

令和6年度 高等学校・高等専門学校入学予定者対象

三重県高等学校等修学奨学金 予約採用申込みの案内

For Prospective High School and Technical College Students 英語版
Mie Prefectural High School Educational Loans

For School Year 2024



Overview

The Mie Prefectural Government offers interest-free educational loans to support students who wish to attend high schools but cannot due to financial difficulties. The loans must be repaid after graduating so that the students in the next generation can take the educational loans too.

Eligibility Requirements

- 1 The applicant's parent or a guardian must reside in Mie Prefecture
- 2 The applicant intends to enroll in high school in April 2024
- 3 Total family income does not exceed the set limit (*Note)
- 4 The applicant has a desire to study and complete all required school work
- 5 The applicant has a co-signer for loan repayment other than his/her parents.

(*Note) The table below shows a general idea of the "set limit".

Size of Family	1-3 people	4 people	5 people	6 people	7 people
Income upper limit for entire household (Total amount <u>after employment income deduction</u>)	¥3,900,000	¥4,700,000	¥5,800,000	¥6,700,000	¥7,500,000

*The upper limit amount is eased for single-parent families. For further information, please contact our office.

Loan Amount

Type of School	Monthly Loans	Lump-Sum Loan
National & Public	¥8,000, ¥13,000, ¥18,000 or ¥23,000 (Choose one)	¥40,000 or ¥ 80,000 (Choose one)
Private	¥20,000, ¥25,000, ¥30,000 or ¥35,000 (Choose one)	¥50,000 or ¥100,000 (Choose one)

- ※ You may take both monthly and lump-sum loans, or one of them.
- ※ For the monthly loans, you are only allowed to change the amount at the beginning of the school year.
- ※ Interest-free loan

How to Apply

- Where to Apply:
 - For junior high school students in Mie Prefecture ... Contact the school you are currently attending
 - For junior high school students outside Mie Prefecture ... Contact the Educational Finance Division at the Mie Prefectural Board of Education.
- When to Apply:
 - For junior high school students in Mie Prefecture ... Your school will decide the deadline. Please make sure to submit the application form before the school deadline.
 - For junior high students outside Mie Prefecture ... Contact the Educational Finance Division at the Mie Prefectural Board of Education
- Required Documents: Application form (※), Residence certificates of everyone in the household and the fiscal year 2023 certificate of income and taxation (shows an income earned by 2022) of everyone in the household excluding grandparents and siblings.
(※) Application forms are available at junior high schools. If you are a junior high school student outside Mie Prefecture, please contact the Educational Finance Division at the Mie Prefectural Board of Education.

Additional Information

1. Screening result will be informed in writing in December.
2. A co-signer other than your parents is required when you apply for the loan (who, in principle, resides in Mie prefecture, is 65 or under on April 1, 2024 and has the ability to repay the loan for you). You shall be required to present the co-signer's certificate of seal registration when you are accepted for the loan (around March) and when the repayment is processed.
3. The first loan payment will be made in the late April or early May.
4. You must pay back the loan within 12 years of graduating (within 15 or 18 years if the total loan amount exceeds a certain amount.). If you go on to further education at college or university, you may apply for an extension. Any loans not repaid by the due date accrue interest. Legal actions may be taken for the payment collection for accumulated delinquency.
5. You may apply for the loan after entering a high school. However, the terms and conditions of the loan may differ from this loan program.

Contact and Information: Your local junior high school or Loan Affairs, Educational Finance Division, Mie Prefectural Board of Education

Tel. 059-224-2944 (Direct phone number)
Office Hours: 8:30 - 17:00 (Monday-Friday)

For more information, go to "Mie no Kyouiku" in the Board of Education's homepage and click the pencil banner

