you should think carefully about your future and possible emergencies when selecting them.

Remember that some life insurance and earthquake insurance fees, etc. can be partially deducted from income when calculating your income tax.

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