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Behavioral Healthcare Provider Loan Redemption Program

Due to overwhelming response, this application is now closed. HESAA will continue to review and process received applications and will notify recipients on a rolling basis. Any future funding is dependent on the Fiscal Year 2024 budget.

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

Subject to appropriation, the program will provide up to \$50,000 to redeem an eligible participant’s cumulative outstanding student loan balance in exchange for every two full-time years of service at an approved site, for a total of \$150,000 in loan redemption in exchange for up to six years of service. Approved sites are community providers of behavioral and mental health services located in New Jersey, including community providers operated by a nonprofit organizations, institutions of higher education, school districts, municipalities, county governments, State agencies, and the federal government. In addition, program participants who work primarily with children or adolescents are eligible to receive up to six individual incentive grants that shall not exceed \$5,000 annually. Funding for this program is subject to state appropriations and available funding.

Eligibility

To qualify for loan repayment assistance, an applicant must meet all of 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 employed, as a full-time [eligible behavioral healthcare provider](#) at an approved site;
3. Maintain a license, as applicable, to practice as a behavioral healthcare provider in the State of New Jersey throughout participation in the program;
4. Agree to engage in the clinical practice of mental or behavioral healthcare for at least two years at an approved site pursuant to the terms of a contract with the NJ Higher Education Student Assistance Authority;
5. Not be in default on any eligible qualifying loan;
6. Not previously have been selected for participation in the Program; and
7. Not currently be participating in any other State tuition or loan redemption program or in the federally administered National Health Service Corps Loan Repayment Program, section 338B of the Public Health Service Act (42 U.S.C. s.254 1-1).

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