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	Income assessment amount	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.

4 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	Income assessment amount	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.

5 Application procedure

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.** *** Incomplete or incorrect documents will not be accepted!** *** If the address on the application form differs from the address on the residence certificate, a statement of circumstances must be submitted!**
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**

6 Determination on prospective loan recipient

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).

7 Issuance of documents for loan procedures

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.)

8 Loan application process

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.

12 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.

13 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.

14 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.

15 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。

（受付番号）1

～ 令和９年度 大阪府育英会予約奨学生申込書 ～

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　○　月　○○　日

生徒本人記入欄

在学学校名	○　○市立　○　○　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 ョ ウ カ ゛ ク　ノ ソ ゛ ミ		
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 － ○○○○ 大阪市○○区○○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 奨学　太郎 / 続柄 父	生年月日	昭和（○） 平成 西暦 56 年 4 月 10 日生
住所	〒 534 － ○○○○ 大阪市○○区○○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。 ☐

生徒の父 氏名	フリガナ ショウガク タロウ 奨学　太郎	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 奨学　花子　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

★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) ~~大阪市中央区谷町 2-20~~ 大阪市都島区網島町 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	ョ	ウ	カ	゛	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.

2 Example of a completed Application Form B

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 / 230 235	236 算出額(2) 241 / 242 247	248 生非
1					

249 算出額(3) 254 / 255 260	261 算出額(4) 266 / 267 272	273 274 16歳未満	275 276 16歳～18歳	277 D

★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.**