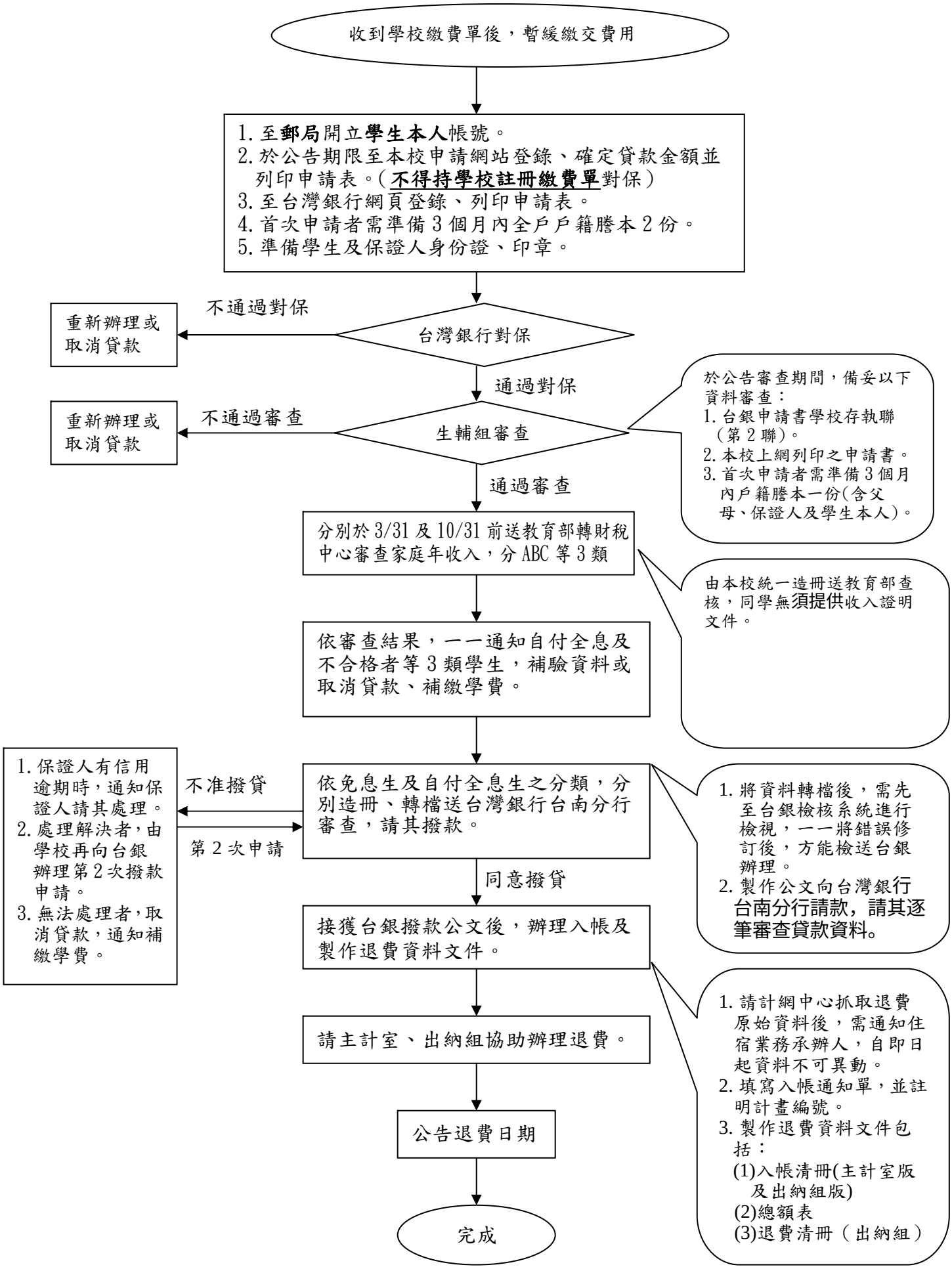學生辦理就學貸款標準作業流程（生輔組）