



JAPAN LIFE SETUP CHECKLIST

From landing to fully set up - in the right order

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Do these in order - each step unlocks the next. Address registration comes first: everything depends on it.

AT THE AIRPORT (DAY 0)

- ☐ Receive your residence card (zairyu card) at immigration
- ☐ Get a SIM card or pocket WiFi at the arrivals kiosk
- ☐ Withdraw cash (7-Eleven or post-office ATM in the airport)
- ☐ Save your embassy's phone number in your phone

WEEK 1 - THE NON-NEGOTIABLES

- ☐ Register your address at city hall within 14 DAYS (required by law)
- ☐ Bring: passport + residence card + your new address
- ☐ Enroll in health insurance (employer OR National Health Insurance at city hall)
- ☐ Get a Japanese phone number (IIJmio / ahamo / Rakuten Mobile)
- ☐ Open a bank account (Japan Post Bank is easiest for new arrivals)

WEEK 2 - FINANCIAL SETUP

- ☐ Apply for a credit card (start with the most approval-friendly ones)
- ☐ Set up Wise for sending money home (avoid bank wire fees)
- ☐ Apply for electricity + schedule the gas activation appointment
- ☐ Get a Suica/Pasmo IC card for trains and konbini payments



The first month is admin. After that, it's about not overpaying - and knowing who to call.

MONTH 1 - IMPORTANT ADMIN

- ☐ Await your My Number notification by mail (do not discard it!)
- ☐ Apply for the My Number Card at city hall
- ☐ Register for the national pension (city hall, if not via employer)
- ☐ Submit residence card + My Number + bank details to your employer's HR
- ☐ Get a commuter pass (teiki) - your employer may reimburse it

MONTH 2-3 - QUALITY OF LIFE

- ☐ Apply for fiber internet (takes 2-4 weeks to install)
- ☐ Convert your driver's license (if you plan to drive)
- ☐ Find your nearest clinic and note its hours
- ☐ Start Japanese study - even 30 min/day compounds fast
- ☐ Join one local community or language exchange group

MONEY CHECKLIST - AVOID THE FOREIGNER TAX

- ☐ Phone plan under 3,300 yen/month? (big carriers charge 3x more)
- ☐ Sending money home with Wise, not bank wire? (saves ~5% per transfer)
- ☐ Earning points on daily spending? (1% cashback adds up)
- ☐ Remember: residence tax starts in June of YEAR TWO - budget for it

EMERGENCY NUMBERS

- ☐ 110 - Police | 119 - Fire & Ambulance
- ☐ #7119 - Medical advice hotline (not sure if you need an ambulance?)
- ☐ JNTO 24hr visitor hotline (English): 050-3816-2787

You've got this.

Every guide behind every checkbox is free at expatsjapan.com - written for foreigners, updated for 2026.