

FY2027 Reserved Scholarship (Scholarship Loan) Application Guidance



Public Interest Incorporated Foundation

Oosakafu Ikueikai

6-20 Amijima-cho, Miyakojima-ku, Osaka 534-0026

Osaka Shigaku Kaikan 2F

Office hours: 9:00 am - 5:30 pm on weekdays



For inquiries, contact	
Scholarship Loan Division	
TEL	06 - 6357 - 6272
FAX	06 - 6358 - 3053

Please also visit our website >>

Oosakafu Ikueikai



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

1 Program outline

This program is designed to allow scholarship loan reservations for students who wish to attend high school or other institutions with strong academic drives but face financial difficulties pursuing their studies. The scholarship from Oosakafu Ikueikai (Osaka Prefecture's scholarship society) is interest-free.

2 Types of scholarships

- Enrollment incremental scholarship loan

The enrollment incremental scholarship loan is provided before enrollment in high school or similar institutions (excluding the latter term of secondary education school). It is intended to cover necessary expenses at admission.

- Scholarship loan

The scholarship loan is provided during schooling to cover tuition and other expenses necessary for education at high school or similar institutions.

****Enrollment incremental scholarship loan applications will be accepted only during the current application period.****

Those who have financial concerns about proceeding to high school or similar institutions are strongly encouraged to apply in this round. (Applicants can withdraw anytime if the loan needs to change after the application.)

3 Applicant qualifications

1. The applicant must be a student who intends to enroll in any of the following schools in April 2027, in accordance with the School Education Act.

- (1) High schools (including the latter term of secondary education schools and the high school section of special-needs schools) and colleges of technology
- (2) Upper secondary courses at specialized training schools (however, only for courses with a minimum study period of one year)

Note) Students in the latter term of a secondary education school are not eligible for the Enrollment Incremental Scholarship Loan.

2. The applicant's guardian (such as the father or mother) must reside in Osaka Prefecture.

The term "guardian" refers to a person who exercises parental authority or acts as a legal guardian for a minor, according to the Civil Code. If there is no guardian, the term applies to someone who supports the livelihood of students who seek higher education and is responsible for their educational costs.

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 (such as father or mother), 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 2026 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.

Type	High school, etc., to which the applicant is to enter	<u>Income assessment amount</u>	Annual income standard (*)
Enrollment incremental scholarship loan	Public/Private	Less than ¥251,100	Less than ¥8,000,000
Scholarship loan	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 Mynaportal operated by the government.

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Loan limit

- Enrollment Incremental Scholarship Loan (Choose the desired amount within the following range, in units of 10,000 yen)

High school, etc., to which the applicant is to enter	Loan Limit	(Correspondence course)
Public	¥100,000	(¥100,000)
Private	¥370,000	(¥270,000)
Private (no technology fee)	¥300,000	(¥200,000)

* For applicants attending a private school, the loan limit varies depending on whether there's a technology fee (for a tablet or other device).

- Scholarship Loan (Choose the desired amount within the following range; if less than the maximum limit is requested, loans will be provided in increments of 10,000 yen)

High school, etc., to which the applicant is to enter	<u>Income assessment amount</u>	Annual income standard	Loan limit (annual amount)
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 zero.)
Private	¥251,100 or over Less than ¥347,100	¥8,000,000 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 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.

Required documents	① Reserved scholarship application form ② Proof of guardian's income ③ Residence certificate for the student and guardian ④ Photocopy of the student's passbook or cash card, etc.
	<u>* Incomplete or incorrect documents will not be accepted!</u> <u>* If the address on the application form differs from the address on the residence certificate, a statement of circumstances must be submitted!</u>
Filing period	The deadline designated by the applicant's current (or former) junior high school (be sure to follow the deadline) [School submission deadline: (month and date)]
Where to submit	The applicant's current (or former) junior high school

The loan acceptance/rejection decision will be notified to the applicant (the student) through the school principal in mid-December.

The accepted applicant (hereafter referred to as the "prospective loan recipient") will be issued Oosakafu Ikueikai's Notice of Prospective Loan Recipient Determination for Reserved Scholarship through the school principal.

[Notification for accepted applicants]

Income assessment amount	Notification contents
Less than ¥251,100	Applicant can use both an enrollment incremental scholarship loan and a scholarship loan.
¥251,100 or over Less than ¥347,100	Applicant can use only a scholarship loan (applicant was declined for an enrollment incremental scholarship loan).

Loan documents, including the loan certificate, will be delivered to the prospective loan recipient through the school in mid-December.

(*Please remember when to receive the documents, including the certificate and be sure to obtain them from the school.)

The following procedures are required to receive a loan. If the applicant does not complete the procedures within the submission period, the applicant will be considered to have declined the loan. (The applicant will not be eligible for a loan.)

The applicant must apply for both the enrollment incremental and scholarship loans. It is not possible to receive both loans through one of the two procedures.

The applicant will be informed of the procedures in detail when the loan documents are issued.

- Enrollment incremental scholarship loan

- (1) Where to submit **Scholarship Loan Division, Oosakafu Ikueikai (Public Interest Incorporated Foundation)**
- (2) Submission method Please apply by mail (e.g., acceptance-recorded mail) to Oosakafu Ikueikai. (Please do not use regular mail or mailbox delivery service; these are important documents.)
- (3) Submission period Within the following period (after the school to be admitted is confirmed)

Application type (*)	Submission period
Single-choice application (private)	From Wednesday, January 6, and no later than Monday, March 27, 2027
Concurrent enrollment application (private and public)	From Friday, February 12, and no later than Monday, March 27, 2027
Public	

Note) No loan can be granted after enrollment. Be sure to complete the procedures within the submission period.

- (4) Required documents
- ① Enrollment Incremental Scholarship Loan Certificate
 - ② Certificate of Seal Registration of joint guarantor (guardian) (Must be an original issued within three months prior to the submission date to Oosakafu Ikueikai.)
 - ③ A document certifying the applicant's admission (e.g., a copy of the certificate of admission)
- (5) Points to note
- If the applicant does not enter the school to attend as indicated on the Enrollment Incremental Scholarship Loan Certificate, the loan must be returned in a lump sum.

• Scholarship loan

- (1) Where to submit **High school, etc., to which the applicant is to enter**
- (2) Submission method By hand or the method designated by the high school, etc., to which the applicant is to enter
- (3) Submission period By early April 2027 (by the deadline designated by the high school, etc., to which the applicant is to enter)
- (4) Required documents
- ① Scholarship Loan Certificate
 - ② Certificate of Seal Registration of joint guarantor (guardian) (Must be an original issued within three months prior to the submission date to Oosakafu Ikueikai.)

9 Loan period

• Enrollment incremental scholarship loan

The loan will be provided before the student enrolls, provided that the school to which the applicant is to enter is confirmed.

* We will examine the submitted documents and process the fund transfer within approximately 10 days after completing the examination.

• Scholarship loan

The following loan is available while the student is enrolled in high school, etc.

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

- Loans will be made through a bank transfer.
- If the loan date falls on a non-business day of the financial institution, the transfer will be made on the next business day.
- The second or third loan may be available depending on the loan amount.
- In principle, the maximum loan amount per time is 100,000 yen for public institutions and 200,000 yen for private institutions.
- The loan period is the minimum required study period at the enrolled school.

10 Loan

1. Scholarship funds will be transferred to the applicant's bank account.
2. Eligibility as a scholarship recipient will be verified through the school in April of each year. Based on the verification result, the scholarship funds may be suspended or discontinued.
3. The amount of the scholarship loan (annual amount) may be adjusted in the event of a change in the amount of schooling or other financial aid.
If a change in the amount of schooling aid or similar financial aid results in a loan overage, the excess loan amount 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.

11 Notification of change

After enrollment, students are required to notify Oosakafu Ikueikai through the school of any change in the student's enrollment status, such as retention, leave of absence, withdrawal, transfer, change of guarantor, or any amendments (changes) to the notifiable information.

Failure to notify us of any amendments (changes) may result in suspension or discontinuation of the scholarship loan.

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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.

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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 amount of the loan.
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!



Documents to Submit

1 Example of a completed Application Form A

A

注) 申込みのしおり5ページの記入例を参照のうえ、記入してください。
～ 令和9年度 大阪府育英会予約奨学生申込書 ～

(受付番号)
1 2 6
1

公益財団法人大阪府育英会 理事長 様
公益財団法人大阪府育英会の「予約奨学生（奨学金）申込みのしおり」の記載内容に同意のうえ、
令和9年度大阪府育英会予約奨学生に申込みます。

この申込書は、必ず各自で記入してください。

記入年月日 2026 年 〇 月 〇〇 日

生徒本人記入欄	在学 学校名	〇 〇市立 〇 〇 中学校		
	申込者（生徒）氏名（カタカナで左づめで記入してください。） *姓と名は1マスあけ、濁点・半濁点は1マス使用	シ ヨ ウ カ ッ ク ノ ソ ミ 31		
	申込者氏名 （借用人）	奨学 希望	生年 月日	昭和 平成 西暦 23 年 8 月 17 日生
	住 所	〒 534 - 〇〇〇〇 大阪市〇〇区〇〇町1-2-3	電話	(自宅) ** - **** - **** (携帯) *** - **** - ****

※ 連帯保証人は保護者（父母等）とします。保護者以外の場合は、事情等を詳細に記載した事情書の添付が必要です。

連帯保証人記入欄	氏 名	フリガナ ショウガク タロウ	続 柄	父	生年 月日	昭和 平成 西暦 56 年 4 月 10 日生
	住 所	〒 534 - 〇〇〇〇 大阪市〇〇区〇〇町1-2-3	電話		(自宅) ** - **** - **** (携帯) *** - **** - ****	

※ 申込者（生徒本人）が未成年者の場合は、下記の親権者欄に記入してください。

親権者記入欄	ひとり親家庭の場合は、「1」を記入してください。 → ☒ 181					
	生徒の父 氏 名	フリガナ ショウガク タロウ	生年 月日	昭和 平成 西暦 56 年 4 月 10 日生		
	住 所	☒ 生徒の住所と同じ（記入省略） 〒 -	電話	(自宅) ** - **** - **** (携帯) *** - **** - ****		
	生徒の母 氏 名	フリガナ ショウガク ハナコ エリザベス	生年 月日	昭和 平成 西暦 1982 年 1 月 1 日生		
	住 所	☒ 生徒の住所と同じ（記入省略） 〒 - ☒ 生徒の父の住所と同じ（記入省略）	電話	(自宅) ** - **** - **** (携帯) *** - **** - ****		

※ 親権者がいない場合は、後見人が記入してください。

後見人記入欄	氏 名 生徒との続柄 （ ）	フリガナ	生年 月日	昭和 平成 西暦 年 月 日生
	住 所	☐ 生徒の住所と同じ（記入省略） 〒 -	電話	(自宅) - - (携帯) - -

学校使用欄	
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★Precautions★

- Each person must complete their own section.
- Please use a black pen or ballpoint pen. Do not use erasable ballpoint pens.
- The use of “same as above” or ditto marks “//” is not allowed.
- When correcting an entry, draw a double line through the incorrect entry using a ruler and write the correct information in the margin; do not use correction tape. (A correction seal is not required.)

(Example) ~~大阪府中央区谷町2-20~~ 大阪府都島区網島町6-20

Please write the date you are filling out this application form.

To be completed by the student

- Please enter the name of the school you are attending and other required school information. Make sure to enter your current grade as well.
- Please provide your name (in kanji), date of birth, address, and telephone number.
- The applicant's (student's) name must be written in katakana and left-justified.

Please leave one box between the last name and first name. Leave blank

シ	ヨ	ウ	カ	ッ	ク		ノ	ソ	ミ
---	---	---	---	---	---	--	---	---	---

Use one box for each diacritical mark (dakuten and handakuten).

To be completed by joint guarantor

Please provide your name (in kanji), furigana, date of birth, address, relationship (to the student) and telephone number.

Note
The joint guarantor must be the guardian (father, mother, etc.) of the student.
If not the guardian, a written statement detailing special circumstances (bankruptcy, etc.) must be attached.

To be completed by a person with parental authority

*Please make sure to enter “1” in the case of a single parent family. (For single-mother households, please cross out the father's section; for single-father households, please cross out the mother's section.)

- Minors must have the consent of a person with parental authority to apply. The student's father and mother must each complete their respective sections.
- Even if the person with parental authority is the same as the joint guarantor, both sections must still be completed.
However, the use of “same as above” or ditto marks is not allowed.
- If the address of the person with parental authority is the same as the student's, please mark the check box with ✓. (The same applies in the legal guardian's section.) (No need to enter the address.)
- If the address of the person with parental authority (the student's mother) is different from the student's but the same as the student's father's address, please mark the check box with ✓. (No need to enter the address.)

To be completed by the legal guardian

- This section must be completed by the person designated as the legal guardian (the person who exercises parental authority on behalf of the parents).
- Please be sure to enter your relationship to the student in the parentheses.

B

注) 申込みのしおり7ページの記入例を参照のうえ、記入してください。

太枠欄に記入してください。

振込口座届

A又はBのどちらかに記入してください。

※ 生徒本人名義で、ゆうちょ銀行（通常貯金）又は下記の5つの銀行（普通預金）のいずれかの口座内容を正確に記入し、通帳またはキャッシュカード等のコピーを **C** にホチキス留めしてください。（15ページ参照）

A ゆうちょ銀行の場合

① 通帳記号					② 通帳番号（右づめ記入）						
1	2	3	4	0	0	0	1	2	3	4	5 1

△ 注 意 △

・2年以上口座を使用していない場合、休眠口座となり、使用できない可能性があります。

B ゆうちょ銀行以外の場合

※下記の5つの銀行に限ります。該当する金融機関を○で囲み、その他の項目をご記入ください。

三菱UFJ	三井住友	りそな	関西みらい	池田泉州	③ 本・支店名	④ 店番号	⑤ 口座番号（右づめ記入）
0005	0009	0010	0159	0161	本・支店		

～ アンケートにご協力ください ～

保護者が記入してください。該当する番号の □ にチェック「✓」してください。

問1. 大阪府育英会の予約奨学制度を知っていましたか？

- ☐ ① 中学校入学前から知っていた。 ☐ ② 中学校入学後に知った。 ☐ ③ 今回知った。

問2. どのように知りましたか？（複数回答可）

- ☐ ① 学校の進路相談や説明会 ☐ ② 今回のチラシ ☐ ③ 友人・知人
☐ ④ 市町村の相談窓口 ☐ ⑤ 大阪府・市町村の広報紙 ☐ ⑥ ホームページ
☐ ⑦ その他（ ）

問3. 育英会の奨学金制度（申込資格、貸付額、申込方法等）はわかりやすかったですか？

- ☐ ① とてもわかりやすかった。 ☐ ② わかりやすかった。 ☐ ③ どちらでもない。
☐ ④ わかりにくかった。 ☐ ⑤ とてもわかりにくかった。

→ わかりにくかった内容をご記入ください。

問4. 申込書の記入にあたり、しおりはわかりやすかったですか？

- ☐ ① とてもわかりやすかった。 ☐ ② わかりやすかった。 ☐ ③ どちらでもない。
☐ ④ わかりにくかった。 ☐ ⑤ とてもわかりにくかった。

→ わかりにくかった内容をご記入ください。

問5. 他に育英会にご意見・ご要望等ございましたらご記入ください。

ご協力ありがとうございました。

<育英会使用欄> 注) この欄は、記入しないでください。

215	216	学校番号	枝	222	科	224	算出額(1)	229	236	算出額(2)	241	248	生非
1													
						230			235	242			247
249		算出額(3)	254	261	算出額(4)	266	273	274	275	276	277		
							16歳未満		16歳～18歳		D		
255			260	267		272							

★Precautions★

◆Notes on the scholarship transfer account notification◆

- ☆ The account must be in the student's name.
An account in the guardian's name cannot be used.
- ☆ Please select Japan Post Bank or one of the specified five banks.
Other banks may not be used.
- ☆ Please be sure to staple a copy of your bankbook or cash card to Application Form **C**.
- ☆ The account must be a regular savings account, ordinary deposit account, or general account.
Money cannot be transferred to a savings or installment savings account.
- ☆ Depending on the bank, if the account has not been used for more than two years, it may become a dormant account and may not be available. Please enter the account you have been using recently.

A In the case of Japan Post Bank

(1) Account symbol (first part of the account number)					(2) Account number (second part of the account number; right-justified)						
1	2	3	4	0	0	0	1	2	3	4	5 1

Please enter the number right-justified. ⇒⇒⇒

B In the case of banks other than Japan Post Bank

*Only the following five banks are accepted. Please circle the appropriate financial institution and complete the rest.

Mitsubishi UFJ	Sumitomo Mitsui	Resona Bank	Kansai Mirai	Senshu Ikeda	(3) Head office/branch name	(4) Branch number	(5) Account number (fill in right-justified)					
0005	0009	0010	0159	0161	Miyakojima head office/branch	0 3 0 0	1	2	3	4	5	6

Please enter the number right-justified. ⇒⇒⇒

* If any of the above numbers have changed due to bank mergers, branch closures, or other consolidation, please enter the most recent one.

- Copies of proof of income are acceptable.
- * When submitting a copy, please copy the entire document so that the name, fiscal year, and other information are not cut off.
- As proof of income, please submit one of Documents 1–4 listed under [1] below.
- If any of the circumstances described in [2] below apply, please refer to the relevant details and submit the required additional documents together with the document(s) required under [1].

[1] Proof of guardian's income

Guardian's employment status		Documents required for application
1	Those with salary income (salaried employees, etc.)	• <u>FY2026 Notice of Determination/Change of Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax to Be Specially Collected from Employment Income, etc. (for Taxpayers)</u> (*) This notice was issued by your employer between late May and early June of this year. This notice is also issued to persons who are exempt from tax. Sample Page 10
2	Those whose income is not from employment (Self-employed individuals, etc.)	• <u>FY2026 Notice of Tax Payment and Tax Amount Determination (Appropriation) for Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax</u> (*) This notice was sent by the municipal tax department during June of this year. Depending on the municipality, this notice may not be sent to persons who are exempt from resident tax. Sample Page 11
3	• Those who cannot submit either of the documents specified in 1 or 2 above • Those who are exempt from resident tax	• <u>FY2026 Certificate of Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax</u> (*) Please obtain it from the municipal office in the municipality where you resided as of January 1, 2026. (The name of the certificate differs depending on the municipality.) Sample Page 12
4	Household on welfare	• <u>Certificate of Receipt (Coverage) of Public Assistance (issued within three months prior to the date of submission to Oosakafu Ikueikai)</u> (*) Please obtain it from your local municipal welfare office, etc. Note The certificate must state the names of both the student and the guardian (parent, etc.). Sample Page 13

Note 1) Documents other than those listed in 1–4 above cannot be accepted (e.g., withholding tax certificates, tax returns, or tax-exemption notices).

Note 2) Please submit the certificates for all guardians.

However, for the documents listed in 1–3 above, if any of the following symbols or indications appears in the "Spouse Eligible for Deduction" field under the dependent relative category, proof of the spouse's income is not required.

"*", "★", "1", "Yes"

(If you are eligible for a special deduction for spouse instead of a deduction for spouse, proof of your spouse's income is required.)

Note 3) If you have both the types of income described in 1 and 2 above, please submit both documents.

[2] Documents required in specific circumstances

- * If any of the circumstances below apply, the specified documents must be submitted in addition to the proof of income required under [1].

Circumstances	Required documents, etc.
■ Single-parent households If no "*", "★," or similar mark appears in the "Widow/Single Parent" field under the individual status category on any of the documents listed in 1–3 above	Please submit any one of documents (1)–(3) below. (1) <u>Certificate of Residence, which is one of the required documents, for the entire household, showing each person's relationship to the head of household</u> (2) A photocopy of the Single-Parent Family Medical Care Certificate (3) A photocopy of the Child Rearing Allowance Certificate
■ Those who are exempt from resident tax due to working overseas	• Certificate of salary payment for 2025 (in the form prescribed by the Ikueikai)
■ Significant decrease in income due to job loss, a change of job, or other circumstances * With regard to proof of income to be submitted in accordance with [1] above, if the income assessment amount is less than 251,100 yen (roughly corresponding to annual income of less than 8 million yen), you do not need to submit additional documents related to the decrease in income. (See Q20 in the Q&A on page 24.)	• In addition to the Statement of Circumstances describing the circumstances, please submit the following applicable documents.
(1) Job loss, dismissal, etc.	A photocopy of the Certificate of Eligibility for Employment Insurance or the Certificate of Separation
(2) Change of job, starting employment, deterioration in the employer's business performance, etc.	[Company employees, etc.] A photocopy of an income certificate issued by the employer, pay slip, or similar document [Self-employed individuals, etc.] A copy of the filed tax return or other documents showing income and expenses

(*Additional documents may be required if necessary. Please also check the website of the Oosakafu Ikueikai for more details including other circumstances.)



[Sample proof of income] < Example of Osaka City >

*** Please copy the entire document, ensuring that the name, fiscal year, and other information are not cut off.**

<<Reference>> Formula for determining application eligibility and the loan amount

[Formula] Municipal inhabitant tax base amount (㊸) × 6% – adjustment deduction amount (㊹) for municipal inhabitant tax*

*If you pay municipal tax to a government-designated city, the "adjustment deduction amount" will be multiplied by 3/4.

1. For those with employment income (salaried employees, etc.)

- Notice of Determination/Change of Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax to Be Specially Collected from Employment Income, etc. (for taxpayers)

Please submit the notice for fiscal 2026.

㊸ Tax base amount

課税標準	総所得②	
	山林所得	
	分離短期譲渡	
	分離長期譲渡	
	株式等の譲渡	
	上場株式等の配当等	
	先物取引	
	Total amount	

市	税額控除前所得割額	④
民	税額控除額	⑤
税	所得割額	⑥
府	均等割額	⑦
市	税額控除前所得割額	④
民	税額控除額	⑤

Please ensure that your full name is clearly visible when you make a copy.

給与所得等に係る市民税・府民税・森林環境税 特別徴収税額の決定・変更通知書(納税義務者用)		納付額		受給者番号		氏名	
所得	主たる給与以外の区分	税額	6月分	7月分	8月分	9月分	10月分
給与所得	給与所得	税額	11月分	12月分	1月分	2月分	3月分
山林所得	山林所得	税額	4月分	5月分			
分離短期譲渡	分離短期譲渡	税額					
分離長期譲渡	分離長期譲渡	税額					
株式等の譲渡	株式等の譲渡	税額					
上場株式等の配当等	上場株式等の配当等	税額					
先物取引	先物取引	税額					
所得合計	所得合計	税額合計					
社会保険料	社会保険料						
小規模企業共済	小規模企業共済						
生命保険料	生命保険料						
地震保険料	地震保険料						
障害・寡・D・勤	障害・寡・D・勤						
配偶者特別	配偶者特別						
扶養親族等	扶養親族等						
特定扶養親族	特定扶養親族						
同居老親等	同居老親等						
老人扶養	老人扶養						
16歳未満	16歳未満						
一般扶養	一般扶養						
同居特別障がい	同居特別障がい						
普通障がい	普通障がい						
特定親族	特定親族						
未成年者	未成年者						
本人特別障がい	本人特別障がい						
普通障がい	普通障がい						
寡・ひとり親	寡・ひとり親						
勤労学生	勤労学生						
障害者	障害者						
同一生計配偶者	同一生計配偶者						

(Remarks) section

Note

- The adjustment deduction amount is shown in the "Tax Credit Amount" field. However, if the special tax credit for housing loans, etc., the donation tax credit, or other tax credits apply, the total amount including these credits is shown.
- Depending on your municipality, the "Special Tax Credit for Housing Loans, etc.," "Donation Tax Credit," "Adjustment Deduction Amount," and other information may be shown in the "Remarks" section (at the bottom left of the notice).

If a "※," "★," or similar mark appears here, this indicates a single-parent household.

If any of the following symbols or indications appears in the "Spouse Eligible for Deduction" field under the dependent relative category, proof of the spouse's income is not required.
 "※," "★," "1," "Yes"
 (If you are eligible for a special deduction for spouse instead of a deduction for spouse, proof of your spouse's income is required.)

* Please copy all pages in full, ensuring that the name, fiscal year, and other information are not cut off.

- **Notice of Tax Payment and Tax Amount Determination (Appropriation) for Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax**

If a “✖,” “★,” or similar mark appears here, this indicates a single-parent household.

If any of the following symbols or indications appears in the "Spouse Eligible for Deduction" field under the dependent relative category, proof of the spouse's income is not required: "*", "★", "1" or "Yes." (If you are eligible for a special deduction for spouse instead of a deduction for spouse, proof of your spouse's income is required.)

Ⓐ Tax base amount

(Part 2)

③ Adjustment deduction amount

市民税・府民税額の内訳		amount	
		市 民 税	府 民 税
算 出 所 得 割 額 の 合 計 ①		円	円
税 調 整 控 除 額 ②		円	円
額 配 当 控 除 額 ③		円	円
控 宅 借 入 金 等 特 別 税 額 控 除 額 ④		円	円
除 寄 附 金 税 額 控 除 額 ⑤		円	円
額 外 国 税 額 控 除 額 ⑥		円	円
等 ⑦		円	円
⑧ 配 当 割 額・株 式 等 譲 渡 所 得 割 額 控 除 額		円	円
差 引 所 得 割 額 (① - ⑧) ⑨		円	円
均 等 割 額 ⑩		円	円
年 税 額 (⑨ + ⑩) ⑪		円	円

[Sample proof of income] < Example of Osaka City >

3. If obtaining the certificate from your municipality of residence

- Certificate of Municipal Inhabitant Tax, Prefectural Inhabitant Tax and Forest Environment Tax (The name of the certificate differs depending on the municipality.)
- Please obtain it from the municipal office in the municipality where you resided as of January 1, 2026.
- If you have a My Number Card, you can also obtain the certificate at a convenience store.

Please submit the notice for fiscal 2026.

令和8年度 市民税・府民税・森林環境税証明書
(令和7年中の所得証明書)

住所			
令和8年1月1日現在 住所(所在地)			
氏名			

市民税・府民税額(円)	課税標準額(計)	均等割額	税額	年税額
区	分	所得割額		
市	民			
府	民			
森	林			
環	境			
税				

所得金額(円)			

所得控除額(円)	基礎・寡夫・ひとり親 勤労学生	特定親族特別 基礎	
社会保険料			
小規模共済等掛金			
生命保険料			
地震保険料			
配当者・扶養 配偶者・特別 基礎			

税額控除額(円)	分	市	民	税	府	民	税
調整控除							
配当控除							
住宅借入金等特別控除							

控除対象 配偶者	特定 親族	老人(内同居)	16歳未満 その他	特定 親族	本人該当	寡夫	ひとり 親	勤労 学生
人(人)	人(人)	人(人)	人(人)	人(人)	人(人)	人(人)	人(人)	人(人)
特別障がい者(内同居)	その他障がい者	合計(本人除く)						
人(人)	人(人)	人(人)						

(備考)

(※) 市町村以外に所得割の標準税率に基づいた税額及び税額控除額(※この項目は証明書の提出先において使用する場合があります)

区	分	所得割額	均等割額	税額
市	民			
府	民			
森	林			
環	境			
税				

税額控除額(円)	分	市	民	税	府	民	税
調整控除							
配当控除							
住宅借入金等特別控除							

上記のとおり相違ないことを証明します。
令和8年 月 日 大阪市長 印

④ Tax base amount

課税標準額(計)	
均等割額	
税額	
年税額	

税額控除額(円)	分	市	民	税	府	民	税
調整控除							
配当控除							
住宅借入金等特別控除							

⑤ Adjustment deduction amount

区	分	市	民	税	府	民	税
調整控除							
配当控除							
住宅借入金等特別控除							

* Amount after multiplication by 3/4

* In the case of Osaka City and Sakai City, the "(Reference) Tax amount and tax credit amount based on the standard income-based tax rate for non-government-designated cities" section also shows the adjustment deduction amount, multiplied by 3/4.

控除対象
配偶者

本人該当	特別障がい	その他障がい	寡婦	特別寡婦	寡夫	ひとり親	勤労学生

If any of the following symbols or indications appears in the "Spouse Eligible for Deduction" field under the dependent relative category, proof of the spouse's income is not required: "※", "★", "1", or "Yes."
(If you are eligible for a special deduction for spouse instead of a deduction for spouse, proof of your spouse's income is required.)

If a "※", "★," or similar mark appears here, this indicates a single-parent household.

[Sample proof of income] < Example of Osaka City >

4. For households on welfare

- **Certificate of Public Assistance** (The name of the certificate differs depending on the municipality.)
- Please obtain it from your local municipal welfare office, etc.

A certificate issued within three months prior to the date of submission to Oosakafu Ikueikai (Photocopies are accepted.)

大〇保生 第*****号
令和8年9月11日

生活保護適用証明書

次の者は当所において、生活保護法の適用を受けていることを証明します。

大阪市〇〇区保健福祉センター所長 印

記

住 所	大阪市〇〇区〇〇町1-2-3		
氏 名	奨学 太郎 (世帯主・外 2 名)	The certificate must state the names of both the student and the guardian (parent, etc.).	
生 年 月 日	昭和56年4月10日	性 別	男
扶 助 の 種 類	生活扶助・住宅扶助・教育扶助・医療扶助		
適 用 期 間	令和 元年11月20日～継続中	Must be on welfare at the time of application for scholarship loan	
そ の 他	奨学 花子 エリザベス (妻) 1982年1月1日生まれ 奨学 希望 (子) 平成23年8月17日生まれ 以下余白		

1. Submission of a Certificate of Residence (Please submit the official copy of the certificate issued within the past three months.)

© You need to submit a Certificate of Residence on which the applicant (student) and his/her guardian are listed.

(If the Certificate of Residence is also being submitted as proof of a single-parent household, please submit one listing all household members and showing their relationships to the head of household.)

< Sample for Osaka City >

住 民 票				
大阪市〇〇区				
住 所		〇〇区〇〇町1丁目2番3号		
世帯主		堤学 太郎		
氏 名 堤学 太郎 生年月日 昭和56年4月10日 個人番号 記載省略 住民票コード 記載省略 性 別 男 続柄 世帯主 市民となった年月日 平成〇年〇月〇日 住所を定めた年月日 平成〇年〇月〇日 届出をした年月日 平成〇年〇月〇日				
1	本 籍 記載省略 筆 頭 者 記載省略 前住住所 平成〇年〇月〇日 異動届出 大阪市中央区谷町2丁目2番20号から転入 備 考			
氏 名 SHOGAKU HANAKO ELIZABETH 通 称 堤学 花子 エリザベス 生年月日 1982年1月1日 個人番号 記載省略 住民票コード 記載省略 性 別 女 続柄 妻 外国人住民となった年月日 平成〇年〇月〇日 住所を定めた年月日 平成〇年〇月〇日 届出をした年月日 平成〇年〇月〇日				
2	第30条の2に規定する区分：中长期に留居する留学期間：5年 在留資格：日本人の家族等 在留期間等の満了：平成〇年〇月〇日 前住住所 平成〇年〇月〇日 異動届出 大阪市中央区谷町2丁目2番20号から転入 備 考			
氏 名 堤学 希望 生年月日 平成23年8月17日 個人番号 記載省略 住民票コード 記載省略 性 別 女 続柄 子 市民となった年月日 平成〇年〇月〇日 住所を定めた年月日 平成〇年〇月〇日 届出をした年月日 平成〇年〇月〇日				
3	本 籍 記載省略 筆 頭 者 記載省略 前住住所 平成〇年〇月〇日 異動届出 大阪市中央区谷町2丁目2番20号から転入 備 考			
氏 名 *** 以下 余 白 ***				
4	生年月日 続柄 個人番号 住民票コード 性 別 市民となった年月日 住所を定めた年月日 届出をした年月日 本 籍 記載省略 筆 頭 者 記載省略 前住住所 平成〇年〇月〇日 異動届出 大阪市中央区谷町2丁目2番20号から転入 備 考			

202009〇〇〇〇〇〇(区-180)001-0123
 (1/1)

個人番号	記載省略
------	------

(Note 1)

If your Individual Number (My Number) is displayed, the document cannot be accepted.

国籍・地域：米国	在留カード等の番号：〇〇〇〇〇〇〇〇〇〇〇〇
第30条の45に規定する区分：中長期在留者	在留資格：日本人の配偶者等
在留期間等：5年	在留期間等の満了の日：〇年〇月〇日

(Note 2)

If the guardian is a foreign national, the above information must be shown.

If you obtain a Certificate of Residence that does not include such information, you must attach a copy of your Residence Card or Special Permanent Resident Certificate (card).

If neither document is available, the application cannot be accepted.

$$(1/1)$$

(Note 3)

- If an indication such as “1/2” or “Page 1 of 2” shows that the Certificate of Residence consists of multiple pages, be sure to submit all pages.
- If the pages are no longer bound (they have been separated or any of the pages is missing), the Certificate of Residence cannot be accepted.
- Please be careful not to remove pages for household members (such as siblings) who live with the applicant (student) and guardian.

令和8年9月〇〇日

(Note 4) A certificate issued within three months prior to the date of submission to Oosakafu Ikueikai
(Photocopies are not accepted.)

2. For foreign-national guardians

(1) If the guardian is a foreign national, eligibility to apply is restricted according to the following table.

Applicant qualifications	Status of residence (see Note)
Yes	Permanent Resident; Spouse or Child of Japanese National; Spouse or Child of Permanent Resident; Long-Term Resident*
No	Diplomat, Official, Professor, Artist, Religious Activities, Journalist, Highly Skilled Professional, Business Manager, Legal/Accounting Services, Medical Services, Researcher, Instructor, Engineer/Specialist in Humanities/International Services, Intra-company Transferee, Nursing Care, Entertainer, Skilled Labor, Specified Skilled Worker, Technical Intern Training, Cultural Activities, Temporary Visitor, Student, Trainee, Dependent, Designated Activities

(Note) Based on the Immigration Control and Refugee Recognition Act (Cabinet Order No. 319 of 1951)

(2) To verify the guardian's status of residence, the Certificate of Residence must show the "Status of Residence."
See Note 2 next to the sample above.

(3) Long-Term Residents* who do not intend to reside permanently in Japan in the future are not eligible to apply. To confirm the guardian's intention to permanently reside in Japan in the future, submission of the "Pledge" as prescribed by the Ikueikai is required.

The "Pledge" form can be printed from the Ikueikai website. (See Page 1.)

*** If the account does not have a remittance function, we cannot transfer the funds to it.**

- ① “振替口座開設 (Transfer account opened)” is marked with a circle.
- ② An amount is printed next to “上限額 (limit).”

Please photocopy this page and submit it.

2026年 月 日

□口座番号連絡書

ショウガク ノゾミ 様

お取引店			
店番号	〇〇〇	支店名	〇〇支店
預金種類	残高別普通	口座番号	12345

〇〇〇銀行