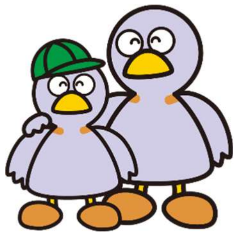
2026 Guide to the Welfare Loan Program for Single-Parent Families and Single Women

1 What is the Welfare Loan Program for Single-Parent Families and Single Women?

The Welfare Loan Program is a program that lends money to mothers and fathers who are single parents supporting children under the age of 20 years old, and single women (including widows and divorcees) to help them gain financial independence and improve the wellbeing of the children in their care.



Saitama Prefecture's mascot, Kobaton

2 Who Can Apply for the Welfare Loan Program?

(1) Single parents (Generally, the primary income earner)

The parent must be supporting a dependent child under the age of 20 and fulfill one of the conditions below:

(a) A person who is divorced or whose spouse has died, and is currently not married

(b) A person whose spouse cannot be confirmed to be alive, or whose spouse has abandoned* them

*Limited to cases in which the spouse is recognized as having been absent for one year or longer.

(c) A person who cannot receive financial support from their spouse because their spouse is living outside of Japan

(d) A person whose spouse cannot work for a long period of time due to mental or physical disability

(e) A person who cannot receive financial support from their spouse because their spouse is imprisoned

(f) A person who became a parent outside of marriage, and is currently not married

(2) Children under the age of 20 who have no parents

(3) Single women

A former single mother who currently fulfills one of the conditions (a) ~ (f) above.

(4) Women aged 40 years and over who have no spouse (due to divorce, etc.) and do not meet the requirements listed in (1) or (3) above.

(5) Children of persons who meet the requirements listed in (1) or (3) above (Only applicable for loans for School Enrollment, Education, Vocational Training, and Job Searching)

Limited to cases where the single parent of the child can meet the requirements (income, assets, etc.) to be a cosigner.

*Women who meet the requirements listed in (3) or (4) and do not currently have any dependents are eligible to apply if their income for the previous year was 2,036,000 yen or less. (Income for the year before the previous year if applying between 1 January - 31 May.)

Saitama Prefectural Government

3 Points to Remember When Applying for a Loan

(1) If applying for a loan for school enrollment, education, vocational training, or seeking employment (costs associated with the child seeking employment):

If the parent is applying on behalf of their child, the child will become a joint applicant and will also be liable for repaying the loan along with the applicant (the parent), and a cosigner will not be necessary.

If the child* is applying for a loan directly, the child's parent will be the cosigner.

*If the child is under 18 years of age, the consent of the child's legal representative is generally required. School enrollment loans for elementary or junior high school cannot be signed by the child.

(2) If applying for a loan other than those outlined in (1) above:

If there is a cosigner, there will be no interest accrued. If there is no cosigner, there will be an annual interest rate of 1.0%.

(3) The cosigner will generally need to fulfill all of the following requirements: (a) Must be financially independent from the applicant; (b) Must be a relative under 60 years of age who lives nearby or within Saitama Prefecture; (c) Must be able to repay the loan.

(4) An interview will be conducted to ascertain the current circumstances of the signer and cosigner. After applying, the prefectural welfare office (or city hall for persons residing in Saitama City, Kawagoe City, Koshigaya City, or Kawaguchi City) will review your application and decide whether you will be approved for a loan. (Please note that there are cases where loans cannot be approved.) The review will determine the loan amount you are eligible to receive based on your necessary expenses, the lending limits of the program, and the amount you are able to repay.

(5) If you are receiving a scholarship from JASSO, you can apply to receive a loan for the difference between the lending limit of the Welfare Program's education loan and your monthly scholarship amount.

(6) If you receive support for higher education through MEXT and are using a loan for education or school enrollment, you may be asked to repay an amount equal to the loan you received.

Summary of the Welfare Loan Program for Single-Parent Families and Single Women

From April 1, 2026

	Description of the Loan	Lending Limit (Japanese Yen)	Loan Period	Deferment Period	Repayment Period	Interest Rate/Year
School Enrollment	Covers the cost of the fees for the child to enroll at a school or learning facility, expenses such as clothing, etc. (You can apply up until the last day of the month the child starts school) (Includes examination fees and clothing expenses for university and graduate school)	Elementary Schools (individuals exempt from income tax) 91,600 Junior High Schools (individuals exempt from income tax) 101,000 Public High Schools, etc. Living at home 150,000 Living away from home 160,000 Private High Schools, etc. Living at home 410,000 Living away from home 420,000 Public Universities, Short-term Universities, Graduate Schools, Technical Colleges, etc. Living at home 420,000 Living away from home 430,000 Private Universities, Short-term Universities, Graduate Schools, Technical Colleges, etc. Living at home 580,000 Living away from home 590,000 Vocational School Junior High School Graduates Living at home 150,000 Living away from home 160,000 Senior High School Graduates Living at home 272,000 Living away from home 282,000	—	6 months after graduation	Within 5 years ☆	Interest free
Education	Covers costs such as the child's course and textbook fees at high school, university, etc. (Including costs of living for university and graduate school students)	See table below.	Entire study duration	6 months after graduation	See table below ☆	Interest free
Vocational Training	Covers costs for the child to acquire knowledge etc. necessary to start a business or seek employment	Amount per month 68,000 If a driver's license is necessary for seeking employment while still attending high school 460,000	Duration of training period (up to 5 years)	1 year after completion of training	Within 6 years ☆	Interest free
Seeking Employment	Covers expenses, such as clothing, necessary for seeking employment for the single parent/woman or child under the age of 20	Standard amount 110,000 If purchasing a vehicle 340,000* *Standard amount 110,000+vehicle purchase amount 230,000	—	1 year	Within 6 years	Interest free or 1.0%※
Skills Training	Covers costs for the single parent/woman to acquire knowledge or skills necessary to start a business or seek employment	Amount per month 68,000 <u>Special payments</u> □□Several months paid as a lump-sum (E.g. Amount for 12 months) 816,000 □□If obtaining a driver's license 460,000	Duration of training period (up to 5 years)	1 year after course completion	Within 10 years ☆	Interest free or 1.0%※

Healthcare	Medical treatment Covers the out-of-pocket costs of medical treatment and transportation to medical facilities for the single parent/woman or child under the age of 20 (for a period of up to 1 year) Nursing care Covers the cost of nursing care for the single parent/woman (for a period of up to 1 year)	Medical treatment Standard amount 340,000 For individuals exempt from income tax 510,000 Nursing care 500,000	—	6 months after medical treatment or nursing care is complete	Within 5 years	Interest free or 1.0%※
Living Expenses	Covers costs necessary for maintaining quality of life during the following periods: ① For the duration of the single parent/woman's skills training ②While the single parent/woman is receiving medical treatment or nursing care ③ While the single parent/woman is unemployed (within 1 year of becoming unemployed) ④ Within 7 years of becoming a single parent ⑤If single parent has not been receiving payments to support their child, they meet the income requirements, and it is within 1 year of the parent applying for a loan	Amount per month for (①) 141,000 Amount per month for (②③④) 118,000 - For single parents who are not primary income providers (per month) 79,000 - Single women who currently have no dependent children (per month) 79,000 *In the case of ④ Total amount 2,832,000 If there were legal fees associated with obtaining child-support payments, a lump-sum payment can be approved (amount for 12 months) 1,416,000 (⑤) An amount up to what would have been received to care for the child during that period	Duration of training period (up to 5 years) While receiving medical treatment or nursing care (up to 1 year) Up to 1 year since becoming unemployed Up to 7 years after becoming a single-parent household Generally 3 months (max. 1 year)	6 months after completion of training 6 months after completion of medical treatment or medical care 6 months after the loan period has finished	Within 10 years ☆ Within 5 years Within 5 years Within 8 years Within 10 years	Interest free or 1.0%※
Changing Residence	Covers costs for the single parent/woman to change residence, such as the deposit and removalist costs	260,000	—	6 months	Within 3 years	Interest free or 1.0%※
Housing	Covers costs necessary for the single parent/woman to build or purchase a house, and/or for the maintenance, renovation, or expansion of their house	Standard amount 1,500,000 In the event the residence is completely destroyed due to a disaster, etc. 2,000,000	—	6 months	Within 6 years	Interest free or 1.0%※
Business Establishment	Covers costs necessary for the single parent/woman to start a business, including facility fees and the purchase of appliances or machinery	3,720,000 Total amount if several single parents open a joint business 5,580,000	—	1 year	Within 7 years	Interest free or 1.0%※
Business Operation	Covers costs necessary for continuing the operation of the single parent/woman's current business, including the purchase of products, materials, etc.	1,860,000	—	6 months	Within 7 years	Interest free or 1.0%※

Marriage	Covers costs necessary for the child's marriage	340,000	―	6 months	Within 5 years	Interest free or 1.0%※

※ If there is a co-signer, no interest will be accrued; if there is no co-signer, an interest rate of 1.0% will apply. (If the funds for seeking employment are used for the necessary costs of the child seeking employment, there will be no interest).

☆: It is possible to extend the repayment period depending on your circumstances at the time of repayment. There are also systems to extend the deferment period.

Lending Limits for Education Fee Loans (Monthly)

Unit: Japanese Yen

		School Year	1st	2nd	3rd	4th	5th	Repayment Period
Senior High School, Vocational School (High School Course)	Public	Living at home	27,000	27,000	27,000			Generally 3 times the length of the loan period
		Living away from home	34,500	34,500	34,500			
	Private	Living at home	45,000	45,000	45,000			
		Living away from home	52,500	52,500	52,500			
Technical College	Public	Living at home	31,500	31,500	31,500	67,500	67,500	Generally 4 times the length of loan period
		Living away from home	33,750	33,750	33,750	76,500	76,500	
	Private	Living at home	48,000	48,000	48,000	98,500	98,500	
		Living away from home	52,500	52,500	52,500	115,000	115,000	
Vocational School (Specialist Course or Advanced Course)	Public	Living at home	67,500	67,500	67,500			Generally 4 times the length of loan period
		Living away from home	78,000	78,000	78,000			
	Private	Living at home	89,000	89,000	89,000			
		Living away from home	126,500	126,500	126,500			
Short-term University	Public	Living at home	67,500	67,500	67,500			Generally 4 times the length of loan period
		Living away from home	96,500	96,500	96,500			
	Private	Living at home	93,500	93,500	93,500			
		Living away from home	131,000	131,000	131,000			
University	Public	Living at home	71,000	71,000	71,000	71,000		Generally 4 times the length of loan period
		Living away from home	108,500	108,500	108,500	108,500		
	Private	Living at home	108,500	108,500	108,500	108,500		
		Living away from home	146,000	146,000	146,000	146,000		
Graduate School	Master's Course		132,000	132,000				Within 20 years (Determined on a case-by-base basis)
	Doctoral Course		183,000	183,000	183,000			
Vocational School (General Course)			55,500	55,500		Generally 2 times the length of the loan period (up to 5 years)		

*1: Only schools stipulated in the School Education Act are eligible.

*2: Even if the standard period of study at your school exceeds the years listed in the chart above, the loan limit for each school classification does not change.

*3: Even if the loan period exceeds 5 years, the maximum repayment period is 20 years. (Not including Vocational School General Course)

*4: In accordance with Article 4 of the Order for Enforcement of the Child Rearing Allowance Act, the lending limits will differ for some categories if the income for the previous year exceeds 6.82 million JPY (approximate annual income of 9 million JPY).

4 Receiving and Repaying Your Loan

Consultation and Interview

First, consult with the prefectural welfare office with jurisdiction over your area, or the support for single-parent families group office at your city/town hall. There are set conditions that must be met in order to receive a loan. We recommend scheduling a consultation at your earliest convenience as it takes about 1-2 months to receive the loan after applying.

Application

If, after your consultation, you are eligible to apply for a loan, you will need to submit the following documents: (1) Loan application form (*shinseisho*); (2) Official copy of your family register (*koseki tōhon*); (3) Certificate of annual income (*shotoku shōmeisho*); (4) Certificate of residence tax payment (*jūminzei nōzei shōmeisho*); (5) If there is a cosigner (*rentai hoshōnin*), the cosigner's certificate of annual income; (6) Other documents necessary depending on type of loan; (7) Proof of the applicant's individual number (MyNumber)*

*Your individual number will only be used for the purpose of the Welfare Loan Program

Application Review

Your application will be reviewed by the prefectural welfare office (or your city hall if you live in Saitama City, Kawagoe City, Koshigaya City, or Kawaguchi City).

Approval of Loan

If you are approved for a loan, submit the loan agreement (*shakuyōsho*) and seal registration certificate as soon as possible.

Receiving the Loan

You will receive the loan after you accept the agreement. After you receive the loan, the status of your school enrollment or business may be reviewed if necessary

Repayment (Paying back the loan)

Repayments will be made via the method you chose when your loan was approved. There are two ways to repay your loan: via (1) bank transfer, or (2) taking your payment notification to the bank and paying in cash.

Completing Repayment

You will be sent a notice of completed repayment along with the return of your loan agreement.

5　Repaying Your Loan

(1) After the deferment period, you can repay your loan through a financial institution (a bank) in 1) monthly, 2) six-monthly, or 3) yearly payments.

If you do not repay your loan on time, you will have to pay an annual penalty fee equivalent to 3% of your loan amount.

*If your payment deadline was on or before 31 March 2015, the penalty fee will be calculated at a rate of 10.75% per year.

*If your payment deadline was between 1 April 2015 - 31 March 2020, the penalty fee will be calculated at a rate of 5% per year.

(2) We recommend bank transfers as the most convenient way to repay your loan.

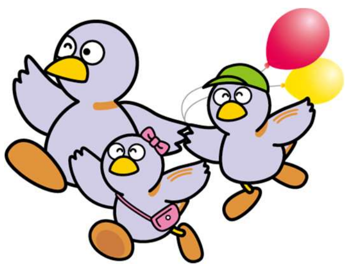
We accept transfers from the following financial institutions:

(1) Mizuho Bank	(2) Mitsubishi UFJ Bank	(3) Saitama Resona Bank
(4) Resona Bank	(5) Mitsui Sumitomo Bank	(6) Musashino Bank
(7) Towa Bank	(8) Saitamaken Shinkin Bank	(9) Kawaguchi-Shinkin Bank
(10) Hanno-Shinkin Bank	(11) Saitama-ken Shinren Bank (Saitama JA Bank)	

6　For Inquiries and Consultations about the Welfare Loan Program

*Please call in advance as some offices require an appointment.

Office Name	Address	Phone	Areas of Jurisdiction
Tobu Chuo Welfare Office (Regional Welfare Group)	1-76 Ōnuma, Kasukabe-shi, 344-0038	048-737-2359	**Cities:** Ageo, Gyoda, Hanyu, Hasuda, Kasukabe, Kazo, Kitamoto, Konosu, Kuki, Misato, Okegawa, Satte, Shiraoka, Soka, Toda, Warabi, Yashio, Yoshikawa **Towns:** Ina, Matsubushi, Miyashiro, Sugito
Seibu Welfare Office (Regional Welfare Group)	2327-1 Ishii, Sakado-shi, 350-0212	049-283-6780	**Cities:** Asaka, Fujimi, Fujimino, Hanno, Hidaka, Higashimatsuyama, Iruma, Niiza, Sakado, Sayama, Shiki, Tokorozawa, Tsurugashima, Wako **Towns:** Hatoyama, Kawajima, Miyoshi, Moroyama, Namegawa, Ogawa, Ogose, Ranzan, Tokigawa, Yoshimi **Villages:** Higashichichibu
Hokubu Welfare Office (Public Assistance and Regional Welfare Group)	1-8-12 Maehara, Honjō-shi, 367-0047	0495-22-0140	**Cities:** Fukaya, Honjo, Kumagaya **Towns:** Kamikawa, Kamisato, Misato, Yorii
Chichibu Welfare Office (Public Assistance and Regional Welfare Group)	8-18 Sakuragimachi, Chichibu-shi, 368-0025	0494-22-6228	**Cities:** Chichibu **Towns:** Minano, Nagatoro, Ogano, Yokoze
Employment and Independence Support Center for Single-Parent Families Saitama City	6-4-4 Tokiwa, Urawa-ku, Saitama-shi, 330-9588	048-829-1948	Saitama City
Child Support Division Kawagoe City	1-3-1 Motomachi, Kawagoe-shi, 350-8601	049-224-5821	Kawagoe City
Child Welfare Division Koshigaya City	4-2-1 Koshigaya, Koshigaya-shi, 343-8501	048-963-9166	Koshigaya City
Child Rearing Support Division Kawaguchi City	2-1-1 Aoki, Kawaguchi-shi, 332-8601	048-271-9441	Kawaguchi City
Single Parent Assistance and Allowance Group Children's Affairs Division Saitama Prefectural Government	3-15-1 Takasago, Urawa-ku, Saitama-shi, 330-9301	048-830-3204	All aspects of the welfare loan program (Residents of Saitama City, Kawagoe City, Koshigaya City and Kawaguchi should enquire at their local city hall)



Saitama's Mascot, Kobaton

*The above Prefectural Welfare Offices (excluding the Children's Affairs Division at the Saitama Prefectural Government) have staff that can offer support for single-parent families and single women. In addition to information about the welfare loan program, they also offer consultations regarding other aspects of everyday life. Please feel free to contact them should you have any questions or concerns.

April 2026