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DAVID J. SOCOLOW
Executive Director

Dear New Jersey Students and Families,

As the State addresses the challenge of the COVID-19 pandemic, the New Jersey Higher Education Student Assistance Authority (HESAA) recognizes the financial impact of this crisis on individuals and their families. HESAA is still here to support New Jersey students with funding, advice, and information about how to pay for higher education.

Following Governor Murphy's guidelines for mitigation of the spread of the virus, HESAA's staff will be **working remotely** starting March 16, 2020. While our telephone call center is not available, however, **we will continue to serve the public online** here at www.hesaa.org and by responding to your email questions at Client_Services@hesaa.org.

Students with questions about financial aid grants and scholarships should **log on to their NJFAMS account** or send an email to Grants_Scholarships@hesaa.org.

In addition, HESAA is committed to assisting borrowers of NJCLASS family loans who are facing unexpected financial difficulties. HESAA has *never* charged late fees to NJCLASS loan borrowers, nor will we do so during this crisis. HESAA supports borrowers struggling to make regular payments, who are eligible to apply for several relief options. If you are directly impacted by COVID-19, you can apply for NJCLASS loan relief for temporary disability or unemployment:

- Temporary Total Disability: Click [Here](#) for the Application
- Unemployment: Click [Here](#) for the Application

If a medical or unemployment relief does not fit your situation, but you are still struggling to make your payments, HESAA also offers financial hardship relief. For example, if you now have a reduced income as a direct result of the COVID19 pandemic, you are eligible to apply for this third relief option even if you did not lose your job or become ill:

- Financial Hardship: Click [Here](#) for the Application
If you have experienced an interruption in your ability to repay your NJCLASS loan, this option best applies to your situation. Please complete the application in its entirety and be sure to attach a statement explaining how the COVID-19 virus has caused your financial hardship.

I urge everyone reading this page to follow the official guidelines for mitigating the spread of the COVID-19 virus. For more information, please call the public health experts at New Jersey's **24-hour hotline (1-800-222-1222)**, visit <https://www.cdc.gov/coronavirus/2019-ncov/prepare/prevention.html>, or get updated information for the public, employees, employers, schools, and healthcare workers at <https://www.nj.gov/health/cd/topics/ncov.shtml>.

While you are staying home, practicing social distancing to limit your contact with other people, and visiting HESAA's website, that is an ideal time to **complete your 2020-21 FAFSA**, **review your TO DO LIST in NJFAMS**, or explore HESAA's options to **refinance student loans** at low interest rates.

If you have any questions, please drop us a line at Client_Services@hesaa.org. We wish you the very best during this challenging event.

Sincerely,

David J. Socolow

[Press Release - March 19, 2020](#)