

## 1. Important Points of the Japanese Public Pension system: National Pension System

- (1) All people who are registered to reside in Japan and aged between 20 and 59, irrespective of their nationality, must be covered by the National Pension system and pay contributions by law.
- (2) The public pension systems (including the National Pension system) are designed with a financial intergenerational support mechanism.
- (3) The public pension systems pay not only the old-age pension, but also the disability pension and the survivors' pension when you have unexpected financial difficulties.
- (4) The Japanese government subsidizes part of the pension benefits fund.
- (5) Your public pension contributions are subject to tax deduction as "social insurance contribution".

## 2. Monthly Contributions

The contribution amount for the National Pension is ¥17,510 per month from April 2025 to March 2026. You can pay your contributions in cash at banks and other financial institutions, post offices, and convenience stores. You can also pay it using automatic bank transmission, the Internet payments or by credit card.

## 3. National Pension Benefits

### (1) Old-age Basic Pension

If you have paid the National Pension contributions for at least 10 years and meet the requirements, the Old-age Basic Pension is paid to you when you become 65 years old.

### (2) Disability Basic Pension

The Disability Basic Pension is paid to you if you become sick or get injured while you are covered by the National Pension system and the sickness or injury eventually causes such disability as specified as the Grade 1 or Grade 2 disability.

### (3) Survivors' Basic Pension

When an insured person of the National Pension system dies, the Survivors' Basic Pension is paid to his/her dependent spouse taking care of child(ren) or to his/her dependent child(ren).

For more details, please contact JPS Branch Office or National Pension section of your residential municipal office.

Visit JPS website at <https://www.nenkin.go.jp/international/index.html> Japan Pension Service Click

For general inquiries about pension coverage, please call us at;

"Nenkin Kanyusha Dial" 0570-003-004 (local discount rate)

If your phone number starts with 050 please call; 03-6630-2525 (regular rate)

Service hours: 8:30 – 19:00, Monday – Friday

9:30 – 16:00 for second Saturday of a month

Out of service on holidays (other than second Saturday of a month), from 29 December to 3 January

All people aged 20-59, regardless of nationality or length of stay, who have registered address in Japan must be covered by the National Pension system, which is a Japanese public pension system, and must pay contributions by law. If you are a student and have financial difficulty in contribution payments, however, you may apply for the Special Payment System for Students. If your previous year's income in Japan is equal to or less than a specified amount, you may apply to be granted a postponement of contribution payments. You need to file an application for each year. By taking this procedure, you establish valid coverage periods to be included in the requirement to receive future old age pension as well as today's pension benefits in case you accidentally get injured and suffer from disability.

### 〈Who are applicable students?〉

Any student of university (including graduate school), junior college, senior high school, technical college, special vocational school, and other various schools\*, whose previous year's income in Japan is equal to a specific amount or less, or who have become unemployed.

\* Various schools include schools with one-year courses or longer, which are designated under the School Education law. (It may even include a branch school of foreign university in Japan. For details, please contact JPS Branch Office.)

## NOTES ON APPLICATION

### ● Application year

- An applicable one year for the special payment system starts in April and ends in next March.
- If you want the special payment system to be granted continuously for the following year, basically you need to file application every April.

### ● Application for past year and current year

- For past years: You can apply for the special payment system for the past period retroactively for up to 25 months from the date when you file the application (if you already paid contributions for certain month(s) during the 25 months, the paid contribution however, will not be reimbursed).
- For current year: When you apply for the special payment system for current year, it covers until next March. One application covers 12 months from April to next March. If you want to apply for the special payment system for longer period, you need to prepare more than one application.

**Note:** You can file application retroactively to cover past 25 months at the longest from the application date. We advise you to file application as early as possible in order to establish past insurance period to be valid. If your application is delayed, it may be possible that it will disqualify you from receiving disability pension.

### ● Documents we need

- Photocopy (A4 size paper) of one or both sides of your student ID card "GAKUSEISHO" or original certificate of student status "ZAIGAKUSHOMEISHO", showing period of school attendance (dates of entrance and expected graduation), grade, and if any, student ID card expiration date.
- If you apply for the special payment system because of your unemployment, bankruptcy or termination of business, please provide evidence documents including photocopy of either your certificate of employment insurance benefits "KOYOHOKEN JUKYU SHIKAKUSHA SHO" or your resignation slip for insured persons under the employment insurance "KOYOHOKEN HIHOKENSHA RISHOKUHYO". For details about documents, please contact the residential municipal office or JPS Branch Office.

### ● Documents we need if you file application using your "My Number"

- If you file the application at our office, please present your My Number card. If you don't have the card, please provide one document each in (1) and (2) below;
- If you mail the application to our office by post, please enclose photocopy of both sides of your My Number card. If you don't have the card, please enclose photocopy of one document each in (1) and (2) below;
  - (1) Certified copy of your resident registry showing your My Number, or your My Number notification letter (if name and address are identical as recorded on the resident registry), as proof of the authenticity of your My Number.
  - (2) Your driver's license, or passport, or residence card, or any equivalent document, to identify yourself as the true owner of the number

## WHERE TO FILE THE APPLICATION

- Please file your completed application at your residential municipal office or JPS Branch Office. You may mail your application to the offices by post.
- If your school is designated as an SPSS entrusted judicial person "GAKUSEI NOFU TOKUREI JIMU HOJIN" to assist the application, you may delegate application procedure. Please ask your school about it.
- Please keep page 3 of the completed application. It is your copy.

See following page in order to fill in the application form.

## How to fill in the form Sample

Please carefully read this in order to fill out the Application form for the Special Payment System for Students. Follow the sample entry **in red ink** to enter specific information in the form, either in Japanese language, English alphabets or numbers (A,B,C,...and 1,2,3,...). Please note that if the application is incomplete or missing needed data, we need to return your application and ask you to enter data in Japanese, which may cause delay in application processing.

In the first section of the form, you as the applicant, state that you are applying for the Special Payment System for Students. You also declare here that information about you, including previous year's income are complete and correct. Then you approve and entrust the Japan Pension Service (JPS) and municipal offices to share personal information including income, which are necessary to examine your application.

Enter your 12 digit "My Number" (your Individual Number in Japan) or 10 digit Basic Pension Number in ①. (For Basic Pension Number, please enter the number aligning to the left.)

Enter your name in ③.

Enter the year for which you want the special payment system (payment postponement) to be granted in ⑤. One application year covers from April to March. For example, if you apply for year 2025, enter 2025. 4. and 2026. 3. You can apply for past period retroactively for up to 25 months from the application date, as long as you are aged 20 and older and a student in the period. However, if you already paid contribution for some months during the 25 months, the paid contribution will not be reimbursed.

Enter year/month when you entered the university or school and expected year/month of graduation in ⑥.

《IMPORTANT》 Please indicate your income of previous year to the application year in ⑪. Circle 1. if no income, 2. if income is ¥1,280,000 or less, or 3. if income is over ¥1,280,000.

**Note:** Income here means your earnings minus necessary costs in Japan. If you haven't filed tax or you don't know, please consult your residential municipal office.

If you moved from/to overseas during the application year in ⑤, enter the date and name of the country you moved from/to in ⑬. For example, if you moved to Japan from the U.S.A. on April 1, 2025, please enter "Moved from the U.S.A. on April 1, 2025".

Please provide a photocopy (A4 size paper) of one or both sides of your student ID card "GAKUSEISHO", or original certificate of student status "ZAIGAKUSHOMEISHO", showing period of school attendance (dates of entrance and expected graduation), grade, and if any, student ID card expiration date.

This is a form to apply for the Special Payment System for Students.

様式コード  
4 6 2 3

国民年金保険料学生納付特例申請書

日本年金機構理事長 あて 令和 2025 年 4 月 1 日  
以下のとおり学生納付特例を申請します。  
また、前年所得の記入内容に誤りがないことを申し立てします。  
この申請に必要な本人に関する情報（所得情報、生活保護受給情報等）の提供に年金機構に委託

学生納付特例事務法人等 市区町村 日本年金機構

〒 123 - 4567  
TOKYOTO, SUGINAMIKU, TAKAIDONISHI, 1-2-3

住所: TOKYO, SUGINAMIKU, TAKAIDONISHI, 1-2-3

被保険者氏名: JOHN SMITH

基礎年金番号（10桁）で申請する場合は「①個人番号（または基礎年金番号）」欄に左詰めで記入してください。

① 個人番号（または基礎年金番号） X X X X X X X X X X

② 生年月日 5. 昭和 7. 平成 1990 8 10

③ 氏名 (フリガナ) JOHN SMITH

④ 電話番号 1. 自宅 2. 携帯電話 3. 勤務先 4. その他 080 - XXXX - XXXX

⑤ 申請期間 (学生納付特例を受けようとする期間) 平成 2025 年 4 月から 平成 2026 年 3 月まで

⑥ 在学予定期間 (入学年) 平成 2025 年 4 月から 平成 2028 年 3 月まで

⑦ 学校の名称 ABC University

⑧ 学校の所在地 TOKYO 都 道 府 県 SUGINAMIKU, XX-CHO

⑨ 学生の区分 ① 学生（学位あり） 4. 研究生 ② 通信制・通信課程 5. その他 ③ 科目履修生 ( ) 「1. 学生（学位あり）」以外は学生納付特例制度に該当しない場合がありますので、あらかじめご了承ください。

⑩ 学生証の有効期限 平成 2026 年 3 月末日まで有効 ※学生証に有効期限の記載がない場合は、記入不要です。

⑪ 前年所得 1. なし 2. あり（128万円以下） 3. あり（128万円超）⇒ 16歳以上19歳未満の扶養親族【あり（人）・なし】

⑫ 特例認定区分（申請理由） 1. 失業 平成 2025 年 4 月 1 日 ⇒ 雇用保険加入 あり・なし 2. 天災等 3. その他（ ）

⑬ 備考 Moved from the U.S.A. on April 1, 2025

※ 所得に関する情報について、関係法令に基づき、申告義務がある場合には、正しく申告する必要があります。

市区町村確認欄 学生証確認済 ☐

【留意事項】  
○学生証のコピーをA4判で添付してください。  
○学生証裏面に有効期限、学年、入学年月日の記載がある場合は裏面のコピーも必要です。  
○在学証明書を添付される場合は、学生証のコピーは必要ありません。

Enter date (yyyy/mm/dd) of application, your address as of the application date, your name in English alphabets as shown on your passport.

Enter your date of birth (yyyy/mm/dd) in ②.

Enter your telephone number in ④. Circle on applicable phone type; 1. for home phone, 2. for mobile, 3. for workplace phone, 4. for other phones.

Enter name of your university or school in ⑦.

Enter address of your university or school, including prefecture, city and town in ⑧.

Circle on applicable category of students in ⑨; 1. for student (degree to be granted at graduation), 2. for correspondence course, 3. for credited auditor "KAMOKU RISHUSEI", 4. for research scholar, 5. for others.

Enter year/month of your student ID card expiration date in ⑩, if available.

If you apply for the special payment system because you became unemployed, e.g., resigned a company, please enter the date (yyyy/mm/dd) of following day of resignation in ⑫. If you were covered by the employment insurance before resignation, circle "あり" (yes) shown on right side of arrow mark ⇒ and submit evidence document to prove the insurance coverage. If not covered, just circle "なし" (no). (See page 1 for specific documents)