

I would like to discuss a financial matter concerning our social security contributions.

1. The Back-Payment Issue

- **Our current situation:** Since 2021, we have consistently paid a social security contribution of **#76,910 KRW** per month. This amount is the subsidized rate (50% reduction) for foreigners.
- **The recent tax action:** In July 2025, after completing our tax refund process (the total refund was **#3,866,000 KRW**), the Tax Authority initiated a retroactive collection (arrears) of social security contributions amounting to **#2,729,670 KRW**, covering the period from 2022 to 2025 (34 months).
- **Explanation received:** Mr. Pil explained that this amount was calculated based on our actual monthly income (the amounts transferred to our bank accounts). The retroactive collection occurred because we had not filed a proper individual income declaration previously.
- **Our request:** Since the income we received was solely the salary required by you, Professor, we would like to know if it is possible to handle this back-payment of **#2,729,670 KRW** by offsetting it against the total tax refund amount.

2. The Future Contribution Increase

- **The upcoming change:** Our social security contribution is scheduled to increase significantly to **#228,990 KRW** per month, which is much higher than our previous rate of #76,910 KRW.
- **The concern:** This new, higher contribution is substantial, especially considering that our net received salary is not high enough to comfortably cover it.
- **Our question:** Going forward, if the monthly social security contribution is **#228,990 KRW**, would it be possible for us to receive financial support equal to the difference? (i.e., **#228,990 KRW** minus **#76,910 KRW** equals **#151,900 KRW**).

Thank you very much for your time and guidance on these important matters. I would appreciate the opportunity to discuss this further at your convenience.