

For parents of children
continuing on to high school



What one should know about costs before exams **3**

1 Subsidy money is received after starting school

Public and private schools offer grants such as a school expenses subsidy (就学支援金 shūgaku shienkin) or private school admission subsidy (私学入学納付金補助金 shigaku nyūgaku nōfukin enjokin), to help reduce the burden of educational costs.

However, **applications happen after enrollment.**

Public Loan System

There are support systems for those entering high school or equivalent, such as Government Educational Loans, prefectural student loans, the Loan for Single Parents and the Widow Welfare Fund, and educational support funds.

2 Roughly ¥100,000-400,000* is required prior to starting school

For private schools, admission fees are about 200,000 yen. Additionally, for both public and private schools, a large sum is needed to cover the costs of uniforms, textbooks, etc.

*Costs vary by school.

3 Entrance fees are due in January for private school exams by recommendation

For private school entrance exams by recommendation, entrance fees must be paid by late January. The full amount must be paid immediately after results are announced.



To reduce financial worries when considering a future path, it's important to know the "what, when, and how much?"

Welfare Fund Loan System *Educational Support Fund*

The Aichi Social Welfare Council established the *Educational Support Fund* (教育支援資金 kyōiku shien shikin) a system to lend low-income households the funds necessary to continue education and learning in high schools or higher professional schools, university, special training schools. While the loans support students continuing their education, consultation and support continue after graduation until they find employment and repay the loans.

○ Priority is given to other systems such as the Government Educational Loans and prefectural student loans.

○ Loans are subject to review by the Aichi Social Welfare Council.

○ It takes approximately 1 month after application for the loan to be distributed.



For details

For questions regarding the Welfare Fund Loan System *Educational Support Fund*
Okazaki Social Welfare Council Community Support Division

TEL: 0564-23-8938 FAX: 0564-23-7820

3-56 Kōsei-dōri Minami, Okazaki, Service Center

Hours: 8:30am-5:15pm (closed weekends, holidays, year-end holidays)

Welfare Fund Loan System Educational Support Fund

Target Households

■ Low-income households

Under this system, families with the same livelihood are considered one “household”. Even if they are actually separate households, if they have the same address they are considered the same household.

Income standards for low-income households (monthly average) FY 2021

Standard amount for livelihood assistance × 1.7 + Standard amount for housing assistance					
Residence	Single-person household	2-person household	3-person household	4-person household	For each additional person
Okazaki	¥172,000	¥250,000	¥303,000	¥360,000	¥74,000

■ Those in need of a large amount of money for education.

■ Households within Aichi, whose resident certificate address match their current address.

※Other conditions apply. Please inquire for more details.

Loan details

■ Types of Educational Support Funds (High School, Upper Secondary Specialized Training School)

- Educational Support Expenses Necessary costs (course fees, etc.) / (Maximum monthly loan amount) 35,000円
- School Preparation Expenses Necessary costs (only for enrollment) / (Maximum loan amount) 500,000円

■ Loan conditions

- Interest: Interest free
- Repayment period: Within 20 years

Priority System (Other public systems)

- If you are able to use another system, those should be prioritized. You may apply after admission if the other systems' application periods have passed.
- If you decide to use another system after qualifying for a loan from this fund, you will be asked to withdraw from this fund as it is no longer necessary.

■ Other primary public loan systems

Name	Contact
Loan for Single Parents and the Widow Welfare Fund 母子父子寡婦福祉資金	Okazaki Child Rearing Support Office
Aichi Prefecture High School Scholarships/Loans 愛知県高等学校等奨学金	Current school
Government Educational Loans 国の教育ローン	Japan Finance Corporation (JFC)

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