



**(Local Students)The introduction of Locally Granted Student Loan**

**生源地信用助学贷款介绍**

Locally Granted Student Loan is contributed by financial institutions such as China Development Bank to give out to undergraduate students whose families have financial difficulties(abbreviated as student below) and students and parents (or other guardians) who apply for the loan in Aid Management Centre or Financial Institution in the county or city where his/her residence is registered. It is used to help students whose families have financial difficulties to pay for the tuition and accommodation fee.

The maximum loan does not exceed 8,000 yuan per person per year. The interest is borne by the state during the school period. The duration of the loan is 15 years plus the length of schooling, and the longest is no more than 22 years. The interest rate of loans will be implemented at the same level of loan market quoted interest rate (LPR) minus 30 basis points during the same period.

National student loan is locally granted student loan. Students in need of loans can consult and apply to the student assistance management agency of the county (city, district) where their household registration is located; or log in to the China Development Bank system to inquire about introduction of loan policy, application conditions, application process and application guide, etc.

[http://www.csls.cdb.com.cn/wtzx/dksqlwt/201812/t20181204\\_5541.html](http://www.csls.cdb.com.cn/wtzx/dksqlwt/201812/t20181204_5541.html)

生源地信用助学贷款是指国家开发银行等金融机构向符合条件的家庭经济困难的普通高校新生和在校生以下简称学生）发放的，学生和家长（或其他法定监护人）向学生入学户籍所在县（市区）的学生资助管理中心或金融机构申请办理的，帮助家庭经济困难学生支付在校学习期间所需的学费、住宿费的助学贷款。

每人每年最高不超过 8000 元，在校期间利息由国家承担。助学贷款期限为学制加 15 年，最长不超过 22 年。助学贷款利率按照同期同档次贷款市场报价利率（LPR）减 30 个基点执行。



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国家助学贷款为生源地信用助学贷款，有贷款需求的学生可向户籍所在县（市、区）的学生资助管理机构咨询办理生源地信用助学贷款，或登录国家开放银行查询了解贷款政策介绍、申请条件、申请流程及申请指南等。

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