

PARENTAL LEAVE GUIDEBOOK



Talent Forward

Money Forward brings together a diverse group of members who share a common mission and vision. We are also making improvements to increase job satisfaction and to create a friendly working environment so that our diverse members can grow and flourish regardless of their backgrounds.

In this handbook, we have compiled various information and interviews with people who have experienced pregnancy and parenting while working at Money Forward. You may be worried about changes that come at different life stages for yourself, your family, and your team members. We created this handbook in the hopes that you can welcome any change with peace of mind.

The following document is intended for internal use and may contain links that are not accessible from outside the company.

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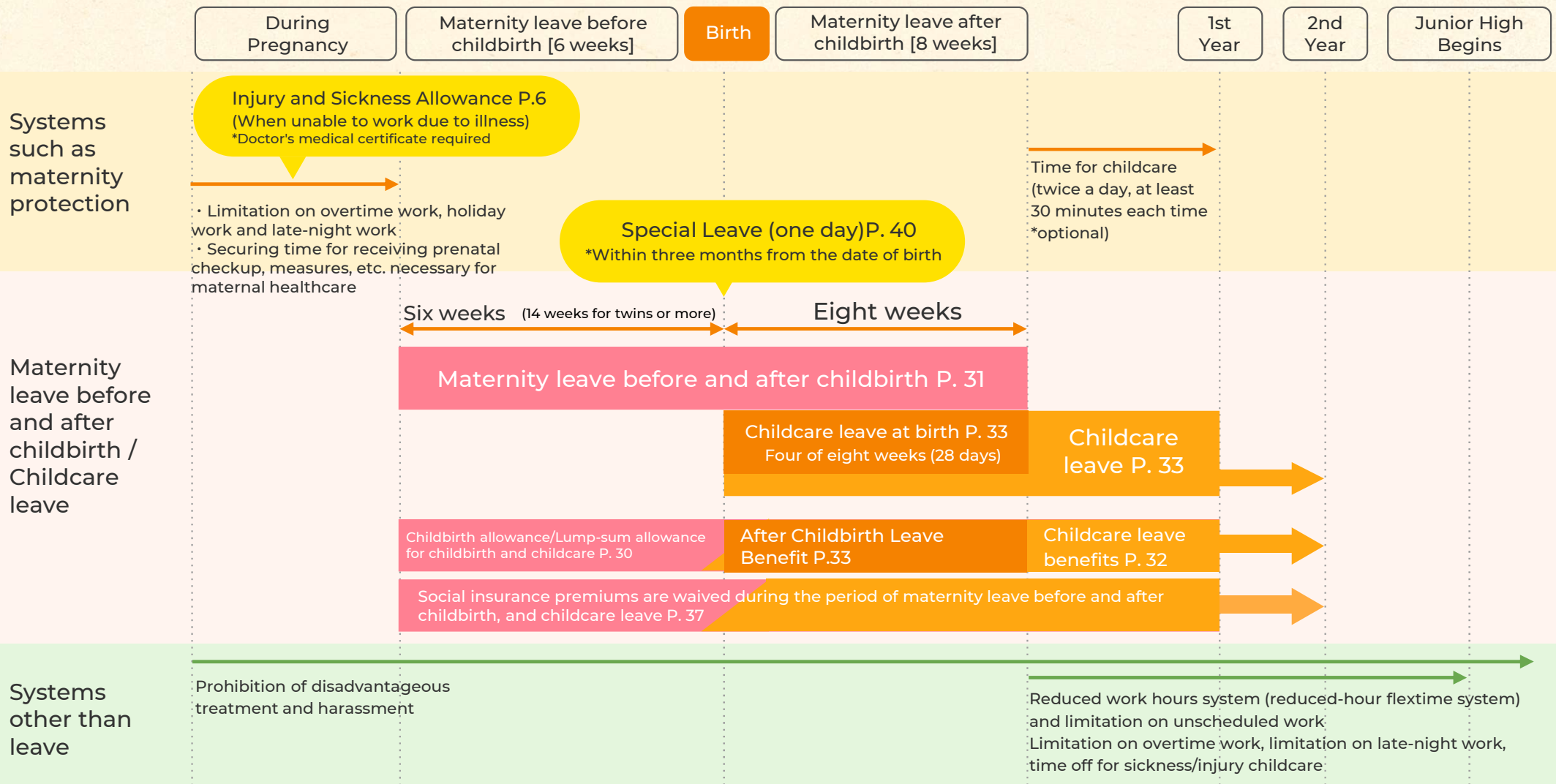
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Overview of the System for Maternity Leave Before and After Childbirth • Childcare Leave



01

When pregnancy
has been confirmed



01 When pregnancy has been confirmed

What must be considered in terms of physical condition

From confirming pregnancy up to childbirth, each individual experiences various physical changes, including morning sickness, anemia, high blood pressure, and in some cases, even preterm labor. Many pregnant people also find that shortness of breath can continue from the early period all throughout pregnancy, and it can also be difficult to sit in a chair for a long time. Consult with your supervisor or the HR Labor Division to adjust the content and amount of your duties as necessary in consideration of your physical condition.

If you clearly communicate what you feel up to doing and what is difficult, your team can make the best adjustments so you and they can work with ease. During pregnancy, please prioritize your own physical well-being and don't push yourself too much.

*Please also check the [Kibela](#) for maternity leave before and after childbirth and childcare leave.

If you receive any restrictions regarding work from a physician due to morning sickness, etc.

In addition to taking paid leave, see about switching to reduced working hours, etc.; you can also receive an "injury and sickness allowance" if you have a medical certificate or card.

*For details, please refer to the following page of [Kanto IT Software Health Insurance Society](#).

*For more information, please check this [Kibela article here](#). If you have any other problems, such as sudden changes in your physical condition, please contact the HR Labor Division at any time.

Please make sure to understand in advance the contents of the Maternity and Childcare Leave System while you are feeling well.
Please feel free to consult with the HR Labor Division at any time.



01 When pregnancy has been confirmed

What must be considered in terms of work

For some people, morning sickness begins around the fourth week of pregnancy. If morning sickness becomes severe, it can impact work, so it can be necessary to inform supervisors before pregnancy enters its more stable stage (which generally comes around the fifth month). Some people consult with their supervisors when fetal heartbeat is first confirmed (usually around the sixth week of pregnancy). It most common to inform team members and coworkers about pregnancy once reaching the stable stage. However, in some cases, it can become necessary to inform earlier than this due to close working relationships.

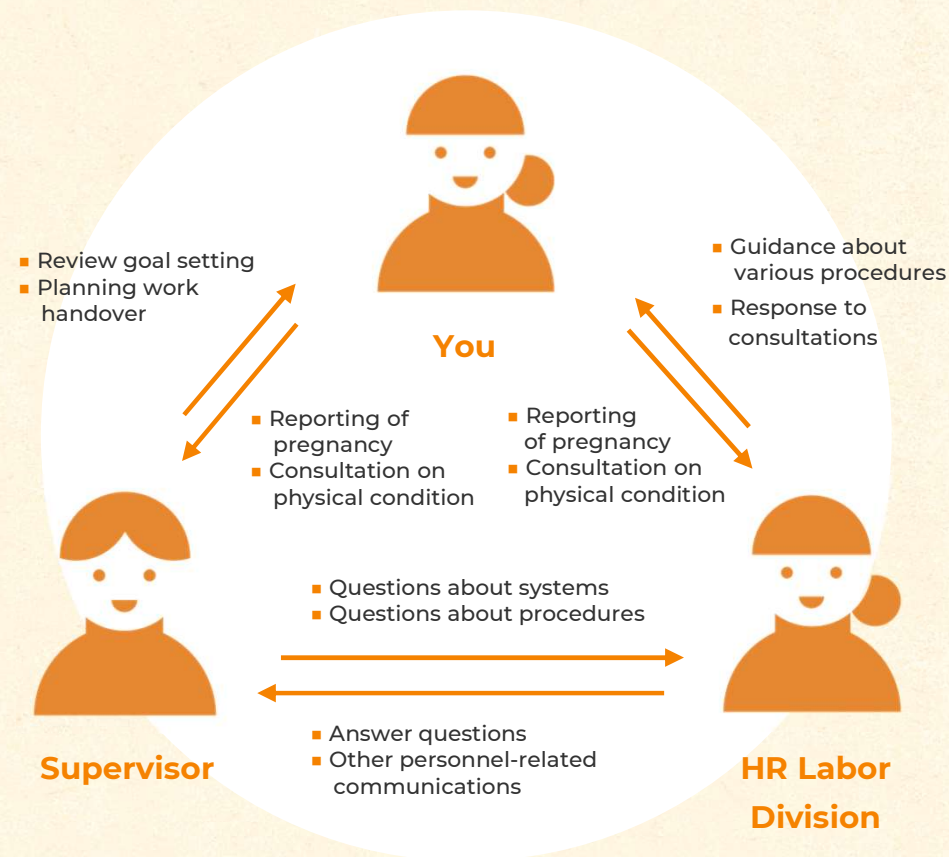
Please share your news when the time feels right, considering your physical condition and the status of your work.

When reporting, please remember to also report to the HR Labor Division

as well as your supervisor. We will guide you through all necessary

*There is a website where you can calculate the period of maternity leave and childcare procedures.

leave from expected due date. :[“Navi for Creating a Women-Friendly Workplace”](#)



The Slack channel "#mama_papa_chat" welcomes not only those who are already raising children, but also those just starting their family. Just ask, "what should I do when..." and you might find good sources of information.



TEAM MEMBER INTERVIEW



Chie Yaoita

Position: New Business Development Division, Money Forward
Business Company

Maternity leave: From October 1, 2021 to December 20, 2021

Childcare leave: From December 21, 2021 to the present

*This position is as of before maternity leave.

When I discovered my unexpected pregnancy, first of all, KPIs for the second half of the year crossed my mind...

Soon after we registered our marriage, I found out that I was pregnant, which came as a surprise because I wasn't expecting it. At that time, I was in a sales position, so the first thing that crossed my mind in terms of work was KPIs.

My due date was right at the end of the second term of the year, so I thought I should inform my supervisor by June when I would need decide on my goals. Still, at the same time, I wavered because I also thought it would be best to wait until I entered the stable period of pregnancy.

At exactly that same time, I was asked about being a founding member of a new department, so I reported about my pregnancy when I spoke with my supervisor about my wish to be transferred.

TEAM MEMBER INTERVIEW

Chie Yaoita



From the Field Sales Division to the Inside Sales Division

Since your condition can change so quickly when pregnant, I was worried about continuing in field sales because I might be taking time away from customers during important business talks. I consulted with my supervisor when I was about four months along, and after that, my request for transfer was accepted. I ended up working from home for inside sales for the remainder of my pregnancy.

Thanks to the attentive support of my team members, I was able to continue working right up until I took my maternity leave.

I'm so glad I consulted with my supervisor early enough and could convey my needs. If you know that you are pregnant and are facing work difficulties, please do not hesitate to talk it out with your supervisor.

Don't worry more than necessary; Spend this precious time to the fullest

To be honest, I was anxious to leave work for a year.

But when I voiced my concerns on the Slack mama_papa_chat channel, everyone told me to enjoy this precious time and just relax. During maternity and childcare leave, I did not have to worry about work at all, and I could focus on my child.

When I return from leave, I am planning to rejoin my former department. Sometimes my team members give me updates about our situation, so I am not too anxious about my return.

Fortunately, my husband could also take half a year of childcare leave, and we are able to spend time together talking about our child's growth and progress.

02

When a member announces
they are pregnant



02 When a member announces they are pregnant

What kind of support do they need?

While some people will need to adjust their workload due to pregnancy, others may wish to continue working as usual. Without relying too much on past experience or previous knowledge, clearly communicate with members to find out what support they might need.

What to be careful of when sharing information with the team

After confirming maternity leave and childcare leave periods, and how returning to work will go, let's consider future systems.

Thinking as a team about how to cover duties during times of leave will reduce anxiety for all members and make it easier for those who take maternity leave to hand over their tasks.

Be sure to consult with the member who plans to take maternity and/or childcare leave to decide when to announce this information to your team.

What about goal setting and evaluation?

Semi-annual goals can be revised as necessary and evaluations should be conducted based on these revisions. However, if the operating period is three months or less, the member taking leave will not be subject to evaluation.

For more information, please check the [Kibela article here](#).

There is no need to insist that employees work reduced hours. Please take into consideration each family situation.



Checklist of things to confirm with members

✓ When is your expected due date?

At first, some members may not know their exact due date, so just be sure to check the timing.

✓ When do you plan to take childbirth and childcare leave?

Check the period of leave along with the due date. In the early stages of pregnancy, some people may not yet know the full picture of what is to come, so consult with the HR Labor Division as appropriate. It is also important to understand that, depending on nursery school availability, it may be difficult for the member to return to work at the desired time, and that their feelings may change during their leave of absence.

✓ Please tell me about your physical condition and morning sickness.

Pregnancy means there will always be sudden changes in physical condition. Check in with the member regularly. You can also advise them to refrain from coming into the office if you believe the situation warrants it and suggest working from home.

✓ When do you want to share your news with the team?

Be cautious and respect your member's wishes, especially during this time when their condition can change quickly. Be sure to give proper consideration to how and when you speak with your member so that you are not overheard by others.

✓ What support do you need from me?

Much can depend on physical condition during this time, and some people may want their workload adjusted, while others will want to work as usual. Thoroughly discuss everything with the member to understand what kind of support they need.

There are also people in the company who are currently trying to start families of their own. Careless remarks can grow into harassment, so please take care with your words. [Please refer to the materials on harassment compiled by the Ministry of Health, Labour and Welfare.](#)



TEAM MEMBER INTERVIEW



Makoto Oishi

Position: Deputy Division Manager, Inside Sales Group, Marketing Division, Cloud ERP Department, Money Forward Business Company
Timing of member's notice: around January 2022
Member's maternity/childcare leave: From July 2022

*This position is at the time of this interview.

To keep your peace of mind, first keep yourself calm

When a member informed me of her pregnancy, the first thing I said to her was, "Congratulations!" She had joined the company about six months before for a mid-career change, and she discovered her pregnancy just as she began to focus on her new career direction; she seemed to be feeling a lot of anxiety about all this. I spoke with her, keeping in mind the time my own wife found out she was pregnant. I said, "Put your own physical and mental well-being first, and let's take things calmly".

Then, I did my best to reduce her worries by confirming the administrative procedures needed, introducing senior employees who had experienced pregnancy and childbirth, and drawing up a roadmap for her until she would take maternity leave.

TEAM MEMBER INTERVIEW

Makoto Oishi



Be mindful of coordinating the member's duties so as not to attract unnecessary speculation

When the member told me about her pregnancy, she had not yet entered the stable pregnancy period, so I kept her work adjustments and KPIs private. However, considering the nature of work in inside sales, adjusting her work inevitably had an affect on the KPIs of other members, so I was very careful about how they all were informed when adjusting their work. Of course, when the member had to take more days off, everyone else started to worry, so it was necessary to be careful in not arousing undue concern and speculation.

I made great efforts to create an atmosphere of open communication, like when my own wife was pregnant, so that the member always felt like she could convey her true feelings.

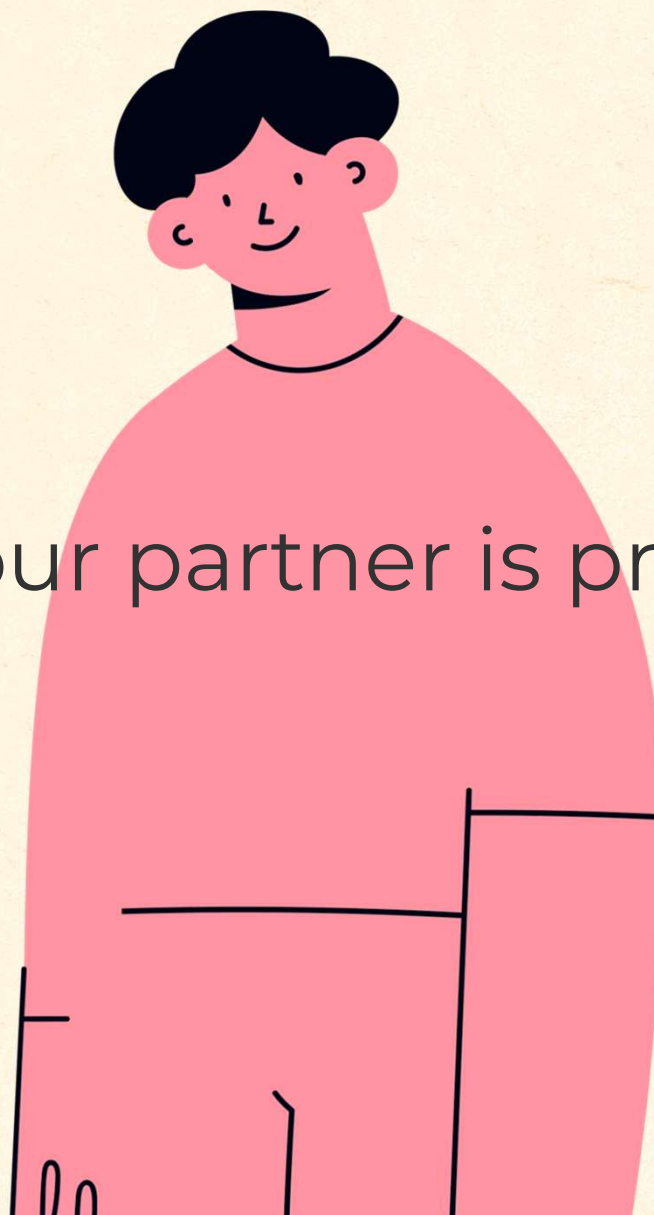
Speak concretely in advance about the member's career after they return to work

When a member discovers that they are pregnant, there are many things they are concerned about, such as returning to work and how their career will go after, as well as the many administrative procedures involved. So, thinking ahead to how they will return once their child enters nursery school, I devised a few career options after returning to work. In Money Forward, opportunities are not restricted due to pregnancy or childbirth, so I confirmed what she wanted to do and asked her to inform the General Manager.

In addition, I decided to set some 1on1 meetings with her during her leave, at her convenience, to alleviate any concerns that she may have had during that time.

03

If your partner is pregnant



03 If your partner is pregnant

Consider Taking Childcare Leave

Many people feel uneasy about childbirth, childcare, leaving work temporarily, or returning to work after. In addition, some people have difficulties with changes in their physical condition and hormonal balance due to pregnancy and childbirth. It can be difficult to seek advice from their company or from friends, so be sure to listen attentively to your partner so you can make them feel heard and understand what makes them feel stressed.

To help your partner out while they are experiencing morning sickness, there are many things you can do such as teaching yourself about child-rearing and Hokatsu, or do the shopping, etc.

Many members take childcare leave

The percentage of males taking childcare leave at Money Forward is 50%. Leave varies from a few weeks to up to a year, but on average, most take about two months. During childcare leave, you can receive childcare leave benefits and exemption from social insurance premiums.

Time you get to spend with your partner and child can be surprisingly limited. After speaking with your supervisor, consider getting your work adjusted accordingly.

Please refer to page 31 for stipends you can receive during childcare leave.



Mini Column

Benefits of taking childcare leave

Childcare leave is defined as: “when a worker with a child under one year of age, regardless of the worker’s gender, **takes leave in order to take care of the child** for a specified period of time.”

This applies to any employee who is a primary caregiver of a child, so an employee whose partner has given birth is entitled to take childcare leave. Members who took childcare leave commented **positively, “I was able to watch over my child’s growth,” and “It gave me an opportunity to practice caring for my child by myself.”**

In addition, as of October 1, 2022, “childcare leave at birth” has been established, which allows males to take up to four weeks (28 days) leave out of the eight weeks after the birth of a child. During the period of childcare leave at birth, it is possible to work under certain conditions. If you are considering working during the period of leave, please contact the HR Labor Division.

What if I have a same-sex partner?

As stated in the definition of childcare leave, “having a child” means a legal parent-child relationship, which can refer to both a natural child and/or an adopted child. In addition, since the gender of the parent does not matter when using childcare leave, parents of any gender can utilize it.

In addition, same-sex partners can take childcare leave.

However, same-sex partners do not receive childcare leave benefits. This is because childcare leave benefits are provided by employment insurance in accordance with the laws and regulations of the country, and so do not cover children born by same-sex partners.

If you have any questions, please feel free to contact the HR Labor Division.

TEAM MEMBER INTERVIEW



Junya Ogasawara

Position: Money Forward Home Company CTO
Childcare leave: From January 5, 2022 to February 10, 2022
(Including year-end and new year holidays, from December 28, 2021)

*This position is at the time of this interview.

To firmly face taking care of my child, I intended to use childcare leave

I felt that the first month after childbirth was the hardest time for my spouse physically, so I calculated a bit and decided to take one and half months of childcare leave.

In the company, I had seen male senior employees use this type of leave, so I thought I would be able to take it too. From the beginning, I knew that I wanted to face childcare head on and do it properly when I became a parent, so it felt like a natural matter of course to take childcare leave.

As a double-income household, we had talked before about how we would both do everything together, not just one us working while the other focused on child-rearing.

TEAM MEMBER INTERVIEW

Junya Ogasawara



Prepare well before going on leave; ease team members' worries in advance

I wanted to focus only on my family during leave, so from about a month and a half before going on leave, I began to prep the tasks my team would need to take care of in my absence and tried to alleviate any concerns they had. I also did my best to prepare thoroughly for any emergency situation, such as consulting with the people members might need to rely if there was a system failure, etc.

I consulted with the management of the company when my wife entered the stable period, and then shared the news with team members about four months before starting childcare leave.

“Train” well while on childcare leave; Own your role as a parent

In taking childcare leave, I could fully experience the difficult and painful aspects of raising a child. For that month and a half, I devoted myself to my child, and that time I spent was very precious.

In addition, since I got sufficient training for childcare during that period, I can fully do my share of duties without issues even after returning to work.

I gained the confidence to take ownership of my role as a parent because I took childcare leave.

TEAM MEMBER INTERVIEW



Rina Fukuoka

Position: Recruiting Ops Division, People Forward Department

Maternity leave: From April 8, 2022 to July 5, 2022

Childcare leave: From July 6, 2022 to present

*Their child was born on May 6.

*This position is as of before maternity leave.

Shinya Fukuoka

Position: Division Manager,
Professional Marketing Division,
Business Promotion Department,
Money Forward Business Company
Paid leave: From June 6, 2022 to June 17, 2022

*These positions are at the time of this interview.

We wanted to avoid miscommunication, so we took care with timing

Rina: Since we work at the same company, we took care about the timing of reporting to the people around us. I wanted to avoid a situation where those I should be directly informing would hear the news from someone else. I also wanted to hedge my risks, so I reported it before I entered the stable pregnancy period.

Shinya: After my wife reported to her supervisor and team members, I waited for a while to report to mine. At that time, I mentioned that I would like to take childcare leave, and asked whether or not it could be possible to sometimes leave early or take half-days.

TEAM MEMBER INTERVIEW

Rina & Shinya
Fukuoka



Share changes with each other to avoid stress

Rina: When I found out about my pregnancy, I first told my husband about the physical changes we could expect. In general, I could speak a bit about when and how my physical condition would change, and that I would sometimes feel mentally irritated. Even during pregnancy, I tried to tell him in detail about my condition and feelings.

Shinya: We usually have a lot of fights (lol), so I was conscious of not starting any during her pregnancy. My wife is the type of person who becomes depressed when she stays at home, so I was careful that she didn't build up stress by making plans to go out or having someone come to our house.

It's ok to lean on others for support and advice

Rina: In the early stages of pregnancy, my physical condition changed quite rapidly, and it was very difficult to adjust my workload and meetings. Fortunately, other members with children offered advice, and people around me supported me.

Shinya: My wife couldn't go back to her parents' home to give birth as planned due to some circumstances, and when she gave birth, I was also not in a situation where I could take a long time off from work. Instead, I took morning or afternoon leave as needed to be there for her and for our child. However, I wasn't as present for her as I should have been, and I ended up putting extra stress on her, so on the advice of a colleague who also had children, I decided to take paid leave for two weeks. I am glad that I took paid leave so I could understand my wife and our family situation better.

Mini Column

Situation of childcare leave in Money Forward by numbers

Female data

Female members who gave birth

In 2 years **23**

April 2020 - March 2021 9 people
April 2021 - March 2022 13 people

Rate of utilization of childcare leave

2 years
in a row **100 %**

April 2020 - March 2021 100%
April 2021 - March 2022 100%

Male data

Male members whose partners gave birth

In 2 years **55**

April 2020 - March 2021 27 people
April 2021 - March 2022 28 people

Number of people who took childcare leave

28

[50% Utilization Rate]

*Other paid leaves are not included

Number of days used for childcare leave

Average **100**

Min. 14/Max 351 days

Average of everyone, including those who
are expected to return to work

Return-to-work rate

100 %

*Figures for Money Forward on a non-consolidated basis from April 2021 to March 2022

04

How to spend childcare leave after the birth



04 How to spend childcare leave after birth?

When a child is born

After childbirth, please contact the HR Labor Division as soon as possible to start necessary procedures, such as social insurance, which will be described later.

Childcare can sometimes be difficult, but it is also full of joy!

When you contact us, be sure to tell us your child's name and kana indicating the pronunciation of kanji (if applicable.)



Before reinstatement and after returning to work

When you know the expected due date, think ahead to when you may want to return to work, but also allow for other factors after your child has been born.

When returning to work, in addition to full-time work, employees can choose to work under the "[reduced-hour flextime system](#)" introduced in December 2021.

Under the system, it is also possible to exempt employees from "unscheduled work, overtime and late-night work" until their children graduate from elementary school. Think about the best way to work according to your lifestyle.



Kibela references
for working styles

- [Childcare and Caregiver Leave Regulations](#)
- [Regarding the reduced-hour flextime system](#)

- [Reduced hours work under the flextime system](#)
- [Changed working styles from the discretionary labor system to the flextime system](#)

Mini Column

How does everyone handle Hokatsu (process of enrolling children in nursery school)?

Although it varies by area, nursery schools tend to be flooded with applications so vacancies can be rare. For the most part, if there is a vacancy, children can be enrolled the month after the application is accepted, but most parents aim for “April enrollment”, as this is the start of a new school year.

However, because of direct advancement, there are often few openings in (for example) 1-year-old classes because of kids who advance directly from the 0-year class. Thus, many parents feel they must aim for enrolling their children right away from the 0-year class to guarantee a spot in nursery school for the future as well.

In the case of the enrollment in April, applications are usually made between October and December of the previous year. Even though it may seem too soon, it is best to visit nursery schools before childbirth if possible and narrow down choices so that you have sufficient time to consider where to apply. (In some nursery schools, a parent has to be accompanied by a child when visiting, so please check with each school in advance).

How to spend time from maternity leave until returning to work?

In October 2022, Money Forward changed policy to no longer freeze Slack accounts for members on parental leave. This way, members who wish to catch up on what’s happening with the company may do so.

When taking leave of any length, some members feel worried because of Money Forward’s speedy growth, or some feel that they should do something work-related while on leave, but raising a child takes immense time and physical strength. Sometimes people say things like, “I wanted to do some studying to keep myself sharp” or “I wanted to work on some project to keep myself busy.”

Rather than taking on undue pressure, use leave time to focus on family and yourself.

In addition, if you take a side job during childcare leave, this could have a negative effect on eligibility for childcare leave stipends and benefits, so it is best to avoid it.

TEAM MEMBER INTERVIEW



Hiromi Imai

Affiliation: Customer Success Division, HR Solutions
Department, Money Forward Business Company
Joined the company while raising children who were 10
months old, and 3 years 2 months old.

*These positions are at the time of this interview.

Working for a society that makes children's lives better!

When I gave birth to my first child, I lived in Hokkaido due to my husband's work. I was a full-time homemaker for about three months after giving birth, and at that time, I couldn't suppress my desire to work (lol). So, I decided to become a freelancer working from home.

In 2021, we returned to Tokyo as my husband was transferred, and then I joined Money Forward. At that time, my children were 3 and a few months old respectively, and while it definitely took a lot of power to keep up with them, I strongly felt that that also motivated me to create a future society for my children through work.

Anyway, I had a very strong desire to have a job, so I chose to start one without hesitation.

TEAM MEMBER INTERVIEW

Hiromi Imai



Now is the time to ask for help; Working full-time in the spirit of “pay it forward”

With jobs in Tokyo, working reduced hours can negatively effect Hokatsu, and being on equal terms with my husband with regards to childcare also is a priority. I also have many things I want to do through my work, so, I took advantage of the flextime system and work-from-home option to continue working full-time.

To be honest, there were times when it gets difficult. Since my husband has to go into office every day, I take care of our children on my own on weekdays. I have to fight against both a lack of energy and a lack of sleep.

Even so, now is the time to be willing to accept help with the idea that I am somehow paying it forward; by gratefully accepting help to continue my work now, I can help the next generation. I'm of the mind that I should rely on things that are there for me to rely on, like convenient home appliances, ready-made food, and my in-laws.

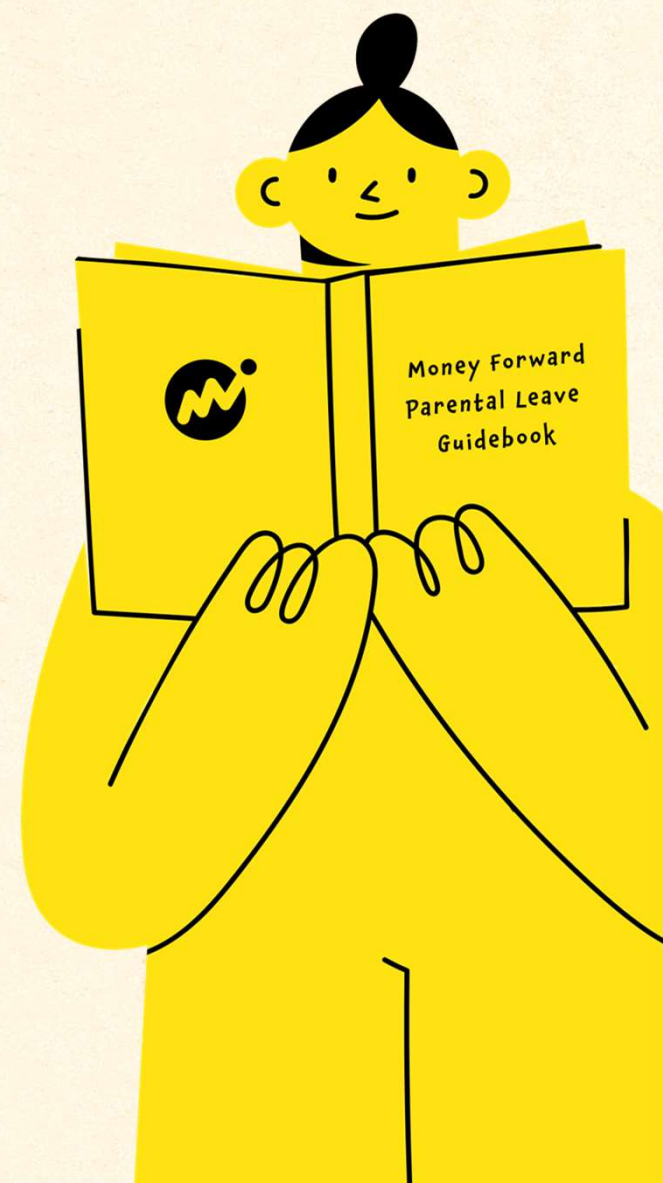
Valuing work style and career; An environment where raising children is easy

Money Forward creates an environment where it is far easier to work than you may imagine. In Japan, getting put on the “mommy-track” is a major social problem, but even if you have small children like me, this is not so at Money Forward. They do not exclude you because you have small children, and you can still be entrusted with large projects, and you will not be distanced from promotion or advancement.

Also, at work, everyone values their private lives very much regardless of whether they have children or not. There are many people who for many reasons will not do overtime more than necessary so that they can enjoy their personal lives. The environment is so positive that I do not feel any social guilt at all for going home on time, even early when needed.

05

About Systems and Money Issues



05 System and Stipends

Stipends you can receive for childbirth or leave of absence

Eligibility: Kanto IT Software Health Insurance Society member/Employment insurance enrollee

Stipends	From where? (Leave system)	When can I receive it?	Description	Person who gave birth	Partner of the dependent who gave birth	Person who uses childcare leave (Male)
(i) Lump-sum allowance for childbirth and childcare	Health insurance	Not received directly *When using the direct payment system	The cost of childbirth 500,000 yen per child	○ *Either can apply	-	-
(ii) Additional allowance for childbirth and childcare	Health insurance	About a month after application	Unique to Kanto IT Software Health Insurance Society 90,000 yen	○ *Either can apply	-	-
(iii) Childbirth allowance	Health insurance (Maternity leave before and after childbirth)	About a month after application	Allowance paid when you are absent from work for childbirth An approximate daily portion: Salary divided by 30 x 2/3 *Refer to page 31	○	-	-
(iv) Childcare leave benefit	Employment insurance (Childcare leave at birth) (Childcare leave)	On a bi-monthly basis (In the case of within 3 months, after reinstatement) About a month after application	Allowances you can receive when you take childcare leave Up to 180 days Monthly wages x 67% 181 days onwards Monthly wage x 50% *Upper limit *Refer to page 32	○	-	○
(v) After Childbirth Leave Benefit	Employment insurance (Childcare leave at birth) (Childcare leave)	About a month after application	Allowance receivable upon meeting the eligibility requirements: 14 to a maximum of 28 days, 13% of the monthly wage.	○	-	○
(vi) Exemption of social insurance premiums	-	-	Health insurance and employees' pension insurance premiums are waived during the period of maternity leave before and after childbirth and childcare leave *Refer to page 37	○	-	○

*In the case of junior employees, the application of allowances and benefits will vary depending on the insurance they are enrolled in. Please check the insurance you are enrolled in and refer to its policies. In addition, the scope of application of childcare leave (at birth) is stipulated in the Labor-Management Agreement.

Stipends you
can receive

Lump-sum allowance for childbirth and childcare and
additional allowance for childbirth and childcare

At the time of childbirth

① Lump-sum allowance for childbirth and childcare (statutory benefit)

Who?	The person who gave birth (direct employment) or the partner of the dependent who gave birth
When?	- (Settled between the hospital and the Health Insurance Association*)
How much?	500,000 yen
Required items	None (file with the hospital)

*When using the direct payment system (covered by the Japan Obstetric Compensation System)

A lump-sum allowance for childbirth and childcare in the amount of 500,000 yen *1 is provided for childbirth (including premature, stillbirth, miscarriage and abortion) at 4 months (85 days) of pregnancy or over.

*1: If the delivery is not covered by the Japan Obstetric Compensation System, it will be 488,000 yen.

Using the “direct payment system” for lump-sum allowance for childbirth and childcare, the Health Insurance Association can pay the cost of childbirth to the childbirth institution through a payment intermediary.

Depending on the medical institution, it may or may not be compatible with the “direct payment system” or “Japan Obstetric Compensation System.” Check with your health care provider during regular checkups to facilitate the birth process.

This lump-sum allowance also includes costs from the Japan Obstetric Compensation System, which covers compensation for babies who develop severe cerebral palsy from birth and their families. Childbirth overseas is not covered by the “direct payment system” or the “Japan Obstetric Compensation System.”

② Additional allowance for childbirth and childcare

Who?	The person who gave birth (direct employment) or the partner of the dependent who gave birth
When?	About a month after the filing of an application after the childbirth
How much?	90,000 yen
Required items	Request Form for Part Payment of Lump-sum Allowance for Childbirth and Childcare/Application Form for Difference (to the Health Insurance Association)

To be paid under a unique system
of Kanto IT Software Health Insurance Society.

Please submit the application form directly to the Health Insurance Association.

For details, please check the section of lump-sum allowance for childbirth and childcare and additional allowance [here](#).

*Citation: Kanto IT Software Health Insurance Society

Stipends you
can receive

Childbirth allowance

At the time of using “childbirth leave before and after childbirth”

③ Childbirth allowance

Who?	Those who have taken childbirth leave before and after childbirth (direct employment)
When?	About a month after the termination of maternity leave after childbirth
How much?	Daily amount: Amount equivalent to two-thirds of the amount equivalent to one-thirtieth of the average amount of the standard monthly compensation for the last 12 months Daily amount x Number of days of maternity leave before and after childbirth
Required items	Application Form for Childbirth Allowance (to the company)

►What is “childbirth leave before childbirth”?

It can be obtained 42 days before the expected date of birth (56 days before for twins or more).

*If you are feeling well, you may request to work in office or at home.

*If the actual date of childbirth is later than expected, the period including the period from the expected date of birth to the date of childbirth will be treated as maternity leave before childbirth.

►What is “childbirth leave after childbirth”?

Until the 56th day from the day after childbirth. You will not be able to work during this period.

*If the request is made by the person concerned after the lapse of 42 days from childbirth, and the doctor approves it, she can work.

It is paid as living expenses for the period when the insured does not work for childbirth (before and after childbirth).

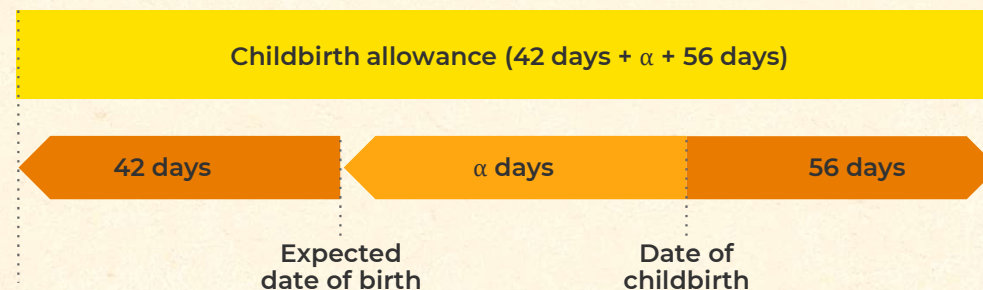
The amount obtained by multiplying the calculated daily amount by the number of days of benefit (number of days of maternity leave before childbirth + number of days of maternity leave after childbirth) is paid as childbirth allowance, and if the date of childbirth is later than expected (the α part of the figure below), the amount corresponding to such delay is paid in addition to the number of days of benefit. When you apply for the payment, you will need a doctor's certificate, etc. If you prepare the documents as soon as you start taking a leave of absence, the payment process will go more smoothly.

For details of the amount of benefit, please check the section of childbirth allowance [here](#).

*Citation: Kanto IT Software Health Insurance Society

For details of maternity leave before and after childbirth, please check [here](#).

*Citation: “Navi for Creating a Women-Friendly Workplace that Supports Pregnancy and Childbirth”



Stipends you
can receive

Childcare leave benefit

At the time of using childcare leave and childcare leave at birth

④ Childcare leave benefit (childcare leave at birth benefit)

Who?	Employees who are raising children who fit the requirements for for childcare leave Some requirements apply (for details, please refer to the Childcare and Caregiver Leave Regulations and Labor-Management Agreement)
When?	About a month after application *Apply every two months from childcare leave *If the period is less than 3 months, apply collectively
How much?	180 days from the start of childcare leave (at birth) [Daily wage at start of leave x Number of days paid] x 67%
	※ Postpartum Leave Support Benefit [Daily wage at start of leave x Number of days paid] x 13%
	On or after the 181st day from the start of childcare leave [Daily wage at start of leave x Number of days paid] x 50%
Required items	Written Consent for Benefits (to the Company)

It is paid as living expenses for workers who take childcare leave or childcare leave at birth from employment insurance.

If the insured under employment insurance takes childcare leave to take care of a child under one year of age (one year and two months of age if the parents take childcare leave; two years of age at the maximum if the child is unable to enter a nursery school), the insured can receive childcare leave benefits if certain requirements are met.

Please check [here](#) for details.

*Citation: "Details of Childcare Leave Benefits and Application Procedures for Payment (2025.1.1 enforced)"

The "childcare leave at birth benefit" is a benefit that can be received due to the revision of the Act on Childcare Leave/Caregiver Leave in October 2022. The name changes depending on whether you choose childcare leave or childcare leave at birth, but the application method and the amount received are the same as the previous childcare leave benefits.

⑤ The "After Childbirth Leave Benefit" is a benefit that will be established starting April 1, 2025. A condition for receiving this benefit is that both parents must take at least 14 days of childcare leave each. There are other eligibility requirements as well, so please feel free to consult with us in advance.

Learn more about the new system on the next page!



Stipends you can receive

Childcare leave benefit

About the system: “Childcare leave” and “Childcare leave at birth”

Childcare leave (pre-existing system)

This is a leave of absence taken for the purpose of caring for a child or children. It applies to a “child” having a legal parent-child relationship, whether a natural child or an adopted child.

In principle, workers can utilize such leave for a desired period until the day on which their child reaches the age of one (the day before the child’s first birthday). If a spouse is on childcare leave, it is possible to take it until the child reaches the age of one year and two months. (Mom & Dad Childcare Leave Plus)

From October 2022, it will be possible to take childcare leave in installments, and it is possible to take childcare leave in installments up to two times during the period in which childcare leave can be taken.

[Extension of Childcare Leave]

Childcare leave can be extended up to the day on which the child reaches one year and six months of age (up to two years of age by re-extension) only if it is found to be particularly necessary for continuing employment, such as when the child is unable to enter a nursery school on the day that they reach one year of age. In order to extend the leave, it is necessary to submit documents to the company stating that the extension is necessary, such as documents indicating that your child was not able to enter nursery school.

Caution!

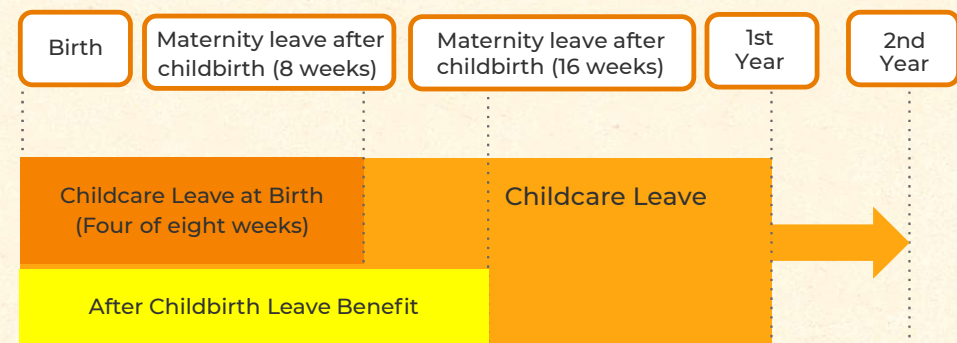
The following situation does not conform to the purpose of the childcare leave system under the Act on Childcare Leave/Caregiver Leave, and does not meet the requirements for extending childcare leave: If a worker applies to enroll his/her child in a nursery school despite not having an intention to do so for the purpose of extending childcare leave, and he/she applies for the extension of childcare leave on the grounds of a failure to enroll his/her child in the nursery school.

Childcare leave at birth (new system introduced in October 2022)

It is a leave of absence for those who have not taken maternity leave after childbirth in order to take care of a child within eight weeks after birth. The scope of eligibility for “child” is the same as childcare leave.

The period of utilization is limited. It can be obtained up to four weeks (limited to 28 days) out of the eight weeks after the birth of the child. It is not mandatory to take childcare leave at the time of birth itself. It is still possible to choose childcare leave from the date of childbirth as usual.

In addition, during the period of childcare leave at birth in Money Forward, you can work within a certain range by filing an application to the company before the leave. During this period, you can do what’s needed for handover of work that could not be completed before going on leave, and you can act as an evaluator for evaluation meetings if necessary. If you are considering this option, please contact the HR Labor Division in advance.



Stipends you can receive

Childcare leave benefit

About the system: Difference between childcare leave and childcare leave at birth, and extension of childcare leave

	Childcare Leave	Childcare Leave at Birth	After Childbirth Leave Benefit	*Supplement: Extension of "childcare leave"
Scope of applicable children	It applies to a "child" having a legal parent-child relationship, whether a natural child or an adopted child.			
The period during which it can be utilized	The day on which the child reaches the age of one (the day before the child's first birthday)	Four weeks (limited to 28 days) out of the eight weeks after the birth of the child	For men: Take at least 14 days of childcare leave within 8 weeks after the birth of the child. (limited to 28 days) For women: Take at least 14 days of childcare leave within 8 weeks after the postnatal leave.	One year to one year and six months of age, one year and six months to two years of age
Extension system of the period during which it can be utilized	Mom & Dad Childcare Leave Plus *If the father takes leave within eight weeks after the birth, the period of acquisition will be extended to the day on which the child reaches the age of one year and two months - Extension of childcare leave *If there are unavoidable reasons.	- None *From the 29th day, the childcare leave on the left can be taken.	- None	If there are unavoidable reasons, it can be extended up to the day on which the child reaches one year and six months of age. If the unavoidable reason cannot be resolved after the day on which the child reaches one year and six months of age, it is possible to extend it up to the day on which the child reaches two years of age.
Number of installment acquisitions allowed.	In principle, up to 2 times	In principle, up to 2 times	In principle, up to 2 times	In principle, not permitted
Amount of benefits	Up to 180 days Monthly wages x 67% 181 days onwards Monthly wage x 50%	Up to 28 days Monthly wages x 67% *The number of days acquired during childcare leave at birth is included in the number of days acquired during childcare leave.	From 14 to 28 days: Monthly wage x 13%	Daily amount of wages x 50%
Work during leave	Not permitted	May be permitted under certain conditions *If you want to work, you need to submit your shift by the day before the leave.	based on leave	Not permitted

As stated previously, the name of the stipend changes depending on whether you choose childcare leave or childcare leave at birth, but the application method and the amount received are the same as the previous childcare leave benefits. Moreover, the extension only applies to "childcare leave."



Stipends you can receive

Childcare leave benefit

Example of taking childcare leave with a partner

1 | The partner supports the person (female) who gave birth immediately post-partum



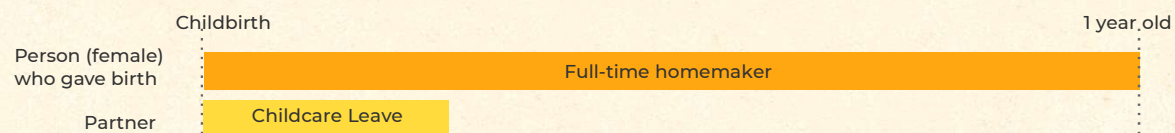
2 | The partner and the person who gave birth take turns taking childcare leave



3 | The partner and the person (female) who gave birth take childcare leave at the same time



4 | The person who gave birth is a full-time homemaker, and their partner takes childcare leave



Choose the pattern of taking childcare leave that suits your family

When utilizing childcare leave immediately after a child is born...

- This period can take a lot of energy and effort
- You may have older children who also need care
- You want to support your partner physically

Many people use leave for reasons like the above. However, it is also possible to take childcare leave at a different time other than around the time of childbirth.

- Utilize it after partner returns from their parents' home (Japan has a custom for mothers returning to their ancestral home for birth time).
- Utilize it when partner returns to work.

Consider the above options according to your household situation.

It is also possible to take long-term childcare leave (see the table on the previous page), so members can focus on childcare with ease.

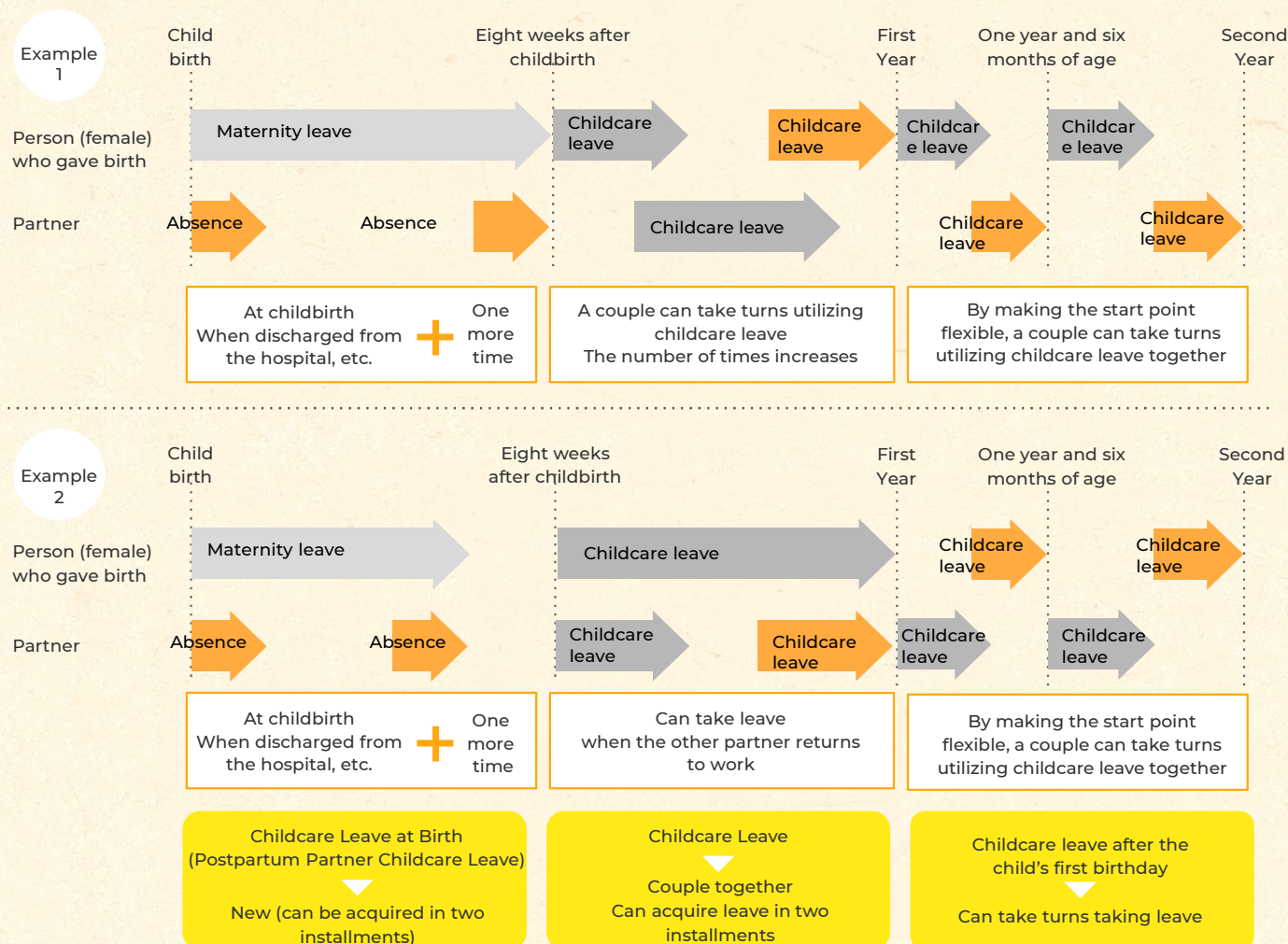
Starting in October 2022, workers can take childcare leave in installments up to two times, and they can choose the acquisition pattern that suits their family situation. (*After extension, childcare leave cannot be taken in installments)

On the following page, we introduce the pattern of taking childcare leave using the "childcare leave at birth" that came into effect in October 2022.

Stipends you can receive

Childcare leave benefit

Example of taking advantage of “childcare leave at birth”



Legal amendments made it possible to take childcare leave more flexibly.

From October 1, 2022

- In principle, it is possible to take “childcare leave” in installments up to two times.
- The start of “childcare leave at birth,” which can be taken by a partner who has not given birth, makes it possible to take childcare leave more flexibly. Originally, there were many people who wanted to divide childcare leave according to the convenience of their families, and this revision of the law made this possible.

“Childcare leave at birth” allows a worker to take four weeks of leave within eight weeks after the birth of a child in up to two installments, so when combined with childcare leave, it is possible to take childcare leave four times.

Moreover, workers are not permitted to work during childcare leave, but they are permitted to work under certain conditions under the “childcare leave at birth” system.

As a result, it is now possible to deal with cases where it was difficult to take a long time off due to work circumstances, and opportunities for partners to actively participate in childcare have been expanded.

6 Exemption of social insurance premiums

At the time of acquiring maternity leave before and after childbirth and childcare leave

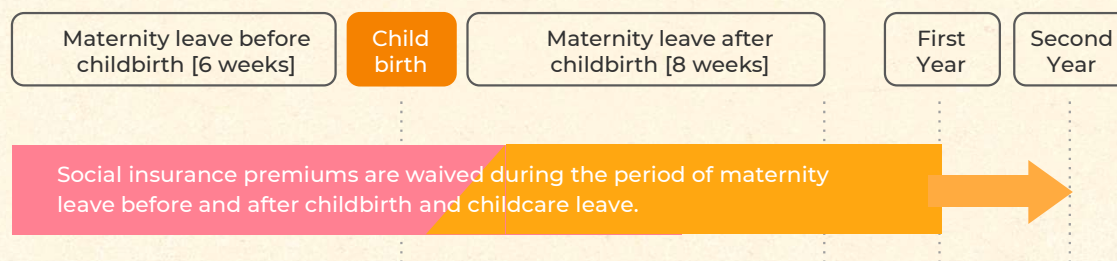
- Exemption of insurance premiums during the period of maternity leave before and after childbirth and childcare leave (health insurance, employees' pension insurance and long-term care insurance)

This system exempts insurance premiums during the period of maternity leave before and after childbirth or childcare leave, and childcare leave at birth.

Starting in October 2022, as a response to cases where short-term childcare leave, etc. is taken, insurance premiums are exempted for the month in which childcare leave, etc. is commenced, not only if the last day of the same month falls during the period of childcare leave, etc., but also if 14 or more days of childcare leave, etc. are taken during the same month.

In addition, if you did not work due to pregnancy, such as premature childbirth, you may be able to retroactively receive an exemption from insurance premiums during the period of maternity leave before and after childbirth.

However, due to the length of the leave period, there are cases where salaries and bonuses cannot be exempted from insurance premiums. Please contact the HR Labor Division for details.



The following systems may be applied even after you return to work.

- ▶Revision of the standard monthly compensation at the time of completion of maternity leave before and after childbirth and childcare leave (health insurance, employees' pension insurance and long-term care insurance)

After completing maternity leave before and after childbirth or childcare leave and returning to the workplace, if certain conditions are met, the standard monthly compensation can be revised. By revising the monthly compensation, you can set the premiums appropriate for the compensation after returning to work.

- ▶Deemed measure for the previous standard monthly compensation for the child-rearing period (employees' pension insurance)

If this measure is applied, even if the standard monthly compensation decreases as a result of working under measures such as shortened work hours, and even if the compensation after reinstatement is significantly lower than before the leave of absence as a result of the revision of the above monthly compensation, the relevant worker can receive the amount of pension benefit based on the standard monthly compensation before the leave of absence (until the child turns three years of age).

If you are subject to this procedure, the HR Labor Division will contact you to confirm whether or not the procedure can be carried out.

06 To DO list



TO DO 1 What to do before maternity leave

*For the details of this TO DO list, please see this [Kibela](#).

Eligibility	Timing	What to do	Notes
All members	Refer to p.7	Consult your supervisor	Talk about handover of tasks, the period of leave of absence (including paid leave), delegation of authority, and your current thoughts about how you may want to work after reinstatement.
The person giving birth	At least one month before the start of the leave of absence	★Workflow application Maternity leave before and after childbirth application (You can apply for childcare leave at the same time)	Please apply while considering when you intend to be reinstated and how you will work after reinstatement. You can also take paid leave in combination with maternity leave before the leave.
The person who will use childcare leave *Only the partner	- Childcare leave: No later than one month before the start of the leave - Childcare leave at birth: No later than two weeks before the start of the leave	★Workflow application Apply for childcare leave and childcare leave at birth	After applying via workflow, you will have a consultation with the HR Labor Division (using Slack or online interview).
All members	Before of the start of the leave of absence	Have a consultation with the HR Labor Division (Slack or online interview)	The HR Labor Division will contact you via Slack after confirming your application for leave. If you wish to have an interview, the HR Labor Division will contact you for schedule adjustment.
The person who will use childcare leave	Before of the start of the leave of absence	Sign a written consent form	This is a request for execution of an agreement that the company will apply for the provision of childcare leave benefits. You will be notified via the HR Labor System.
Only the person who has authority to make approvals	Before of the start of the leave of absence	Coordination of delegation of authority (consult the HR Labor Division)	We will discuss the authority to approve attendance and absence, expenses, debt payments, etc., and the performance evaluator.
Long-term leave only	Last work day	Return guidelines	Return PC, equipment and security card. You can send all items by post.

TO DO 2 What to do before reinstatement after childbirth

*For the details of this TO DO list, please see this [Kibela](#).

Eligibility	Timing	What to do and documents needed for submission	Method and place of submission	Notes
The person who gave birth	Promptly after the submission of birth notification	[Reporting of Childbirth] Submit a maternal and child health handbook or residency record	Submit via email of the HR Labor Division group	To be used for applying for childcare leave benefits. A public document with the name of the child and their legal guardian is required. (Please tell us kana indicating the pronunciation of kanji of your child's name (if applicable).)
The person who gave birth	Promptly after childbirth	Submit an Application Form for Childbirth Allowance Payment	Send it to the HR Labor Division	Please fill in the required items and send it to the following address. Address: 21F, msb Tamachi, Tamachi Station Tower S, 3-1-21 Shibaura, Minato-ku, Tokyo 108-0023 To: Human Resources and Labor Relations Department, Money Forward, Inc.
Partner	Promptly after childbirth	[Reporting of Childbirth] Includes an application for congratulatory money and one day of special leave (partners only)	★Workflow application Various notifications of childbirth	Apply for congratulatory money and one day of special leave (partners only). Regardless of whether you take maternity leave or childcare leave, please submit it. For the scope of "child", please check the Rules of Employment.
The person who gave birth/ the partner of the dependent who gave birth	Promptly after childbirth	Request Form for Part Payment of Lump-sum Allowance for Childbirth and Childcare/Application Form for Difference	Please submit it directly to the Health Insurance Society	Please fill in the required items and send it to the following address. ▶ 2-27-6 Hyakunin-cho, Shinjuku-ku, Tokyo 169-8516 Kanto IT Software Health Insurance Society, Benefit Section *Attachment of documents may be required depending on the selected system.
Everyone (voluntary basis)	Within 14 days after the childbirth	Dependent application	HR Labor System From "additional dependent procedures"	Since it is necessary to submit your My Number, the process will go smoothly if you obtain a "residency record with an individual number" when submitting a notification of birth. You can also submit it after receiving an Individual Number Notice.

TO DO 3 What to do before reinstatement after childbirth

*For the details of this TO DO list, please see this [Kibela](#).

Eligibility	Timing	What to do and documents needed for submission	Method and place of submission	Notes
Applicable persons only	When applying for a nursery school	Request to issue a "certificate of employment"	To the HR Labor Division Contact via Slack or email	Share the data in the format of the certificate of employment of the municipality in which you reside. It takes about a week to issue.
Applicable persons only	When results of applications for nursery school come out	Inform the "result of application" and the "timing of reinstatement"	To the HR Labor Division Contact via Slack or email	Please contact us as soon as the result of enrollment becomes available.
Applicable persons only	When you want to extend childcare leave	Notify to the effect that the "child was unable to enter nursery school"	To the HR Labor Division Contact via Slack or email	Please contact us as soon as the result of enrollment becomes available. Please also share the data from the [Notification of Enrollment Pending].
All members	Short term: A little more than one week before the scheduled end date Long term: Around seven months after childbirth, two months before the scheduled end date	Replies to contact from the HR Labor Division	The HR Labor Division will contact you	We are contacting you to confirm that you will be reinstated as per your leave request. Please reply.
Long-term leave only	When the date of reinstatement is set	, have a consultation on matters concerning reinstatement through a pre-reinstatement interview	The HR Labor Division will contact you	This will be implemented at least three weeks before reinstatement. You will be contacted via Slack or email, or through online interview. For those taking short-term leave who would also like to have an interview, please contact us.
On a voluntary basis	When the date of reinstatement is set	Receive an explanation of reduced work hours (reduced-hour flextime system)	The HR Labor Division will contact you	If you wish to apply (including those who are considering applying), please let us know your intentions before or on the day of the pre-return to work interview.
Long-term leave only	When the date of reinstatement is set	Coordination with the department to which you are reinstated	The HR Labor Division will handle it	Generally, it will be decided at least one week before reinstatement.
Long-term leave only	After reinstatement	Apply for congratulatory money	★Workflow application Various notifications of childbirth	-

TO DO 4 Money and other procedures related to the company during maternity and childcare leave

	Long-term leave (scheduled for a period exceeding three months)	Short-term leave (scheduled for a period of three months or less)
Resident tax	Switch to ordinary collection (individual payment)/you will receive a payment slip at home.	To be handled by pre-collection, etc.
Employee Stock Ownership Association	Membership suspension (resuming procedure is required if resuming membership after reinstatement.)	
Defined-contribution plan (401k)	Membership suspension in principle (Since enrollment is continued only during the maternity leave period, payment for the maternity leave period will be collected in advance from final salary.)	
Health insurance premiums Employees' pension insurance premiums	Insurance premiums are exempted if the last day of the same month falls during the period of childcare leave, etc., or if 14 or more days of childcare leave, etc. are taken during the same month. (Refer to p.39)	
Employment insurance premiums	If salaries are not paid during the period of maternity leave before and after childbirth, childcare leave or childcare leave at birth, no insurance premiums need to be paid.	
Income tax, etc.	Since childbirth allowance and childcare leave benefits are exempt from taxation, income tax and special income tax for reconstruction are not deducted from these benefits.	

Regarding year-end adjustments

- We will contact you via your personal email address about the year-end adjustments around October, so please complete the procedure then.
- You will be notified when a withholding certificate will be issued at the time of payment of your salary in January of the following year.

Regarding medical checkups

- In the case of long-term leave: Company-sponsored medical checkups are optional. Please do a medical checkup after reinstatement. (Required)
- In the case of short-term leave: Medical checkup is mandatory.

*Due to the handling based on the principle, adjustments may be made depending on the period of individual leave of absence and other circumstances. For more information, please see the [Kibela](#) here.

Links about Raising Children

■ Matters related to childcare-related systems

Ministry of Health, Labour and Welfare, Balancing Work & Family Forum

<https://ryouritsu.mhlw.go.jp/>

Ministry of Health, Labour and Welfare, Men who Participate in Child-rearing Project

<https://ikumen-project.mhlw.go.jp/>

■ Mental and physical health issues

Maternal Healthcare Website commissioned by the Ministry of Health, Labour and Welfare

Navi for Creating a Women-Friendly Workplaces that Support Pregnancy and Childbirth

<https://www.bosei-navi.mhlw.go.jp/>

Mental Health Portal Site for Workers

Kokoro no Mimi: Lending Your Heart an Ear

<https://kokoro.mhlw.go.jp/agency/>

■ Matters related to nursery schools

All Japan Childcare Services Association

<http://www.acsa.jp/>

If you are wondering about something or face any uncertainties, start by checking these links.



■ Matters related to children and child-rearing

Japan Association for the Advancement of Working Women

We Cheer You On! "Pregnancy, Childbirth and Child-rearing" While Working

<http://www.jaaww.or.jp/index.php>

Japan Pediatric Society

<https://www.jpeds.or.jp/>

Ministry of Health, Labour and Welfare, Telephone Consultation for Child Medical Care

<https://www.mhlw.go.jp/topics/2006/10/tp1010-3.html>

#8000

For local information, please consult the website of your local municipality.

After Childbirth Leave Benefit

<https://www.mhlw.go.jp/content/11600000/001395073.pdf>



A friendly working environment comes from an essential culture that permeates the whole company, not only from supportive systems.

We can create a better company by respectfully supporting our team members who face changes at different stages of their lives.

If you have any general questions or concerns about this handbook, please feel free to contact the [HR Labor Division](#).