

## III. FINANCIAL PROVISIONS

### A. NATURE OF FINANCIAL SUPPORT

JSPS provides Fellows with maintenance and other allowances which are to cover the cost of their stay and travel for the purpose of carrying out research activities in Japan.

The fellowship does not constitute employment nor is the allowance considered to be pay or remuneration. Therefore, your allowance under the fellowship is not subject to taxation. The National Tax Agency recognizes this tax-exempt status.

### B. INTERNATIONAL TRANSPORTATION

#### 1. Details

If your tenure is for a period of more than 12 months, JSPS will provide you with two one-way air tickets. If it is for a period of 12 months, JSPS will provide you with a round-trip air ticket. All tickets will be via the most usual, direct and economical route between the airport nearest your host institute in Japan and the international airport nearest the address on your Award Letter.

If you were already residing in Japan when your Award Letter was issued, you will only be eligible for a return (back home) air ticket. The following points should be kept in mind.

- a. When the Fellow was not residing in Japan on the date the Award Letter was issued, but came to Japan before the scheduled start of the fellowship:

The airfare to Japan is provided to allow Fellows to begin their tenures. If the Fellow comes to Japan before his/her tenure is scheduled to begin, the early stay is not considered to be directly related starting the fellowship. Therefore, the airfare to Japan is not covered in this case.

- b. When the Fellow was residing in Japan on the date the Award Letter was issued, but subsequently left Japan vacating his/her place of residence, then returned to Japan to begin the fellowship:

If the Fellow arrives back in Japan on the day the fellowship starts, s/he will be provided roundtrip airfare. However, the Fellow must show evidence, such as passport departure/entry stamps, that s/he was in Japan when the Award Letter was issued, then left Japan and resided outside Japan until the day before the fellowship started.

**JSPS cannot reimburse you for an air ticket that you purchase yourself nor can JSPS provide airfare in the form of a cash payment.** Please note also that JSPS cannot provide you with an air ticket if you have already been offered an air ticket or airfare by another

organization.

If you should continue to reside in Japan after the expiration of your fellowship term for such reasons as having accepted another fellowship in Japan or having obtained employment in Japan, you will not be eligible to receive a return air ticket.

## 2. How to Apply

You should fill out the enclosed “Air Ticket Application Form” and send it to the JSPS Fellowship Desk of the designated travel agency no later than 40 days prior to your departure.

For more detailed information on the application procedure, please refer to the enclosed instructions, “Air Ticket Application Information,” from the travel agency.

## C. MAINTENANCE ALLOWANCE

JSPS provides the maintenance allowance to cover living expenses and domicile costs related to your stay in Japan for the purpose of carrying out research activities in collaboration with your host researcher.

### 1. Details

Amount of monthly allowance: ¥392,000

The total amount of maintenance allowance paid you during your fellowship will be ¥392,000 × the number of months of your tenure. This may not apply, however, if you shorten your fellowship.

As a rule, the maintenance allowance is paid every quarter in 3-month installments of ¥1,176,000.

**Example 1:** Tenure of 24 months

Date of arrival (start of fellowship): between 1-15 April 2006

Date of departure (end of fellowship): between 31 March-14 April 2008

If the fellowship ends on or after 1 April, allowance for month of April will not be paid.

| Period covered                  | Time paid                                | Amount paid       |
|---------------------------------|--|-------------------|
| April 2006 (April-June)         | Remitted just before start of fellowship | ¥1,176,000        |
| July 2006 (July-September)      | End of June                              | ¥1,176,000        |
| October 2006 (October-December) | End of September                         | ¥1,176,000        |
| -portion omitted-               | -portion omitted-                        | -portion omitted- |
| January 2008 (January-March)    | End of December                          | ¥1,176,000        |

When a fellow arrives in the middle of a quarter, the allowances for the remainder of the quarter will be paid in 1-month installments of ¥392,000. From the next quarter, they will be paid in 3-month installments.

**Example 2:** Tenure of 24 months

Date of arrival (start of fellowship): between 1-15 September 2006

Date of departure (end of fellowship): between 31 August-14 September 2008

| Period covered                  | Time paid                                | Amount paid       |
|---------------------------------|--|-------------------|
| September 2006                  | Remitted just before start of fellowship | ¥392,000          |
| October 2006 (October-December) | End of September                         | ¥1,176,000        |
| -portion omitted-               | -portion omitted-                        | -portion omitted- |
| April 2008 (April-June)         | End of March                             | ¥1,176,000        |
| July 2008                       | End of June                              | ¥392,000          |
| August 2008                     | End of July                              | ¥392,000          |

Fellows who arrive after the 15<sup>th</sup> of the month will be paid ¥196,000, half the amount of the first month's allowance. You will also receive half a month's allowance in the last month of your tenure.

**Example 3:** Tenure of 24 months

Date of arrival (start of fellowship): between 16-30 April 2006

Date of departure (end of fellowship): between 15-29 April 2008

| Period covered               | Time paid                                | Amount paid       |
|------------------------------|--|-------------------|
| April 2006                   | Remitted just before start of fellowship | ¥196,000          |
| May 2006                     | End of April                             | ¥392,000          |
| June 2006                    | End of May                               | ¥392,000          |
| July 2006 (July-September)   | End of June                              | ¥1,176,000        |
| -portion omitted-            | -portion omitted-                        | -portion omitted- |
| January 2008 (January-March) | End of December                          | ¥1,176,000        |
| April 2008                   | End of March                             | ¥196,000          |

The initial allowance will be paid into the account specified in your Plan of Fellowship Commencement and Receipt of Initial Allowances (Form 1) and Notice of Bank Account (Form 3). (See II. B. 2. "Receiving Initial Allowances")

The second and subsequent installments of the maintenance allowance will be remitted into your own account specified in your Form 3. The allowance cannot be paid, however, if JSPS has not received a Notice of Fellowship Commencement (Form 2).

**2. Date of allowance remittance**

Allowances are paid at the end of the previous month. When paid quarterly, they are remitted at the end of June, September, December and March. They are transferred on Tuesdays or Fridays. The initial allowance, however, is remitted on the Tuesday or Friday immediately preceding the start of the fellowship. Whereas the first allowance is deposited into the host researcher's designated bank account, the second allowance is transferred 2-3 weeks after JISTEC receives a Notice of Bank Account (Form 3) giving the Fellow's own bank account number.

#### **Note of caution**

You are responsible for managing the funds deposited into your account. As three month's worth of allowances constitutes a considerable sum of money, you should be careful to spend it in a well-planned manner. If you should run out of money, JSPS will not entertain requests for an advance on your next allowance.

Furthermore, JSPS will reduce the amount of your maintenance allowance, or require you to return already-paid allowances, if you cut short your tenure or take a prolonged leave of absence. If you should decide to resign your fellowship or to travel abroad during your tenure, please notify JISTEC as soon as possible so as to avoid troublesome reimbursement processing.

## **D. SETTLING-IN ALLOWANCE**

### **1. Details**

If you are residing in a country other than Japan when your Award Letter is issued, you will receive this allowance to facilitate the start of your research and life in Japan (e.g., shipping your belongings and arranging your accommodations). This allowance is fixed and is not affected by the number of accompanying dependents or length of stay.

This fixed allowance is paid upon the Fellow's arrival in Japan. It is not, however, paid if the Fellow was already residing in Japan on the date his/her Award Letter was issued. The following points of policy should be kept in mind.

- a. When the Fellow was not residing in Japan on the date the Award Letter was issued, but came to Japan before the scheduled start of his/her fellowship:

The settling-in allowance is paid to help Fellows cover the cost (e.g., travel expenses) of starting their research under the fellowship in Japan. As costs incurred in arriving before the fellowship begins are not considered to be directly related to starting the Fellow's research activities, the settling-in allowance is not paid in this case.

- b. When the Fellow was residing in Japan on the date the Award Letter was issued, but subsequently left Japan and did not return until the day his/her fellowship started:

If a Fellow arrives in Japan on the day the fellowship starts, s/he will be paid the settling-in allowance. Accordingly, if a Fellow was residing in Japan when the Award Letter was issued, but then left Japan, vacating his/her residence, and stayed out of Japan until the day before the fellowship started, s/he is eligible to receive the allowance. In applying for it, evidence of the above (e.g., stamps in the Fellow's

passport) must be attached to the request form.

## 2. Method of Receipt

This allowance is made in a single payment in the amount of ¥200,000. JSPS pays you the settling-in allowance along with your first monthly maintenance allowance.

## E. DOMESTIC RESEARCH TRAVEL ALLOWANCE

### 1. Details

The domestic research travel allowance is provided to cover the cost of your domestic research trip expenses. When upon your arrival or departure from Japan you need to travel between the nearest airport and your host institution, please use this allowance to cover the cost of that domestic travel.

Fellows should keep a record of travel made using the domestic research travel allowance, including dates, destinations and purposes, and retain receipts for each expense item. With this documentation, please keep your host informed of how you use the allowance in carrying out your joint project.

### 2. Method of Receipt

The domestic research travel allowance is made in a single payment. If the term of your tenure is 12 or more months, the payment will be ¥58,500. If it is 18 or more months, the payment will be ¥117,000. If you should shorten your fellowship period, you may be required to reimburse JSPS for this allowance.

JSPS pays you this allowance along with your first monthly maintenance allowance.

## F. INSURANCE

Under the Overseas Travel Accident Insurance Policy in force between JSPS and the designated insurance company, all JSPS fellows are insured collectively during their fellowship tenures in Japan, and are eligible to receive accident and sickness benefits under the policy. Details concerning the policy can be found in the enclosed insurance description, “A Guide to the Insurance Policy for JSPS Fellows,” provided by the insurance company.

### Insurance coverage under the policy is as follows:

| Types of Benefits and Limit of Liability            |             | Coverage   |
|---|-------------|--|
| Injury medical expenses benefit                     | ¥3,000,000  | All fellows are automatically insured under the Overseas Travel Accident Insurance |
| Injury death benefit or residual disability benefit | ¥30,000,000 |  |
| Sickness medical expenses benefit                   | ¥3,000,000  |  |
| Sickness death benefit                              | ¥3,000,000  |  |

|                              |             |   |
|------------------------------|-------------|---|
| Rescuer's expenses indemnity | ¥2,000,000  | Policy during their fellowship, at JSPS's cost. |
| Personal liability           | ¥30,000,000 |   |

JSPS registers you into the insurance program upon receipt of the Notice of Fellowship Commencement (Form 2), and pays your premiums directly to the insurance company. Claims are made directly to the company by Fellows and insurance benefits are paid directly to Fellows by the company. Please refer to "A Guide to the Insurance Policy for JSPS Fellows" for details on related procedures.

Certain illnesses and conditions, e.g., pre-existing/chronic conditions or dental care, are not covered under the insurance policy. This insurance goes into effect from 0:00 a.m. (Japan time) 10 days before the first day, and ends at 24:00 p.m. (Japan time) 20 days after the final day of the fellowship tenure. However, the insurance only covers the period of travel en route to and from Japan and stay in Japan for the purpose of executing the Fellowship.

**For particulars, please inquire at the insurance company.**

Please note that the insurance policy is not extended to accompanying family members. Fellows with accompanying family members will, therefore, need to make their own arrangements for their insurance coverage.

In addition to this Overseas Travel Accident Insurance, you will need to subscribe to the National Health Insurance. Please inquire at the insurance section of the city, ward, town or village office where you reside.

**G. REIMBURSEMENT**

If you are required to reimburse JSPS for any part of your already-paid allowances due to the shortening of your fellowship tenure or for other reasons, you must remit such funds to JSPS's bank account as shown below. The remittance must be made in your name with your ID number.

|                 |   |
|-----------------|---|
| Bank Name:      | Mitsui Sumitomo Bank (三井住友銀行)                                       |
| Branch Name:    | Tokyo Koumubu (東京公務部)   |
| Account Type:   | Ordinary Account (普通預金)   |
| Account Number: | 3006629   |
| Account Name:   | Dokuritsugyouseihoujin Nihon Gakujutsu Shinkokai<br>(独立行政法人日本学術振興会) |

**Please note that when you make a remittance, you must pay the bank's service/transfer fees. Please make the remittance before you leave Japan, as making it from another country will require the payment of larger service/transfer fees.**

**Notes on making overseas remittance:**

When filling in the application for remittance form at the bank, be sure to indicate in the appropriate block that you (the applicant, sender) will pay the service/transfer fees. Regarding the amount of the fees, please inquire at bank from which you will make the remittance.