

Information Provision for Retiring JETs (2021)

Hayley Wallace
Gifu Prefecture CIR PA

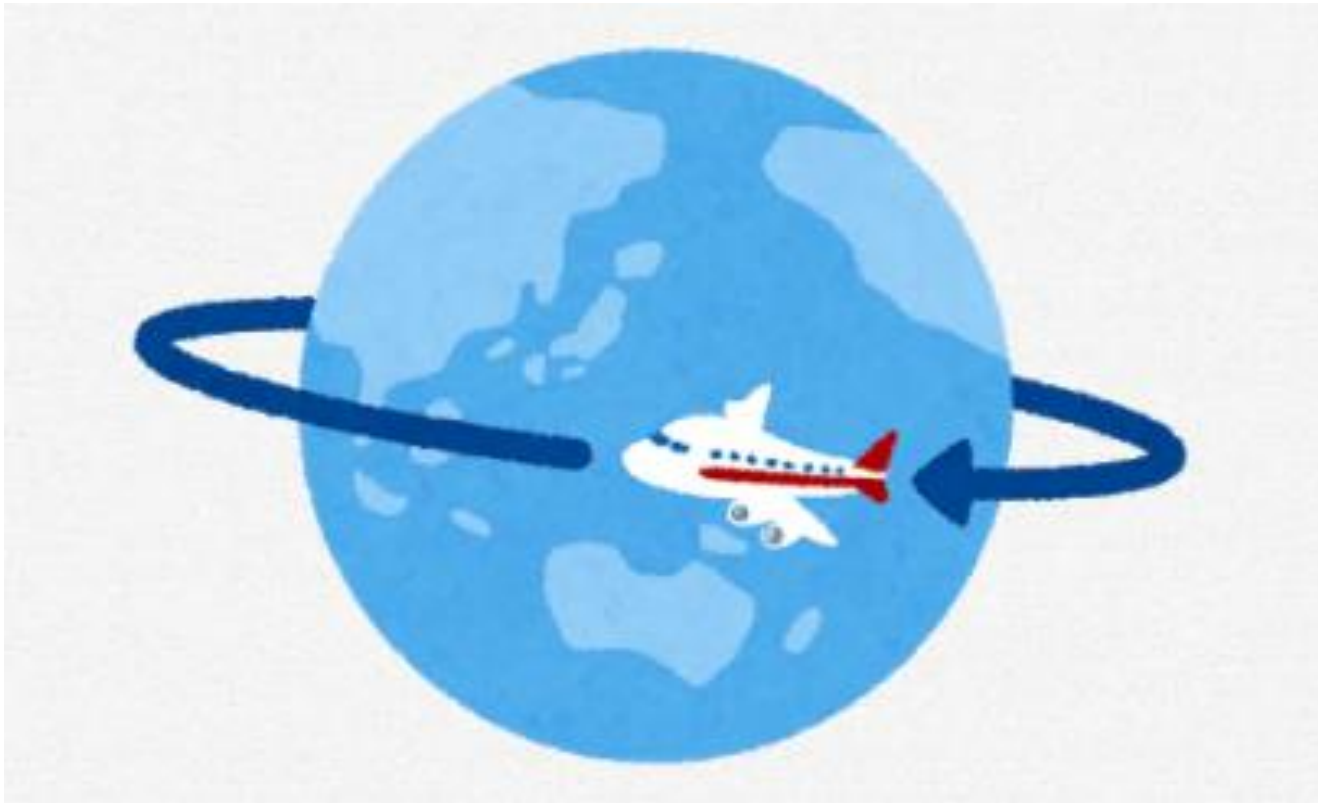


Logistics of Moving Home

- * Taxes
- * Pension
- * VISAs
- * Flight Home
 - * 30 Days to Receive Covered Flight
- * Staying in Japan
 - * Changing your Visa
 - * Health Insurance “Gap”
- * Notifying Immigration



Logistics of Moving Home



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) is 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 or so, which can be a considerable amount of money.

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

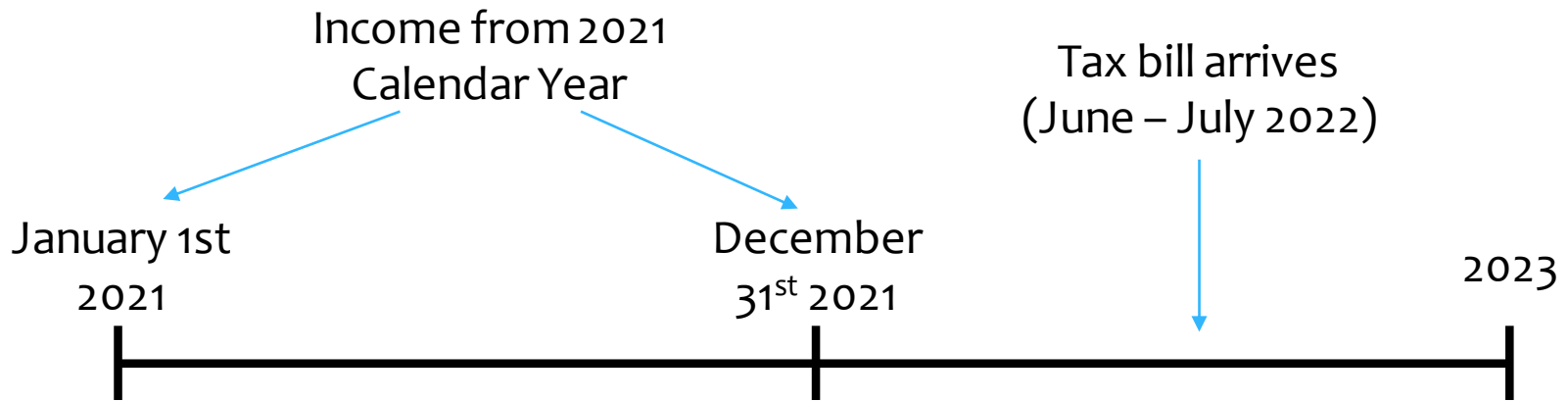
Residency Tax (住民税)

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.

Residency Tax (住民税) Recap



Tax Obligations

If leaving Japan, you will need to pay this final tax bill before you leave.

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), paying the bill in four installments over the next year or (if working somewhere else in Japan) paying through your new employer.

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 overseas** as well as your Japanese income.

Pension Refund



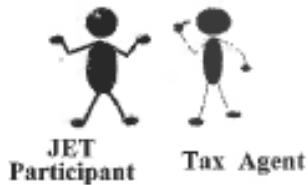
Pension Refund

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

**(Up to a maximum of five years) (Different to previous years)*

Note that you must surrender your residence card upon leaving Japan to be eligible for the pension refund. You also must apply before two years have passed since you had your address.

①



+



⇒



Your Local Tax Office

②

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

⇒

Submit Moving Out Notification

⇒



Exit Japan

③



Pension Refund Application Form

+



Attach other Required Documents

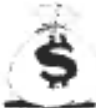
⇒



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 a **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 of your current residence 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



Visa Procedure Notes

After 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 on living in Japan while it is under renewal (even if the date on it is expired).

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.

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.

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)

If you are not changing your visa, you are required **to notify the Immigration Agency of any change in employment (both leaving your current job and starting any new job) within 14 days.** (This can be done online or in person)

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

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.

Health Insurance etc.



Health & Accident Insurance

- * The last day of the coverage 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 slide after next)
- * If you are staying in Japan and looking for work, you will need to **register for health insurance separately**. *(Also next slide)*

Health & Accident Insurance

- * If you employed by another company in Japan, they will typically enroll you in Employees' Health Insurance and Employees' Pension in the same way as JET.
- * If you are not employed, you will need to register yourself in (and pay for) the National Pension and National Health Insurance schemes as required by Japanese law.
- * You can consult with your local municipal office (City, Town or Village Hall) about the procedures for doing this.

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

Preparing to Leave

- * Final “Aisatsu” to Workplace
- * Leaving Your Apartment for Future JETs
- * Closing Your Bank Account
- * Cancelling Contracts



Final Aisatsu

- * You will have some final farewells with your students, teachers, and/or co-workers. Often you'll be asked to prepare a goodbye speech.
- * If you're already packing up, be aware that you might be receiving quite a few final gifts and letters from your friends and acquaintances, not to mention gifts from coworkers and students!

Cleaning Out Your Apartment (Suggested Schedule)

- * Begin cleaning out your apartment as early as possible (it will take longer than you expect)
- * **Start at least 2 months** in advance before you are planning to leave.
- * 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. *(This is not guaranteed)*
- * 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.

Apartment Clean-out Checklist

- * On the Gifu Weebly website, there is a clean-out checklist and declaration form to be used for moving apartments.
- * It also includes valuable information on selling items sending your things home.
- * <https://gifujets.weebly.com/files-for-leaving-jets-128070.html>

Closing Your Bank Account

- * To close your account you will need:
 - * Your bank book
 - * Your bank card
 - * Your inkan

- * When your account is closed, you will be given the remaining balance on the spot.

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.
(*Discuss this ahead of time*)

Mental Health during Transition

- * Having a Game Plan
- * Reverse Culture Shock
- * Stigmas Upon Returning
- * Being Kind to Yourself



Having a Game Plan

- * Though of course there are many situations involving returning home without a game plan, it's ideal to have at least some sort of new path or objective lined up.
- * It can be easy to suddenly feel marooned in your own home country – or as if you've actually made a mistake returning home.
- * Savings and pension money can also run out in no time if you're not careful.

Reverse Culture Shock

- * Reverse culture shock can resemble initial culture shock to a T. Some symptoms include:
 - * Frustration, Boredom, and Restlessness
 - * Changes in Goals and Priorities
 - * Depression
- * Strong Change in Opinion or Feelings About One's Own Country

Stigmas Upon Returning

- * You may want to share your experiences in Japan, only to find those around you are not only disinterested, but prone to thinking you pretentious.
- * At job interviews, people might misunderstand your experience as an ALT – they might liken it to a study abroad or being on vacation.

Being Kind to Yourself

- * The transition back can be just as hard, if not harder, than when you first moved to Japan.
- * Let your support system know when you are having a hard time.
- * The JETAA (JET Alumni Association) provides support in the form of career fairs and resource guides for returning JETs. (GIH pg. 179)

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

