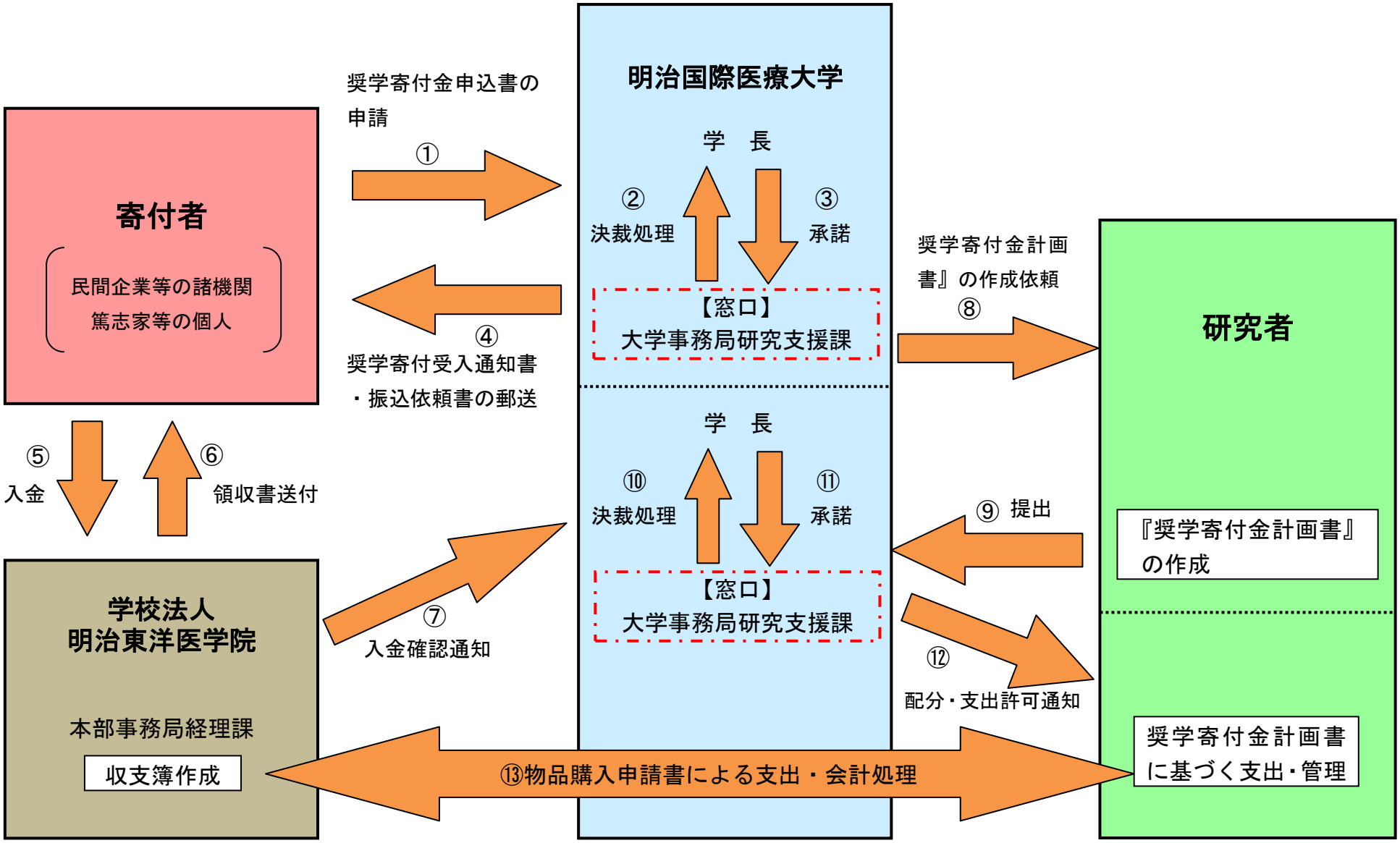奨学寄付金　手続きのフロー図