

– Overview of the Childhood Allowance System –

The Child Allowance System is being Updated from December 2024!

The Childhood Allowance is available to registered residents of the city of Kanazawa who are raising children that have not yet finished middle school (until the first March 31st that follows their 15th birthday). From December 2024, the income limit will be removed and the applicable age will be extended to high school age.

Main Changes:

- Eligible age limit increased from middle school students to high school
- Payment schedule increased from 3 times a year (June, October and February) to 4 times a year (June, October, December and February)
 - ※ In 2025, this will increase to 6 times a year (every other month starting with February)
- Income limits removed from December 2024
- Monthly allowance of 30,000 yen for the third and subsequent children (children counted as the first child until the end of the school year they turn 22).

● Old System (Until October 2024 (June-September Payments))

Qualifying Group	Families who make below the income limit (allowance)	Families who exceed the income limit (special stipend)	Families who exceed the <u>maximum</u> limit
Under 3 years old (until the end of the month they turn 3)	15,000 yen	5,000 yen per child	Not applicable
From the age of 3 to the end of elementary school (first and second child)	10,000 yen		
From the age of 3 to the end of elementary school (third child and after)	15,000 yen		
Middle school	10,000 yen		

※ Please see the Kanazawa City homepage for more information about income limits.

● New System (From December 2024 (October-November Payments))

Qualifying Group		Monthly Stipend
Children under 3 (Until the month they turn 3)	1 st /2 nd child	15,000 yen
	3 rd child (※)	30,000 yen
Aged 3 until the end of high school	1 st /2 nd child	10,000 yen
	3 rd child (※)	30,000 yen

※ Children must be under 22 years and of age or younger to be eligible. Amongst those eligible, the oldest child is considered “1st child”.

– For Inquiries –

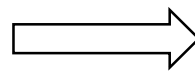
Kanazawa City Hall, Child-rearing Support Section, Child Allowance Supervisor
1-1-1 Hirosaka, Kanazawa 〒920-8577
TEL 076-220-2285 FAX 076-220-2360

Child Allowance Bank Transfers

According to the old system, payments were made in June, October and February (3 times a year). From December 2024 onwards, payments will be increased to every other month. This means that from April 2025, payments will be made in April, June, August, October, December and February (6 times a year). In addition, while some families may not be eligible for the allowance until the October 2024 payment due to income restrictions, from the December payment, income restrictions will be removed and all families raising a child under high school age will be eligible for the allowance.

- ① June 2024 stipend (February to May) - Audit of income for FY2023 (money earned during 2022)
- ② October 2024 stipend (June to September) - Audit of income for FY2024 (money earned during 2023)
- ③ Post December 2024 stipend (October to November) - Income limits removed. High school students and below are eligible.

Date of Transfer	June 15th	October 15th	December 15th	February 15th
Target Months	February-May	June-September	October-November	December-January



- **Income limits removed**
- **Payments every other month**

- ※ No notification of the transfer will be given, so please confirm the transfer via your bankbook.
- ※ If the 15th is a national holiday, the transfer will take place on the preceding business day.
- ※ If you move out of Kanazawa, you will receive the allowance up through the month of your intended move-out date (usually, it will be transferred the following month).

Income Limitations

As there is an income limitation for the allowance up until October 2024, there will be months when the allowance cannot be paid if the guardians' income is above a certain amount. Income is not determined by combining the income of both parents, but by looking at the income of each parent individually.

1. In this situation, income refers to:
 - For self-employed persons → Your earnings after business expenses are subtracted
 - For salaried Employees → The “income after employment income deduction” as shown on your tax-withholding certificate (not your gross salary income)
 - Some additional income should also be combined with the above income, such as capital gains and forestry income. Please see the Kanazawa City website for details.

2. Deductions:

You will be screened based on your income as defined in (1) minus a flat fee of ¥80,000 (corresponding with the social insurance premiums as mandated by law). Deductions are also available in the event of:
※Miscellaneous losses, medical expenses, premiums such as for small business mutual aid, people with disabilities, widowed people, single parents, and working students.

※The income for a salaried worker or a recipient of a state pension will receive a deduction of a flat fee of ¥100,000 for the purpose of this screening.

3. Income Limitations Chart:

Subtract deductions (2) from your income (1) and compare the result to the following chart.

※The number of dependents is as defined under the Income Tax Act. An additional JPY 380,000 is added for each additional dependent.

※Please refer to the table on the first page for the monthly allowance amount for each category. The

maximum amount is shown on the Kanazawa City website.

If there are no dependents:

Childcare Allowance	Special Stipend	No Allowance
Income under ¥6.22 million	Income between ¥6.22 million and ¥8.58 million	Income above ¥8.58 million

4. Other

- If you are no longer qualified to receive the allowance, you may file a new Authorization Application Form in the following circumstances:
 - Your income was above the limit in the previous year but decreases below the maximum limit in the following fiscal year (reapply the following May)
 - You submit a change of income notice, and your new income is below the maximum limit (reapply after you submit the notice ASAP)

Allowance Re-evaluation at the Start of the Fiscal Year

Every June, custody status and income information are re-evaluated to verify eligibility for the childhood allowance. For the October 2024 payment, your allowance amount will be determined based on the income for FY2024 (during 2023). Those who are judged to no longer be eligible for the allowance or whose monthly allowance amount will be changed due to a change in their classification will be notified. If there are no changes to your qualifying status or allowance amount, you will not be notified.

As of the 2022 fiscal year, you are no longer required to submit a State of Affairs Notice for the purposes of re-evaluation, unless you fall into one of the following categories:

- You need to receive payment in a municipality other than the one you are registered to due to extenuating circumstances such as domestic violence.
- You are living apart from your spouse because you are in the middle of divorce proceedings.
- You are living apart from your child
- Your spouse's Certificate of Residence belongs to a different municipality

You will be notified by post if you need to submit a State of Affairs Notice. **Please make sure you submit the notice, or else you will no longer receive the childhood allowance past June.**

Applicant Information and Required Documents for Application

Child allowance applications should be made by and in the municipality of **the guardian with the continually highest income**. Even if the applicant's spouse or the child's certificate of residence is in Kanazawa City, if the applicant/main earner moves out of Kanazawa, they must apply again in their new municipality.

If the beneficiary's birth notification is submitted outside Kanazawa but the certificate of residence of the main earner is in Kanazawa, the application must be submitted to Kanazawa City within 15 days after the birth.

Please note civil servants cannot apply to Kanazawa City. Please apply to your place of work.

*Even if you are a member of the National Public Service Mutual Aid, you may be eligible for payment from Kanazawa City. If you are unsure, please contact your workplace or your local Childcare Support Section (e.g. Kanazawa University, Japan Post (Yucho), etc.).

<Necessary Items for Application>

1. Child Allowance Authorization Application Form (available at the offices above and on the city’s website)
2. Identification Documents
 - ① For the applicant (the parent with the continually highest income)
 - The applicant’s identification documents:
A document with photo identification (My Number Card, driver’s license, passport, etc.) OR
Two documents without photo identification (health insurance card, pension handbook, employee identification card, Mother and Child Health Handbook, etc.)
 - ② For a proxy of the applicant
 - Document verifying your authority to be a proxy (authorization letter or the applicant’s health insurance card)
 - The **proxy’s** identification documents:
A document with photo identification (My Number Card, driver’s license, passport, etc.) OR
Two documents without photo identification (health insurance card, pension handbook, employee identification card, Mother and Child Health Handbook, etc.)
3. **Applicant’s** Health Insurance Card or Pension Subscription Certificate (not required for members of the national pension system)
 - ※The spouse’s insurance card and the child’s insurance card cannot be accepted.
4. Document showing the applicant’s and the spouse’s My Number (e.g. My Number Card, notification card, My Number notice etc.)
5. **Applicant’s** personal bank (savings) account bankbook or a document with the account number
6. Proof of Custody While Living Separately (in case the resident registration areas of the applicant and child(ren) are not the same)
 - ※You will also need to provide your child’s My Number.

Additional Paperwork in Case of Changes

If any of the following apply to you as a recipient of the childhood allowance, please fill out the appropriate paperwork promptly. **If you do not apply within 15 days from the day after the change occurs (birth, withdrawing from a facility, intended move-out date, etc.), you may not receive the allowance for certain months.**

※After birth, the application should be submitted within 15 days from the birth date (not the date of notification of birth) to the municipality in which the guardian with the highest income is registered. If there is a delay in submitting the birth notification, please apply for the child allowance first.

※If the recipient moves out of the municipality, please submit a request for certification to the municipality to which the recipient is moving within 15 days of the move.

※The account to which the allowance is paid can only be changed in the name of the current beneficiary’s highest earning guardian. If the account is to be changed due to divorce, etc., the beneficiary’s details must be updated instead. For information, please contact the Childcare Support Section.

Change in Situation	Required Paperwork
If the number of children in your household increases	Revision of Disbursement Amount Application Form ※You will also need the health insurance card of the applicant.
If you no longer live in the same location as your child(ren) (only if you have custody of them)	Proof of Custody While Living Separately ※You will also need to provide your child’s My Number Card

If you lose custody of your child(ren)	Cessation of Reason for Disbursement Notice or Revision of Disbursement Amount Application Form
If your child(ren) enter(s) a Child Welfare Facility	Cessation of Reason for Disbursement Notice or Revision of Disbursement Amount Application Form
If your child(ren) leave(s) a Child Welfare Facility	Authorization Application Form or Revision of Disbursement Amount Application Form
If you become a public servant	Cessation of Reason for Disbursement Notice ※ Submit a new application from your workplace.
If your my Number or someone else's My Number (e.g. spouse or child's) is registered, changed, or removed. For example, when: <ul style="list-style-type: none"> • your spouse's My Number is registered after Marriage. • your spouse's My Number is removed because of divorce. • etc. 	My Number Change Notice
If your bank transfer account information changes. If the account holder's name changes, (e.g. because of marriage).	Application for Change in Bank Transfer Disbursement Information Form (Only the applicant's name can be changed.)
If you move outside the city of Kanazawa	Submit a new application to your new municipality.
You are a recipient with a child under 3 and your pension has changed	Revision Notice

※ If you move within the city of Kanazawa, you are not required to fill additional paperwork (unless if you will be living separately from your child(ren)).

Inquiries

Office	Address	Phone	Hours
City Hall Child-Rearing Support Section	1-1-1 Hirosaka	220-2285	9:00-17:45
City Hall Citizens' Section		220-2241	
Morimoto Branch Office	33 Minami-morimoto-machi Nu	258-1130	8:30-17:15
Kanaiwa Branch Office	3-14 Kanaiwadori-machi	267-0001	
Saigawa Branch Office	-67-1 Sue-machi	229-0001	
Yasuhara Branch Office	1067 Fukumasu-machi-kita	249-2001	
Nuka Branch Office	3-1-1 Nukadani	298-0045	
Oshino Branch Office	2-464 Yokaichi	241-2559	
Asakawa Branch Office	2-3 Tagami No Sato	221-3344	
Shinkanda Branch Office	4-3-10 Shinkanda (Kanazawa Shinkanda Government Building 1F)	291-6266	
Minato Branch Office	3-5-9 Minato	239-2211	
Hon-machi Branch Office	1-5-3 Hon-machi (Rifare 2F)	260-0365	
Omicho Branch Office	88 Aokusa-machi (Omicho Market Hall 4F)	260-0250	
Izumino Branch Office	1-2-22 Izumigaoka	242-8552	

Izumino Health and Welfare Center		242-1131	
Motomachi Branch Office	1-12-12 Moto-machi	252-0257	
Motomachi Health and Welfare Center		251-0200	
Ekinishi Branch Office	3-4-25 Sainen (Kanazawa Healthcare Center)	234-5141	
Ekinishi Health and Welfare Center		234-5103	