

Governor Phil Murphy

# ICYMI: Student Loan Relief Now Available to Eligible Behavioral Healthcare Professionals in New Jersey

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*Qualifying Professionals Serving NJ Communities Can Apply through October 31 for Up to \$180,000 in Student Loan Redemption and Incentive Grants*

**TRENTON** – As New Jersey continues to take steps to bolster behavioral and mental health services throughout the state, the Higher Education Student Assistance Authority (HESAA) today announced the launch of the latest round of applications for a State program offering up to \$180,000 in student loan redemption and incentive grants for eligible behavioral healthcare professionals.

“Over seven and a half years, my Administration has taken comprehensive steps to increase access to mental health supports for the children and families who call New Jersey home,” **said Governor Phil Murphy**. “The Behavioral Healthcare Provider Loan Redemption Program is among the many initiatives we introduced to support and encourage mental health providers to offer their services in underserved areas. With this latest round of funding, the program is building on its success by incentivizing professionals to provide much-needed care in communities throughout the state.”

“Thanks to the support of Governor Murphy and the New Jersey Legislature, HESAA is now offering student loan redemption to behavioral healthcare professionals for the fourth year in a row,” **said HESAA Executive Director Margo Chaly, Esq.** “By offering student loan relief to dedicated professionals supporting residents in the Garden State, we are enhancing the availability of mental health services in high-demand areas. The HESAA team is honored to be a part of broader efforts throughout the state to expand access to behavioral and mental healthcare.”

“The Behavioral Healthcare Provider Loan Redemption Program is one of the many ways in which HESAA is working to strengthen a key sector of the workforce and improve the lives of New Jersey residents,” **said Chairwoman of the HESAA Board Christy Van Horn**. “I applaud State leadership and the entire HESAA team for the continued success of this program, which supports behavioral healthcare practitioners and the many clients they serve.”

Eligible behavioral healthcare providers working full-time at approved sites in New Jersey operated by nonprofits, educational institutions, or government entities can apply for student loan redemption in exchange for up to six years of service. For every two years a participating provider offers direct care to patients or clients at an approved site, HESAA will pay up to \$50,000 toward the program participant’s student loans that were obtained to pursue their behavioral health-related degree(s).

On top of the maximum total student loan redemption of \$150,000 for all program participants, behavioral healthcare professionals working primarily with children and adolescents can also receive a supplemental grant of up to \$5,000 per year, for a maximum total of \$180,000 in student loan redemption and incentive grants.

In its fourth round of funding, a total of \$3.825 million from the Fiscal Year 2026 budget is available to be awarded. Since the initial launch of this career-based student loan redemption program in January 2023, 165 behavioral healthcare professionals have been accepted into the program. Anyone who applied during previous application period(s) and was not accepted into the program must reapply to be considered for student loan redemption under this new round of funding.

To be eligible for student loan redemption, providers must live in New Jersey and work full-time at an approved site throughout the duration of their participation in the program, for a minimum of two years. Providers must maintain one or more applicable licenses to provide mental or behavioral healthcare in New Jersey and must serve in one of the following professions:

- board certified behavior analyst
- licensed associate counselor
- licensed clinical alcohol and drug counselor
- licensed clinical social worker
- licensed professional counselor
- licensed psychologist
- licensed social worker
- psychiatric nurse mental health clinical specialist
- psychiatrist

To address the areas of the State with the most severe shortages of behavioral healthcare providers, HESAA uses a scoring system to select participants. Using data from the New Jersey Department of Labor and Workforce Development, applications are scored based on the demand for the occupation, the demand in each geographic location, the applicant's current salary in their behavioral healthcare occupation, and whether the applicant works primarily with children or adolescents.

For more information on eligibility and application requirements, and to access the application visit [www.hesaa.org/Pages/BHLRP.aspx](https://www.hesaa.org/Pages/BHLRP.aspx) (<https://www.hesaa.org/Pages/BHLRP.aspx>).

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HESAA, the Higher Education Student Assistance Authority, is the only New Jersey state Authority with the sole mission of providing students and families with financial and informational resources for students to pursue their education beyond high school. For more information, visit <https://www.hesaa.org> (<https://www.hesaa.org/Pages/Default.aspx>).

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[Transportation \(/governor/initiatives/#Transportation\)](/governor/initiatives/#Transportation)

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[Administrative Orders \(/governor/news/ao/approved/ao\\_archive.shtml\)](/governor/news/ao/approved/ao_archive.shtml)

[Direct Appointments \(/governor/news/appointments\)](/governor/news/appointments)

[Advice and Consent Appointments \(/governor/news/acappointments\)](/governor/news/acappointments)

[Statements on Legislation \(/governor/news/statements/approved/statements\\_archive.shtml\)](/governor/news/statements/approved/statements_archive.shtml)

[Administration Reports \(/governor/news/adminreports/approved/archive.shtml\)](/governor/news/adminreports/approved/archive.shtml)

[Transition Reports \(/governor/news/reports/approved/reports\\_archive.shtml\)](/governor/news/reports/approved/reports_archive.shtml)

[Press Kits \(/governor/news/press\)](/governor/news/press)

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