

M I A 私費留学生緊急支援貸付制度

MIA Emergency Cash Loan System

For

The Privately Financed International Students

この制度は、宮城県内の大学、大学院、短期大学で学ぶ外国人留学生(正規生)のうち、私費留学生が緊急に生活資金を必要とした場合、本協会が資金の貸付を行うことにより、安定した留学生活の維持に寄与することを目的とするものです。

MIA, through this system, provides privately financed international college students, graduate school students and junior college students with emergency loans.

It is hoped that this loan system will enable international students to maintain a stable financial environment for the pursuit of their studies.



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E-mail: mail@mia-miyagi.jp

URL: <http://mia-miyagi.jp>

開設時間：月～金 8:30～17:15

Open : Monday through Friday 8:30-17:15

申請要領

貸付対象者

出入国管理及び難民認定法に規定する「留学」の在留資格をもち、申請する時点で、宮城県内の大学、大学院、短期大学に在籍する私費留学生。(研究生、特別聴講学生、特別研究学生は除く)

貸付対象経費

生活費、住居費、医療費、一時帰国旅費、その他災害等により 緊急に必要な経費

貸付限度額

200,000円以内

貸付利子

貸付金は無利子です。

年間貸付予算

3,000,000円

申請方法

- ・「MIA私費留学生緊急支援貸付制度申込書」
- ・「MIA私費留学生緊急支援貸付金返済誓約書」

に記入し、所定事項の証明を受けて「学生証」「在留カード」と共に当協会へ持参してください。

貸付の決定

貸付は面接審査の上、予算の範囲内で決定します。決定の場合、貸付金を交付します。なお、再貸付は、完済後6か月を過ぎなければできません。また、再貸付は1回までとします。

返済方法

返済額は月額20,000円以上いつでも繰り上げ返済ができます。

返済期間は、借りた次の月から6ヶ月間を猶予し、その後10ヶ月以内です。特別の事情で返済方法を変更したい場合は申し出てください。

連帯保証人

貸付を受けようとする留学生は、宮城県内在住の連帯保証人を1名立てなければなりません。連帯保証人は、満25歳以上で定職についている方(日本人のみ。大学の正職員の場合は国籍不問)で、電話連絡の取れない方、同居人は認められません。

Conditions

Eligibility

A privately financed international student whose status of residence conforms to "College student" as stipulated in the Immigration Control Act, and who is a student studying at a university (including graduate school), a junior college in Miyagi Prefecture.(except Research students, Special Auditing students and Special Research students)

Expenses that qualify for a loan

Living expenses, housing, medical treatment, disaster relief, or expenses for an emergency trip home.

Limitation of loan

Up to 200,000 yen

Interest

The loan is provided free of interest.

Annual budget

3,000,000 yen

Application

Fill in the following documents and bring them to MIA.

- Privately Financed International Student Emergency Cash Loan Application
- Written Agreement of Payment for Privately Financed International Student Emergency Cash Loan

*Both forms must be certified by one's guarantor.

* 「Resident card」 and 「Student Card」 are needed when you apply.

Approval of loan

A decision will be made regarding the loan application following an interview. If approved, the loan will be paid. Students must wait 6 months after completely repaying their loan in order to apply another.

Loans will only be issued a maximum of 2 times.

Repayment

Privately financed international students are asked to repay a minimum of 20,000 yen a month (which, if paid in regular installments, will be fully paid out in ten months). Repayment is to begin six months after the loan is issued (with the six-month period beginning on the first of the month after you receive the loan).

Guarantor

Students who apply for this loan must have the backing of guarantor who lives in Miyagi prefecture. The guarantor must be at least 25 years of age and a Japanese national (except in cases where the guarantor is a regular staff of a University, in which case their nationality does not matter.) We cannot recognize as guarantors persons whom we cannot contact by phone as, nor can we recognize those that live with them.

