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To address the critical shortage of behavioral healthcare providers, the Behavioral Healthcare Provider Loan Redemption Program offers student loan redemption to eligible providers in exchange for up to six years of service. Eligible behavioral healthcare providers include board certified behavior analysts, licensed associate counselors, licensed clinical alcohol and drug counselors, licensed clinical social workers, licensed professional counselors, licensed psychologists, licensed social workers, psychiatric nurse mental health clinical specialists, and psychiatrists.

Subject to appropriation, the program provides up to \$50,000 towards an eligible participant's outstanding student loan balance in exchange for every two years of full-time service at an approved site, with a maximum of \$150,000 in student loan redemption in exchange for up to six years of service. Approved sites include community providers of behavioral and mental health services located in New Jersey, which are those operated by nonprofit organizations, institutions of higher education, school districts, municipalities, county governments, State agencies, or the federal government. Additionally, program participants who work primarily with children or adolescents are eligible to receive up to six individual incentive grants, with a limit of \$5,000 annually. Support for this program is subject to state appropriations and available funding.

## Fiscal Year 2025 Overview

Effective July 1, 2024, New Jersey's Fiscal Year 2025 budget allocates \$7 million to the Behavioral Healthcare Provider Loan Redemption Program.

To address New Jersey's most severe shortages of behavioral healthcare providers, HESAA reviews applications and selects participants using a scoring system. The Fiscal Year 2025 scoring rubric weighs the demand for various behavioral healthcare occupations in New Jersey counties, using occupational demand data from the New Jersey Department of Labor and Workforce Development.

HESAA will score and weigh applications based on the following criteria:

- In-demand occupation/title (35%)
- Geographic location of the applicant's place of employment (25%)
- Applicant's current salary in their behavioral healthcare occupation (20%)
- Whether the applicant works primarily with children or adolescents (20%)

The application period for Fiscal Year 2025 will open on October 1, 2024 and close on October 31, 2024. **On or after February 15, 2025**, HESAA will contact the selected program participants based on their application scores.

If you have any questions, please contact [LoanRedemption@hesaa.org](mailto:LoanRedemption@hesaa.org) or call us at 609-584-4480.

### Eligibility

To qualify for student loan repayment assistance, an applicant must meet all the following requirements:

1. Be a New Jersey resident and maintain residency in the State during Program participation;
2. Be employed full-time, or plan to be employed full-time, by October 1, 2024 as an eligible behavioral healthcare provider at an approved site;
3. Maintain a valid license or certification, as applicable, and practice as a behavioral healthcare provider in New Jersey throughout participation in the program;
4. Commit to providing clinical mental or behavioral healthcare for at least two years at an approved site, in accordance with the terms of a contract with the NJ Higher Education Student Assistance Authority (HESAA);
5. Not be in default on any eligible qualifying loan;
6. Not previously be selected for participation in the Program; and
7. Not currently be participating in any other State tuition reimbursement or student loan redemption program or the federally administered National Health Service Corps Loan Repayment Program, section 338B of the Public Health Service Act (42 U.S.C. s.254 I-1).

**To begin the application process, new applicants should create an account in the HESAA portal, while returning users can log in to start their application. All applicants must provide the required personal information and supporting documentation. Your workplace's human resources department must complete the Employer Certification form.**

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