

2023 Guidance for Admission to High School Information about Saitama Prefecture Student Loan Program

Produced by: International Division, Department of Public Services, Saitama Prefectural Government

Loan for High School Education in Saitama Prefecture

~ School loans are available for students attending high schools in Saitama ~

Saitama Prefecture has school loans available for students attending high school. Eligible students can receive a school loan from Saitama Resona Bank. **As this is a loan, students will be required to pay back the borrowed funds after graduating from high school.**

• Eligibility Criteria

Students must meet all three conditions listed below to be considered eligible:

- ① The student attends a senior high school, etc. (in Saitama Prefecture or in another prefecture)
- ② The student's parent or guardian lives in Saitama Prefecture
- ③ The student exhibits good behavior and is highly motivated in their studies, but has experienced financial hardship that has impacted their studies (a letter of recommendation will be required from their current school along with proof that the household income is lower than the threshold determined by the government).

• Loan Amount

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

Type of High School	Loan Amount	
	Monthly Loan Amount	One-Time School Enrollment Payment
Public (National, Prefectural, or Municipal)	① 15,000 yen	① 50,000 yen
	② 20,000 yen	② 100,000 yen
	③ 25,000 yen	—
Private	① 20,000 yen	① 100,000 yen
	② 30,000 yen	② 250,000 yen
	③ 40,000 yen	—

• Loan Period

One year (during first year of high school).

The student must apply again if they wish to continue receiving the loan as a second or third year student.

• Loan Repayment

The student will be required to repay the loan once 4 years and 6 months have passed from the date of high school graduation. Repayment must be completed within 12 years of this date. Plan ahead to avoid paying interest on your loan.

• When to Apply for Loan and When Funding Starts

	When to Apply	Loan Period
During 3 rd year of junior high school	November (apply to Saitama Prefectural Govt. after receiving documents from your junior high school)	From March of the following year
After entering high school	April (apply to Saitama Prefectural Govt. after receiving documents from your senior high school)	From June of the same year

※ This information is for the 2023 fiscal year, and is subject to change in 2024.

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