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Welcome New Borrowers



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Manage Your Debt



NJCLASS Relief Options

NJCLASS loans offer a number of payment relief options:

- Active Duty Status Deferment Relief Request
- Financial Hardship Forbearance Relief Request
- In-School Deferment Relief Request
- Internship or Residency Program Deferment Relief Request
- Peace Corps Deferment Relief Request
- Recent Graduate Relief Request
- Servicemember's Civil Relief Act Benefits Request Form
- Unemployment Deferment Relief Request
- Temporary Total Disability

Deferments and forbearances are available to assist borrowers with repayment of their loans. For NJCLASS loans, a period of relief may mean that you are eligible to defer principal payments and are required to make interest-only payments for a temporary period. The interest is billed to you on a quarterly or monthly basis, depending on the terms of the loan. Since interest on an NJCLASS loan is the borrowers' responsibility, it is important to make timely interest payments. This helps to keep overall debt manageable.

In some cases, borrowers elect to defer their NJCLASS loans for both principal and interest payments while the student is enrolled in school. For some relief options, these loans may be approved for a full deferment of both principal and interest payment and borrowers may not be required to make any payment. In these cases, any interest that accrues during the relief period is capitalized.

NJCLASS loans carry fixed-repayment terms that begin when the loan is first disbursed. Relief periods do not extend the repayment term. A higher monthly payment is usually required after a relief period, since the NJCLASS loans must be repaid in full by their maturity date.

NJCLASS regulations limit the amount of time a loan may be approved for certain types of relief. Additionally, a loan may not be approved for relief if the loan is scheduled to mature before the end of the requested relief period and the loan requires principal and

interest payment in order to repay the outstanding balance by the loan’s maturity date.

Repayment Assistance Program (RAP) is another relief option available to new NJCLASS borrowers. To learn more about RAP and to see if you are eligible, [click here](#).

Relief periods are not automatic and must be requested. However, HESAA does receive school enrollment information from the National Student Clearinghouse, so some school deferments may be automatically approved. Eligibility for any relief is evaluated on a case-by-case basis. Borrowers must complete and submit the appropriate relief form to HESAA for approval. For some relief requests, supporting documentation may be required.

Relief Forms

Active Duty Status	Financial Hardship
In-school	Internship
Peace Corps	Recent Graduate
SCRA Request	Unemployment
Temporary Total Disability	

Please review the form for the relief you are requesting and be sure to send it to HESAA with any required supporting documentation. Forms may be sent to HESAA via the following methods:

 By Mail – HESAA, PO Box 544, Trenton, NJ 08625-0544

 By Fax – 609-588-7285

 By Document Upload – To review the NJCLASS document upload instructions, click [here](#).

Questions about relief options should be sent to servicingandcollections@hesaa.org or call 1-800-792-8670.

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