











Chapter 1 Work / Money-related matters

You sign a contract with a company, and then work and get a salary. In this chapter, let's learn the items written on an "Employment contract" and "Payslip (paper with salary details)" and prepare yourself to work in Japan comfortably.

1-1 Employment contract

[Common elements in an employment contract]

	From when to when do you work?		Where do you work?
	What kind of work do you do?		From what time to what time do you work?
	What time is the break time?		When do you have holidays?
	How many paid holidays ^{*1} do you have?		How much is your salary?
	When and how do I get the salary?		Procedures ^{*2} to quit the job

*1. paid holidays = days to be paid even if you take off from work.

*2. If you want to quit your job, be sure to contact the company. You should not leave the job without informing the company.

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How much would be health insurance premiums?

1-2 Payslip

- When you get a salary from a company, you will always receive a "payslip."
Let's correctly understand the items written on it.

① Gross salary
= amount entitled to receive

② Deduction
= amount withheld

③ Attendance
= number of days worked





給与明細書		年	月	分
(社員No)		様		
(事業所名)				
支給	基本給	役員報酬		
控除	健康保険	介護保険	厚生年金	雇用保険
	源泉所得税	住民税	食事代	制服代
勤怠	出勤日数	有給日数	欠勤日数	出勤時間
	残業時間	休出日数	休出時間	深夜残業
記事	課税累計額	税扶養人数		

④ Net salary (actual amount to receive) =
① (Gross salary) -
② (Deduction)

① Gross salary = amount entitled to receive

- Gross salary is the total amount you earn and receive.

[Common items shown in the gross salary section]

Basic salary 	Base salary for work	Overtime allowance 	Premium wage* ¹ paid for overtime work
Commuting expenses 	Amounts spent on bus and train fares for commuting purposes	Late-night overtime allowance 	Premium wage* ¹ paid for late-night overtime work



* 1 Premium wage = the amount you earn more than the basic wage.







Premium wage is paid in the following cases:

- When you work more than the time stipulated by law
- When you work on a holiday specified by law
- When you work late at night from 10:00 pm to 5:00 am

② Deduction = amount withheld

- Deductions are amounts deducted or withheld.

[Common items shown in the deduction section]

Health insurance	Insurance for when an employee becomes ill or is injured outside-of-work Both the company and the employee pay the premium.	Employees' pension insurance	Insurance when an employee gets older and unable to work Both the company and the employee pay the premium.
			
Employment insurance	Insurance when an employee becomes unemployed Both the company and the employee pay the premium.	Resident tax	Tax paid to the town where you live
			
Meal costs	Amounts spent for meals at the company cafeteria	Uniform fees	Amounts spent on work costumes, shoes, hats, etc.
			



Why do we pay for the pension?
What happens to the money we contributed?

All persons living in Japan aged between 20 and 59 years old must participate in the pension system.

If you have paid for more than six months, you can retrieve the payments based on the participated period, even after returning to your home country by filing the application.







Refer to the Japan Pension Service website for details:

<https://www.nenkin.go.jp/international/index.html>



③ Attendance = Summary of days and hours worked

- Attendance is a summary of working hours and days.
 [Common items shown in the attendance section]

Working days 	Number of the days worked	Paid leave 	Number of time that is taken off of work with pay
Working hours 		Overtime 	

④ Net Salary = actual amount to get

- Net salary is the total amount that you will get (① Gross salary - ② Deduction).




The amount I received is less than I had expected. Why?

The company uses your salary to pay taxes and insurance on your behalf. Paying taxes and insurance premiums is the duty of today's workers. It's an important system that helps people living in Japan. Those coming from abroad must also pay.



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 **What is the employees' pension?**