

Leaving JET and You

Information & Procedures for
Leaving the JET Programme

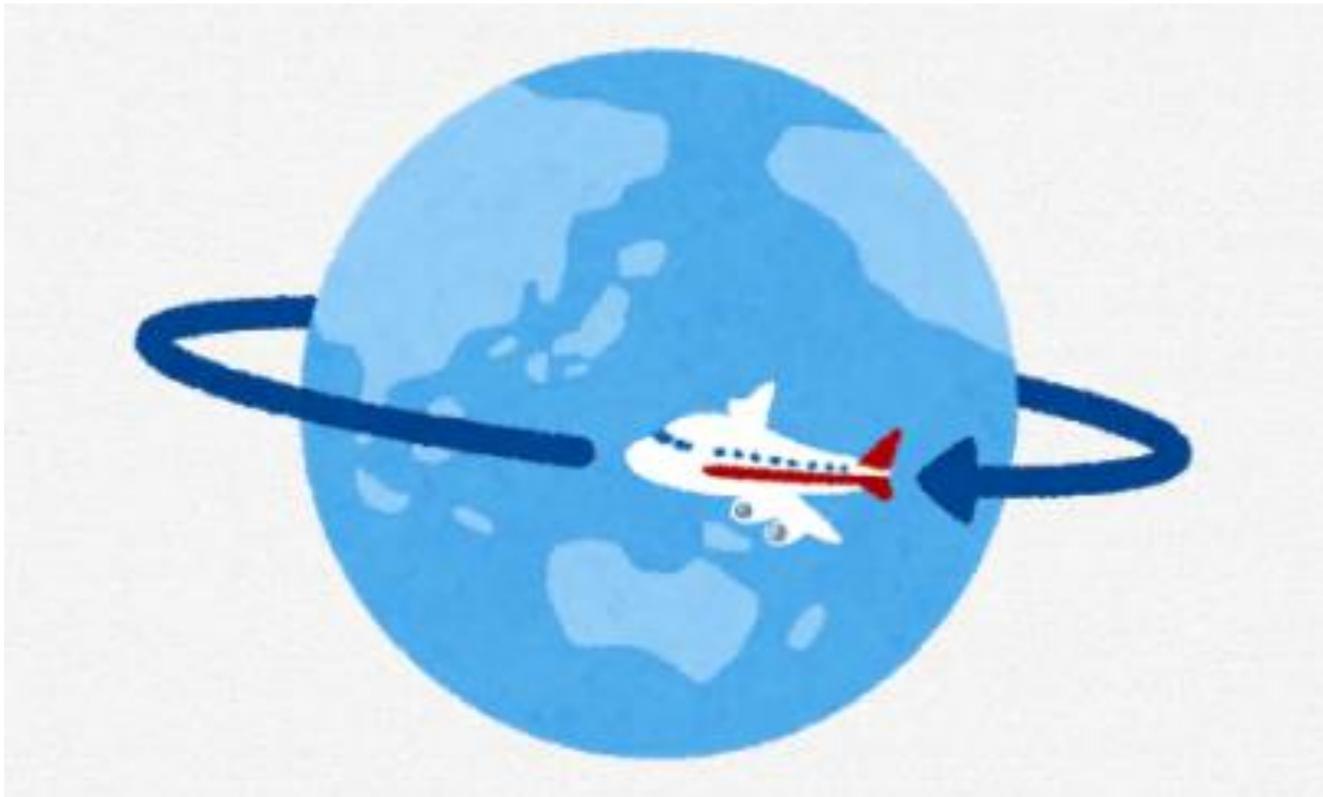


Overview

- **Logistics of Moving Home**
- **Pension Refund**
- **Tax Obligations**
- **Changing your Visa**
- **Health & Accident Insurance**



Logistics of Moving Home



Cleaning Out Your Apartment (Suggested Schedule)

- * Begin cleaning out your apartment as early as possible (it will take longer than you expect)
- * If leaving at the end of July, **start at least 2 months** in advance.
(Disposing of large rubbish can be very difficult)
- * Confirm with your BoE the arrangements for your apartment (whether it can be handed down to your successor etc).

Getting Rid of Stuff

- * After getting into contact with your successor, it may be possible to make arrangements with them to have them buy things from you or inherit things.
- * Please be a good person. (*Don't dump things on your successor*)
- * You must dispose of anything they don't want left in your apartment; in principle the apartment should be empty except for items owned by your CO etc.

Cancelling Contracts

- * It is your responsibility to make sure that all necessary contracts are cancelled before you leave Japan.

(Phone, internet, *apartment utilities if not being passed down*)

- * **It can be very difficult or even impossible to cancel contracts from overseas.**
- * Sometimes it is necessary to leave money with your supervisor for outstanding rent payments etc.

Return Flights

JETs fulfilling their complete JET contracts and leaving Japan within thirty days of the end of their contract to head back to their country of origin are eligible to have their airfare covered by their Contracting Organization.

*** (Subject to conditions)**

Each Contracting Organization may have a different procedure for purchasing the tickets

(Consult with your supervisor about the procedure at your CO)

Return Flights (Conditions)

In addition to leaving Japan within one month of the end of their contract, **JETs must not enter into an employment contract with their CO or a third party in Japan within one month of the end of their contract.**

In principle, **the airport the JET returns to must be the one they used when they first came to Japan.**

Domestic travel to the airport in Japan is also covered by the Contracting Organization.

2020 Summer Contract Changes

- * Due to the 2020 Olympics, **new JETs will be arriving in September** instead of the usual late July/August.
- * If you are leaving at the end of July and your successor is not arriving until mid-September, this may complicate things (passing down items etc); **please consult with your supervisor/CO.**

Tax Obligations



Tax Obligations

While national income taxes are taken from your paycheck before you receive it, local income taxes (住民税 - residency tax) are levied on a delayed basis, so you may need to pay the outstanding tax upon leaving your job/before you leave Japan.

This comes in the form of a sudden tax bill during your last month, which can be a considerable amount of money.

(This can seriously disrupt your budgeting if you are not careful)

Residency Tax (住民税)

Recap

Residency tax is levied on all people with taxable income who are resident in Japan on January 1st, for the previous calendar year's income.

The bill arrives in June and can either be paid directly by the taxpayer, or paid on their behalf by their employer via deductions from their salary.

Tax Obligations

If leaving Japan, you will need to pay this final tax bill before you leave (typically taken straight from salary).

If staying in Japan, you will typically have the option of having the full tax payment taken from your last month's salary (if your workplace uses that system), or to pay the bill in four installments over the next year.

Tax Obligations (Staying in Japan)

- * If staying in Japan after JET, you should be aware of tax obligations you may incur.
- * In particular, people living in Japan for more **than 5 out of 10 years** (i.e. possessing an address in Japan) are classed as **Permanent Residents for tax purposes** (regardless of visa).
- * This means that you are required to report and **pay tax to the Japanese Government on any money earned or received overseas** as well as your Japanese income.

Pension Refund



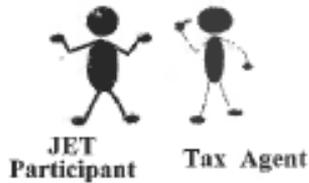
Pension Refund

Upon leaving Japan after the end of their contract, JETs may be eligible for a partial reimbursement of the pension contributions they have paid during their time on the JET Programme.

***(Up to a maximum of three years)**

Note that you must surrender your residence card upon leaving Japan to be eligible for the pension refund.

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Your Local Tax Office

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Visit Local Municipal Government Office (i.e., city hall)

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Submit Moving Out Notification

⇒



Exit Japan

③



Pension Refund Application Form

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Attach other Required Documents

⇒



Send to Japan Pension Service

④

Some Months Later:



Money from Japan Pension Service

⇒



Your Bank

⑤



Notice of Lump-Sum Withdrawal Payment arrives from Japan Pension Service

⇒



Send Original to Tax Agent

⇒



Tax Rep Does Tax Return at Local Tax Office

⑥

Some Months Later:



Money from Tax Department

⇒



Tax Agent

⇒



Your Bank

Pension Refund (Before leaving Japan)

- * Appoint **tax agent** at your local tax office (somebody you trust to handle your tax affairs in Japan; typically your supervisor).
- * Make sure to submit your moving out notification at the City, Town or Village Hall before you leave the country.

Pension Refund (After leaving Japan)

- * Submit “**Application for the Lump Sum Withdrawal Payments**” form to the Japan Pension Service with required documentation:
 - Passport copies (showing status of residence and that you have left Japan)
 - Proof of bank details
 - Pension book

Pension Refund (After leaving Japan)

- * After your paperwork has been processed (typically taking up to six months) **80%* of your pension refund** will be deposited into your overseas bank account.
- * The remaining 20%* is a **tax deduction**, and you must have your tax representative **file for it in Japan on your behalf, via an Income Tax Return form.**
- * This will then be **transferred into your tax representative's account**, who can transfer it to you.

Pension Refund

The whole process typically takes between 6 months to a year from start to finish, so you should not depend upon having the money quickly.

Typical refund for a third-year JET leaving Japan is approximately 1,000,000 yen in total (i.e. \$10,000), so the refund is a considerable amount of money.

Pension Refund (Alternatives)

- * Some countries have reciprocal social security agreements with Japan, whereby you can have your **Japanese pension contributions counted as contributions in your home country.**
- * E.g. United States, France, Canada, Australia etc.
- * But **you cannot use these agreements** if you claim the lump sum payment.

Note that the procedures can be convoluted and also vary by country. As such we typically recommend taking the lump-sum refund.

Changing your Visa



Changing your Visa (Leaving Japan)

If leaving Japan after the end of your contract as a 3rd year JET and not leaving before the end of your current status of residence, you **must** change your status of residence to a short-stay tourist visa to ensure you don't overstay. **(Overstaying can lead to serious penalties)**

If you still have validity on your visa (1st or 2nd year JET), but you are not planning to work in Japan after your contract ends, you **should** in principle make the same change.

Visa Procedure Notes

Apply making the application for a status of residence change or extension, your residence card will be stamped to say that it is under renewal.

You are fine to go about your business in Japan while it is under renewal (even if the date on it is expired).

Changing your Visa (Staying in Japan)

If staying in Japan and finding a new job, **you may need to change your status of residence** even if you still have time left. (*Consult your employer and/or Immigration*)

You are also required **to notify the Immigration Agency of any change in employment.**

PAs cannot help with status of residence changes if you are changing for a new job after JET.

Changing your Visa (How Long it Takes)

Changes to short-term tourist visa can typically be done in the same day.

Other visa applications take a lot longer to process, **typically around four weeks**. You should apply for changes/extensions of status of residence well in advance.

Health Insurance etc.



Health & Accident Insurance

- * The last day of the cover provided by employees' health insurance is the **last day of your contract**.
- * JET Accident Insurance carries on slightly longer, and can be used to cover you for emergencies for the period it is valid. (See next slide)
- * If you are staying in Japan and looking for work, you will need to **register for health insurance separately**.

JET Accident Insurance

* Coverage finishes on the **earliest of the following:**

The date on which the JET returns to their home country, after finishing the JET contract

31st August in the year after the JET arrived

For short extensions: 2 weeks after contract end

Question Time

Please feel free to ask any questions!

Remember that you can always contact the PAs to ask about any questions or concerns you have as you prepare to leave.

gifupas@gmail.com

