

## Student Loans

Student loans can be taken out in accordance with the following regulations in cases in which a student has an urgent need for money, such as when money sent from the student's parents is delayed, the student has become ill, or the student has been in an accident.

### Ochanomizu University Student Loan System Regulations

#### 1. Eligibility

Only students of Ochanomizu University who require emergency economic assistance to pay tuition or for other aspects of their personal lives are eligible to apply for student loans.

However, students who have taken out a student loan under this system and have an unrepaid balance are not eligible.

#### 2. Application procedures

Students who desire a loan of funds for school expenses must enter the required information on the stipulated application form, then submit the form after obtaining the approval of the faculty member assigned to the class year.

#### 3. Loan amount

##### (1) Ordinary loans

In the case of a loan for payment of tuition and lodging expenses, the loan amount shall be the actual cost. In other cases, the loan amount shall be determined in light of the circumstances of the applicant. In this case, the maximum amount shall be ¥70,000.

##### (2) Special loans

If the required amount of the loan exceeds the limit for ordinary loans, the maximum shall be an amount equal to the tuition for one-half semester.

#### 4. Repayment deadline

The deadline for repayment of the loan shall be no later than 1 year after the loan date. If a student is unable to repay the loan by the repayment deadline, she must obtain the approval of the faculty member assigned to the class year, then submit a request for an extension to the Student and Career Support Office no later than the day immediately preceding the repayment deadline.

However, students who are graduating or completing a program must repay the loan no later than the day preceding the graduation or completion ceremony. Students who are taking a leave of absence from school or withdrawing from school must repay the loan no later than the day on which they conduct the procedures for leave or withdrawal.

#### 5. Location for application and repayment

Office work related to student loan applications and repayments is conducted at the Student and Career Support Office.

However, accounting procedures are conducted by the Financial Affairs Office and Contracts Office.

#### 6. Hours for applications, loans, and repayments

Application hours

Loan hours                    10:00 A.M. to 4:00 P.M. Monday through Friday

Repayment hours

7. Loan interest Loans shall be interest-free.

8. Deliberative organization

Major matters related to student loans shall be deliberated on by the Ochanomizu University Student Council.

Other loans, etc.

The Booster Club has a system to provide loans in urgent and emergency situations (earthquakes, natural disasters, etc.). Contact the Student and Career Support Office for details.