

FY2025

Scholarship Application Guidance



Public Interest Incorporated Foundation

Oosakafu Ikueikai

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For inquiries, contact

Scholarship Loan Division

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Please also visit our website >>

Oosakafu Ikueikai

(Note) Please make sure to dial the correct phone number.

(Note) Those who are scheduled to receive a reserved scholarship loan for the 2025 academic year and have submitted the Notification of Acceptance into School and Scholarship Loan Certificate to their school will be considered scholarship recipients for the 2025 academic year. Therefore, they do not need to apply for this scholarship recruitment. Furthermore, those who have already received a scholarship loan do not need to apply.

1 Program outline

This program is designed for students enrolled in high schools or other educational institutions under the School Education Act who have a strong academic drive but face financial difficulties pursuing their studies. The purpose of the program is to provide them with loans to support their education. The scholarship from Oosakafu Ikueikai (Osaka Prefecture's scholarship society) is interest-free.

2 Applicant qualifications

- The applicant must be a student enrolled in the following schools under the School Education Act.
 - High schools (including the latter term of secondary education schools and the high school section of special-needs schools) and colleges of technology
 - Upper secondary courses at specialized training schools (however, only for courses with a minimum study period of one year)
- The applicant's guardian (such as father or mother) must reside within Osaka Prefecture.

* About parents or guardians

Due to the revisions in the Civil Code, the age of adulthood was lowered to 18 years old from April 1, 2022.

In case the student reaches the age of adulthood, please interpret "guardian" as "the person who was the student's guardian (parent, etc.) before the day the student reached adulthood." (This applies to all application-related documents.)

(Note) "Guardian" refers to someone who exercises parental authority or serves as a legal guardian for a minor under the Civil Code. In cases where there is no guardian, the term refers to someone who supports the student's livelihood and bears the cost of their education.

(Note) The following residence qualifications are required for an application from a guardian of foreign nationality.

[Resident status]

- Permanent resident
- Spouse of Japanese national, etc.
- Spouse of permanent resident, etc.
- Long-term resident (*)

(*) Long-term residents are not eligible to apply unless they intend to reside in Japan permanently in the future.

3. For guardians, the income assessment amount calculated using the following formula must meet the specified criteria:

(*The combined amount of the guardian's income based on the 2024 residential tax basis amount)

[Formula]

Municipal income tax basis amount × 6% - Municipal income tax adjustment deduction = Income assessment amount

- * If the guardian pays municipal tax in a government-designated city, the adjustment deduction amount will be multiplied by 3/4.
- * For those born early in the year and receiving dependent deductions one year later than their later-born peers in the same grade, the calculation for either guardian should be (Tax basis amount - 330,000 yen) × 6% - Municipal income tax adjustment deduction. (A student born between January 2, 2008 and April 1, 2008 and supported by either one of the guardians is eligible.)

(* Refer to the back of Application Form A for instructions on confirming the tax basis amount and adjustment deduction amount.)

Attending school	<u>Income assessment amount</u>	Annual income standard (*)
Public	Less than ¥251,100	Less than ¥8,000,000
Private	Less than ¥347,100	Less than ¥10,000,000

(*) The annual income standard refers to a situation either one of the guardians is working, and the family consists of four members, including two children (one aged 16 to under 19 and one under 16 years old).

- *1. For those who fall under the categories specified in Article 295, Paragraph 1 of the Local Tax Act or those who cannot be subject to the municipal tax on income as per Paragraph 4, Article 3-3 of the Supplementary Provisions of the same Act, the amount calculated based on the formula will be considered zero.
- *2. The tax basis amount refers to the amount used as the basis for calculating the income tax portion of municipal and prefectural taxes.
- *3. Adjustment deduction refers to the deduction made to adjust the burden arising from the difference between individual municipal tax and personal deductions due to the transfer of tax revenue from the national government to local governments in 2007.
- *4. The tax basis amount and other information can also be checked through the online service Mynportal operated by the government.

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Loan limit and loan period

• Loan limit

Attending school	<u>Income assessment amount</u>	Annual income standard	Loan limit (annual) [Desired amount within the following range (in units of 10,000 yen)]
Public Private	Less than ¥251,100	Less than ¥8,000,000	Actual tuition to be borne (*1) + 100,000 yen for other educational expenses (The limit is 100,000 yen if the actual tuition to be borne (*1) is nil.)
Private	251,100 yen or over Less than ¥347,100	8,000,000 yen or over Less than ¥10,000,000	Actual tuition to be borne (*1) (Note) Up to 240,000 yen (*2)

(*1) The actual tuition to be borne refers to the net tuition burden after deducting the government's financial aid for school attendance, Osaka Prefecture's tuition support subsidy, and any school-specific tuition reductions or exemptions from the annual tuition amount for each school.

(*2) If the actual tuition to be borne is less than 240,000 yen, that amount will be the maximum limit. A household supporting two or more children, including a student attending a private high school in the prefecture, may have an income assessment amount (combined guardian income) of 251,100 yen or more. If the student receives Osaka Prefecture's tuition support subsidy in that case, the loan limit may differ, or the applicant may become ineligible. (See [Appendix](#) for details)

- (*3) There may be a case where the student is enrolled in a school promoting support for private high school students in Osaka Prefecture. In that case, the loan amount will be calculated based on one dependent child until the number of dependent children is confirmed through status checks on the tuition support subsidy application.
As a result, loan overdrafts may occur. The excess loan amount must be returned.

• Loan period

Loan period	1st time	2nd time	3rd time
Loan date	July 10	October 11	January 30

- * The second or third loan may be available depending on the loan amount. (For loans of 200,000 yen or less, only the first loan will be granted.)
- * From the second year, the first loan date will be May 30.
- * However, if it falls on a non-business day of the financial institution, the loan will be made on the next business day.
- * The loan period is the minimum required study period at the enrolled school.

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Application procedure

Required documents	<p>① Scholarship application form</p> <p>② Proof of guardian's income</p> <p>③ Residence certificate for the student and guardian</p> <p>④ Photocopy of the student's passbook or cash card, etc.</p> <p>⑤ Scholarship loan promissory note</p> <ul style="list-style-type: none"> * Each individual must sign and stamp their seal. * The application will not be accepted if the borrower (the student), the joint guarantor, and the guardian are in the same handwriting. * If any signer has a disability, illness, injury, or other circumstance that makes it difficult to sign on their behalf, a statement of circumstances must be submitted. <p>⑥ Certificate of seal registration of joint guarantor (guardian) (Must be an original and issued within three months of submission to this institution (Oosakafu Ikueikai).)</p> <ul style="list-style-type: none"> * If the address on the application form differs from the address on the seal registration certificate, a statement of circumstances must be submitted.
	<p>* Incomplete or incorrect documents will not be accepted!</p> <p>* If the address on the application form differs from the address on the residence certificate, a statement of circumstances must be submitted!</p>
Filing period	Due date specified by the school (<u>be sure to follow the deadline</u>) [School submission deadline: (month and date)]
Where to submit	The high school, etc., where the applicant is enrolled

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Notification of acceptance/rejection

1. The applicant (the student) will be notified of the acceptance or rejection decision through the school principal in late June.
2. Those who have received a letter of acceptance must fill out and submit to the school the Scholarship Student Original Form (issued at the time of notification of acceptance) as prescribed by this institution.

6 Scholarship loan

1. Scholarship funds will be transferred to the scholar's savings account.
2. From the second year, eligibility as a scholarship recipient will be verified through the school in April of each year.
Upon confirmation, the scholarship funds may be suspended or discontinued.
3. Each fiscal year, the income status of the guardian is checked to determine the maximum loan amount for the current fiscal year.
Upon confirmation, the scholarship funds may be suspended or discontinued.
In addition, if the income status check results in a loan overage, the loan must be returned.
4. If the student is found to be delinquent in paying tuition fees or using scholarship funds for other purposes, the scholarship funds may be suspended or discontinued.

7 Notification after loan decision

If the student experiences retention, leave of absence, withdrawal, transfer, change of the joint guarantor, or any change in the notifiable information, please notify Oosakafu Ikueikai through the school.
Failure to notify this institution of any changes (transfers) may result in suspending or discontinuing the scholarship loan.

8 Notice of total loan amount

For the scholarship recipient who has received the scholarship loan, when the scholarship loan has ended or has been discontinued, the recipient will be notified of the total loaned amount and the loan period through the school principal.

Upon receiving the notification, the student must immediately submit a return account application form to Oosakafu Ikueikai through the school principal.

9 Repayment of scholarship funds

The scholarship is a loan. The loan must be repaid after graduation (once the loan period is over).

Be sure to repay the loan, as the returned funds will be used to provide scholarships for future students.

1. The repayment of the scholarship funds begins six months after the student's graduation, and the specified amount should be transferred from the borrower's (the student's) savings account.
 - * The loan may be terminated for reasons other than graduation by submitting a notice of withdrawal or other status change between January 1 and May 31. In that case, the repayment will begin in October of the same year. If the loan is terminated on June 1 or later, the repayment will begin in October of the following year.
2. In principle, the loan must be repaid in monthly installments. The monthly repayment amount depends on the total loan amount.
Dividing the total repayment amount by the annual repayment amount will give an approximate number of years for repayment.

Total repayment (Total loan)	Monthly repayment	Yearly repayment
1,440,000 yen or less	8,000 yen	96,000 yen
More than 1,440,000 yen 1,620,000 yen or less	9,000 yen	108,000 yen
More than 1,620,000 yen 1,800,000 yen or less	10,000 yen	120,000 yen
After that, an additional 1,000 yen per month (12,000 yen per year) will be added for each additional 180,000 yen in the loan amount.		

3. If it becomes difficult to repay the loan as promised due to financial or other reasons, please be sure to contact Oosakafu Ikueikai. If the delinquency continues without communication, a delinquency charge of 8.9% per annum will be imposed on the overdue amount, depending on the duration of the delinquency. If the recipient has the financial resources to repay the loan but fails to do so, this institution may have no choice but to take legal measures, such as compulsory execution.

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Purpose of use of personal information, etc.

1. In handling personal information, we will take necessary measures to ensure careful and appropriate management to protect individual rights and interests and provide proper supervision.
2. Personal information such as the recipient's name, address, joint guarantor's seal registration certificate, income status, savings account, and account name will be used for scholarship selection, fund transfer, and repayment administration.
3. The borrower may fail to report changes in their address or that of the joint guarantor during the repayment period, making it impossible to send billing notices. In that case, this institution will request a certificate of residence from the local municipality through Osaka Prefecture and conduct an address verification investigation.

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Precautions

1. If it is discovered that there has been a false application or any misrepresentation after the scholarship loan decision has been made, the loan decision may be revoked.
2. If it is discovered that the loan has been used inappropriately, the full amount must be repaid in a lump sum.
3. Please note that application documents will not be returned under any circumstances.
4. If there are any changes to the school support fund system or similar programs, this scholarship loan program may also be subject to change accordingly.

★★★ Please visit Oosakafu Ikueikai's website for announcements and the latest information. ★★★

★ We have introduced a scholarship repayment support system (proxy repayment system)!!

For an overview of the system, please visit Oosakafu Ikueikai's website!

