

Saitama Prefecture Student Loan Program for Senior High School Students

~ School Loans Are Available for Students Attending High Schools in Saitama ~

In this program, school loans are arranged by the Prefecture for students who are attending high schools in Saitama. Once approved, eligible students can receive a school loan from Saitama Resona Bank. **As this is a loan, students will be obligated to pay back the borrowed funds after graduating from high school.**

- **The student must meet all three conditions listed below to be considered eligible:**

- ① He/she attends a senior high school, etc. (in Saitama Prefecture or in other prefectures)
- ② His/her guardian or parent resides in Saitama Prefecture
- ③ He/she leads a healthy life and studies earnestly but cannot attend high school because of family financial problems (a letter of recommendation will be required from the school along with proof that the household income is lower than an amount determined by the government).

- **Loan Amount**

The student can choose a loan amount from the following table.

Classification of High School, etc.	Loan Amount (Yen)	
	Monthly	Needed for School Entrance
Public (National, Prefectural, or Municipal)	① 15,000	① 50,000
	② 20,000	② 100,000
	③ 25,000	—
Private	① 20,000	① 100,000
	② 30,000	② 250,000
	③ 40,000	—

- **Period**

One year (as first year student in high school)

Applications for loans must be made every year when continuing the student loan in the second and third year.

- **Repayment**

Repayments will commence once 4 years and 6 months have passed from the date of high school graduation (full repayment must be completed within 12 years). If a repayment plan is set at the time you apply for the loan, and repayments are executed accordingly, you will not have to pay interest.

- **When to Apply for Loan and When Funding Starts**

	Application	Loan
While in 3 rd year of junior high	November (apply to Saitama Prefectural Govt. after receiving forms from your junior high school)	From March or later of the following year
After entering high school	April (apply to Saitama Prefectural Govt. after receiving forms from your senior high school)	From June or later of the same year

※ The information contained herein is for the 2022 fiscal year, and is subject to change in 2023.

Contact: **Saitama Prefecture Education Bureau, Financial Affairs Division**

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Website: <https://www.pref.saitama.lg.jp/f2204/j-s>