MIA Emergency Cash Loan System
For
The Self-supporting Foreign Students

MIA, through this system, provides self-supporting foreign college, graduate school (Undergraduate Program, Graduate Program) with emergency loans.
It is hoped that this loan system will enable foreign students to maintain a stable financial environment for the pursuit of their studies.
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、特別講義学生、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

2,000,000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契約書」
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円以上で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名立てなければならない
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 self-supporting foreign 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.

· Foreign Student Emergency Cash Loan Application
· Written Agreement of Payment for Foreign 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

Foreign 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.
■ Transportes ■
Ónibus: Pedir para parar em frente ao Miyagiken Sendai Godochosha Mae. 
Metrô: Descer na estação Kita-Sendai ou Kita-Yobancho (caminhar 10 minutos)
JR: Descer na estação de Kita-Sendai caminhar 10 minutos (Linha Sensan)

■ Transportation ■
Bus: One minute walk from the Miyagiken Sendai Godochosha Mae Bus Stop
Subway: Ten minutes walk from either the Kita-Sendai or Kita-Yobancho station (Nanboku Line)
JR: Ten minutes walk from the Kita-Sendai Station (Senzan Line)

■ Hướng dẫn giao thông ■
Đi xe bus: đến “Miyagiken Sendai Godochosha Mae” xuống xe (đi bộ khoảng1 phút)
Tầu điện ngầm: đến “Kita-Yobancho” hay là “Kita-Sendai” xuống tàu (đi bộ khoảng 10 phút)
Tầu điện JR: tuyến tàu senzansen đến “Kita-Sendai” xuống tàu (đi bộ khoảng 10 phút)