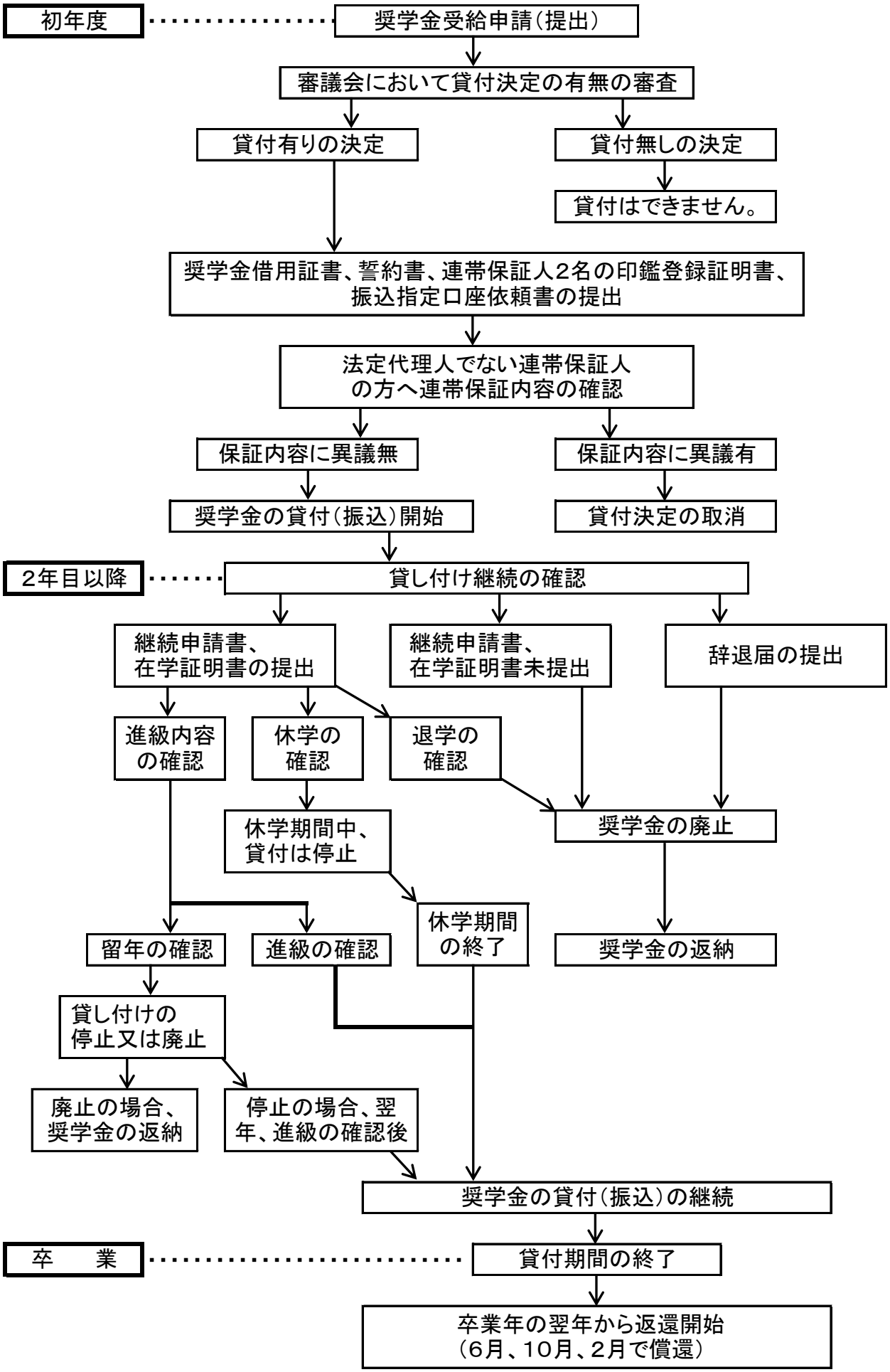奨学生受給申請から返還完了までの流れ