

Loan for High School Education in Saitama Prefecture

~ Loans are available for students attending high school ~

Saitama Prefecture has loans available for students attending senior high school. Eligible students can receive a loan from Saitama Resona Bank. **As this is a loan, students will be required to repay 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 carer (e.g. parent) lives in Saitama Prefecture
- ③ The student exhibits good behavior and is highly motivated in their studies, but is experiencing financial hardship that has impacted their schooling. (A letter of recommendation will be required from their current school along with proof that the household income is lower than the set threshold).

- Loan Amount**

The student can choose one of the following loan amounts.

Type of High School	Loan Amount	
	Monthly Amount	School Enrollment Amount
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 senior high school).

You must apply again if you wish to continue receiving the loan during the student's second and third year of high school.

- Loan Repayment**

The student will need to begin repaying the loan once 4 years and 6 months have passed since their senior 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 and When You Start Receiving the Loan**

	When to Apply	When You Start Receiving the Loan
During 3 rd year of junior high school	November (submit your application to the Saitama Prefectural Government after receiving documents from your junior high school)	From March of the following year
After entering senior high school	April (submit your application to the Saitama Prefectural Government after receiving documents from your senior high school)	From June of the same year

※ This information is for the 2025 academic year, and is subject to change in 2026.

Contact: Financial Affairs Division, Saitama Prefectural Education Bureau

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Website: <https://www.pref.saitama.lg.jp/f2204/j-s/index2.html>