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

<英語>

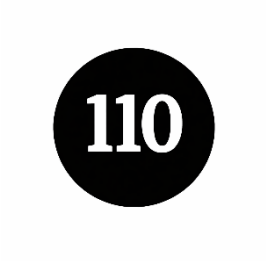
English

（公財）アジア福祉教育財団

難民事業本部

Refugee Assistance Headquarters (RHQ)

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



For emergency reports of an incident or accident, dial 110 (toll-free)

For nonemergency consultations, dial 9110 (non-toll-free).

For emergency fax messages, please ask your metropolitan or prefectural police for the number.



For fire-fighting service, assistance, and ambulance, dial 119 (toll-free). You can also send a fax to this number.

When calling 110 or 119, please state slowly and clearly:
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.

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. 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 RHQ.

March 2026

Refugee Assistance Headquarters

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 (hereinafter referred to as the "Immigration Control 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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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. Procedure 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)

“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 “short-term 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 (10,000-75,000 yen at the counter, 10,000-65,000yen online)
(https://www.moj.go.jp/isa/01_00644.html)

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 the age of 16 on or after November 1, 2023 will be valid until the expiration date of the residence card or the day before the person's 16th birthday, whichever comes first.

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 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 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 with jurisdiction over the area where he or she lives (excluding the Narita Airport District Immigration Office and the Kansai International Airport District Immigration Office; please note that some branch offices 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 the Regional Immigration Services Bureau or district office (excluding the Narita Airport District Immigration Office and Kansai International Airport District Immigration Office), or branch office with jurisdiction over the area where you intend to apply.

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.

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 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 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 with jurisdiction over the area where you live (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 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.

(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 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). In the case of Indo-Chinese refugees, divorce is through mediation via a family court, not by consent.

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 district 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 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 receive refugee recognition in Japan (that is to say, convention refugees) 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.

Article 61-2-11 of the Immigration Control and Refugee Recognition Act also stipulates that permanent residence can be granted to convention refugees 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 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. 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 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 “mitome-in” 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.

1-11 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. When granted, a fee of 4,000 yen (single re-entry) or 7,000 yen (multiple re-entry) is required (payable by revenue stamp). For online applications, a fee of 3,500 yen (single re-entry) or 6,500 yen (multiple re-entry) is required (payable by revenue stamp). 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 re-entry permit. Overseas travelers usually must acquire a visa from the destination country, but at present Japan has concluded visa exemption agreements with 74 countries and regions (as of September 2025). This means that Japanese citizens making short-term visits to those countries and regions 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.

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 Moving to another country

1. Immigrant visa

When a refugee 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 not as a refugee but 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

Refugee long-term residents who are eligible for an employee's pension or national pension in Japan 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

Refugee long-term residents who are not eligible to receive pension benefits but who have been enrolled in the national pension scheme or employee's pension scheme for more than six months 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)

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. 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.

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 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 handbook or rehabilitation handbook
- Households with an elderly member who requires care in daily life

The following four types of financial loans are available:

- General support funds
  For living support expenses, residential tenancy expenses, and temporary resettlement expenses
- Welfare funds
  For welfare expenses and small emergency payments
- 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 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 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 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. To change or obtain a driver's license, you must go to the Public Safety Commission in the prefecture where you live. 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. 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:

Middle-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 an engine displacement exceeding 400 cc)

Ordinary two-wheel:

Ordinary two-wheel vehicles (with an engine displacement exceeding 50 cc and not exceeding 400 cc)

Motor scooter:

Motor scooters (with an engine displacement not exceeding 125 cc)

Of these licenses, you have to be 16 years of age or over to acquire a motor scooter and an ordinary two-wheel license and 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 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.

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 free of- 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 (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 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 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 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 persons affiliated to the unemployment insurance scheme who are 65 years of age or older, or employed for short periods (e.g. seasonal workers), the conditions of eligibility for the benefit are different from those of ordinary affiliated persons, but they are eligible for a temporary benefit 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) Seal
(4) An official document confirming 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) 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 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 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.

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.	Land and Building Maintenance Section, Kanagawa Prefectural Government 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 Housing Corporation Tel.: 052-954-1361
Osaka Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Osaka Prefectural Housing Corporation Tel.: 06-6203-5451
Hyogo Prefecture Prefectural housing	Foreigners who either live or work in the prefecture	Hyogo Prefectural Housing Supply Corporation Tel.: 078-230-8460

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 privately owned 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)

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.

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.

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 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.

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.

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. 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 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 aging-related diseases (specified diseases), such as terminal cancer or rheumatoid arthritis, can receive community nursing care services, paying only part of the actual cost.

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 support and nursing care the applicant requires (this is referred to as nursing care needs level). Notification of the decision is generally sent within 30days 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 home help, 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 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 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 348 diseases (as of April 2025) 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.

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 high-cost 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 mentally disabled health and welfare 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 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 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 one 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 include 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. There is also a child nursing and care leave program whereby parents raising one child through the end of third grade of elementary school can take five days leave per year, and parents raising two or more such children can take 10 days leave per year. Note, however, that these programs do not apply to parents whose periods of employment have not yet exceeded one year. 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. 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 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 twenty second 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.

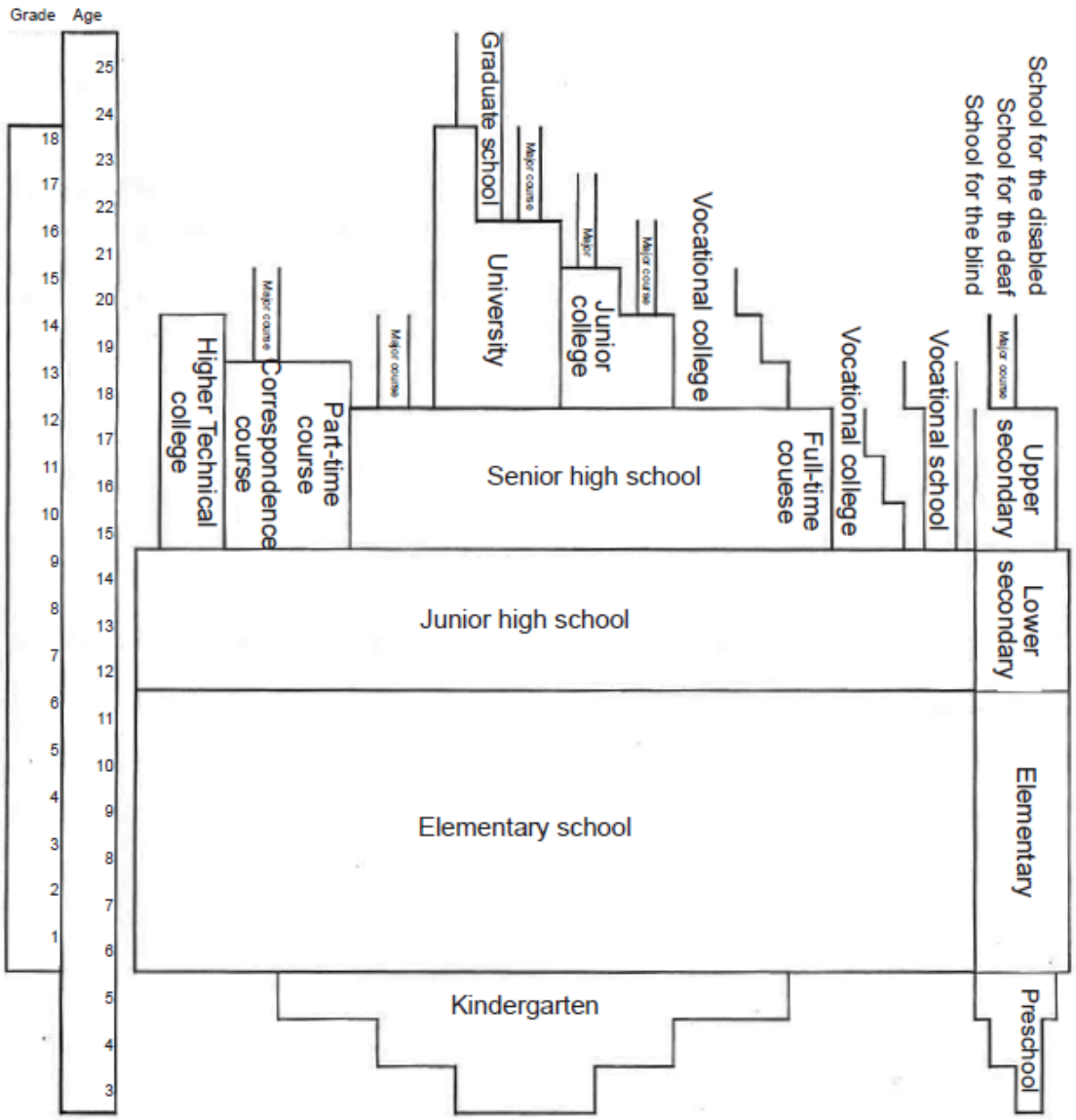
Chapter 6 Education

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.


Grade
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Graduate school
Major course
Major
Major course
Vocational college
University
Junior college
Major course
Vocational college
Vocational school
School for the disabled
School for the deaf
School for the blind
Major course
Major course
Major course
Higher Technical college
Correspondence course
Part-time course
Senior high school
Full-time couese
Upper secondary
Junior high school
Lower secondary
Elementary school
Elementary
Kindergarten
Preschool

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 refugee 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 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.

(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 ¥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. 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.

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 public high-school students, 520 yen per month for distance-learning public-high-school students, 9,900 yen for part-time and distance-learning private-high-school 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. 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 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.

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) 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 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 2026, there are 51 national, 3 public, and 4 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 2026). 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) 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 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 (University and senior high school students must be working students.) Lump sum (¥20,000 - ¥100,000)	RHQ Office Tel.: 03-6721-7570 Kansai Branch Office Tel.: 078-361-1700

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; 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) National, public, and private universities: Monthly amount : ¥20,000 to ¥120,000 (in ¥10,000 increments)	Please inquire at your university about application qualifications.

(As of 2026)

6-8 When you want to study abroad

Some refugee 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 the handling of refugees 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.

Inquiries:

Japan Student Services Organization (JASSO)	TEL: 045-924-0812
http://www.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 Japanese-language study

First of all, it is important for you to decide what level of Japanese-language 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.

(https://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 refugee long-term residents about study materials, Japanese-language classes in specific areas, and Japanese-language study in general. In cooperation with Japanese-language volunteer groups and local public organizations, the RHQ also collects and supplies necessary information relating to Japanese-language support for refugee long-term residents. Please address inquiries to the following places:

Inquiries:

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

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 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: https://www.houterasu.or.jp/

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 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 the place), 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.

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.

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 first-aid 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. 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. 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 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.

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 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 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.

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. Refugee long-term residents 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. A tax payment certificate is required for applications to the Regional Immigration Services Bureau or the Legal Affairs Bureau, etc., such as 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 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. 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. 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 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 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.

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 January 2024), 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 certain period of time (referred to as a "kara kikan") count towards this eligibility period, and this will not affect 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 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 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 than two 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.

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 ¥831,700 (as of 2026) 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 employees' pension insurance for more than one year can make a claim to receive special payments (that vary according to their birthdate) of old-age employees' pension before they turn 65.

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 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 (50% in the case of full exemption, 87.5% in the case of 25% exemptions, 75% in the case of 50% exceptions, 62.5% in the case of 75% exceptions), 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 2025)

Old-age basic pension	If you have paid for 40 years:	831,700 yen
	If you were fully exempted for 40 years:	415,800 yen
Disability basic pension	Grade 1:	1,036,625 yen
	Grade 2:	892,300 yen
Survivors' basic pension	A wife with one child:	829,300 yen

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) 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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International Social Service Japan (ISSJ)

Japan Association for Refugees (JAR)

Support21

The Office of the United Nations High Commissioner for Refugees (UNHCR)