# 令和6年度(英語版) 高等学校・高等専門学校在学者対象

#### Overview

School Year 2024

For High School and Technical College Students Mie Prefectural High School Educational Loans 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 loan must be repaid after graduating so that the students in the next generation can take the educational loans too.

Urgent application is a system to which application can be made in case of critical need of student loan due to sudden changes in one's household finances, etc. Application can be made in the following cases.

緊急採用

**Urgent** Application

- 1. When the income status of the family is suddenly impaired due to divorce of parents or <u>loss of job</u>, <u>bankruptcy</u>, <u>decrease of work due to sickness or injury</u>, <u>or death of wage-earner</u>, <u>etc</u>. (Includes the case when future family income status is obviously going to be impaired.)
- 2. When family economic condition is largely impacted by disasters (fire, natural disasters, etc.).
- 3. When financially difficult situation continues over an extended period of time.

### **Eligibility Requirements**

- 1. Your parent and/or a guardian reside in Mie Prefecture (for adult applicants, they must reside in Mie)
- 2. You currently attend high school
- 3. Future expected household income should be below a certain standard.

Size of Family	1-3 people	4 people	5 people	6 people	7 people
Income upper limit for entire household	¥5,900,000	¥6,800,000	¥8,300,000	¥9,000,000	¥9,800,000

\*Do not include grandparents or children who are 20 years or over for the number of family unit.

- 4. You have the desire to study and complete all required school work
- 5. You have a co-signer for loan repayment other than your parent

%There are also other conditions. For details, please ask at the time of application.

#### Loan Amounts

Type of High School	Monthly Loans	Lump-Sum Loan (when enrolled in school)
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)

XInterest-free loan.

XYou may take both monthly and lump-sum loans, or one of them.

\*Those who applied in the period of April (May) of the 1st year grade is eligible for lump-sum loan.

## How to Apply

Where to Apply	For high school students in Mie Prefecture Contact the school you are currently attending
	For high school students outside Mie PrefectureContact the Educational Finance Division at
	the Mie Prefectural Board of Education
When to Apply	Urgent application can be made at any time except in March and June.
Required	The required documents: application form; residence certificate of all members of the family
Documents	living together; parents' income tax certificates (the latest); document to show the current income
	(paycheck subs, etc.).

### Additional Information

1. The loans must be <u>repaid within 12 years after graduating (within 15 or 18 years if the total loan amount exceeds a certain amount)</u>. 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 may accrue interest. Legal actions may be taken for the payment collection for accumulated delinquency.

2. <u>A co-signer other than your parents is required</u> when you apply for the loan (who, in principle, resides in Mie prefecture, is 65 or under on the first day of the loan payment month and has the ability to repay the loan for you). You shall be required to present the <u>co-signer's certificate of seal registration</u> when you are accepted for the loan and when the repayment is processed.

♦Where to contact: Please contact one of the following. (1)your school 2 Loan Affairs, Educational Finance Division, Mie **Prefectural Board of Education** [Address] 13 Komeicho, Tsu, Mie 514-8570 [Tel] 059-224-2944 ((Direct phone number) [Office Hours] 8:30 - 17:00 (Monday-Friday)

★Also see the internet website of Mie Prefectural Board of Education (Education in Mie Prefecture). \*Click the "Pencil Mark" or scan the QR code shown on the website to access!





