



NJCLASS Family Loans: Supporting Borrowers During the COVID-19 Pandemic

The New Jersey Higher Education Student Assistance Authority (HESAA) has options available to support NJCLASS loan borrowers as they deal with the impact of the COVID-19 pandemic.

COVID-19 Related Questions and Answers about NJCLASS Loans

HESAA remains committed to supporting all borrowers. For more information on the information described below, please consult the Questions and Answers for NJCLASS borrowers, which includes answers to specific questions about various different situations. To access the Q&A, click [here](#).

Never a Late Fee

HESAA has never charged its borrowers a late fee. HESAA works with borrowers whose financial situations require them to take a few extra days to pay, and never charges fees for a late payment.

Repayment Relief Options

For borrowers struggling to make a monthly payment, several relief options are available. For those who are unemployed and those experiencing temporary total disability, HESAA offers two key options:

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

A third relief option, Financial Hardship, is also available to those facing extreme difficulties. In light of the impact of COVID-19, this option offers flexibility for borrowers struggling to make payments for reasons other than their own unemployment or illness. Please complete the application in its entirety and use the blank space provided on page 5 to explain the circumstances of your financial hardship:

- Financial Hardship: Click [Here](#) for the Application

Suspension of New Wage Garnishments

Effective March 16, 2020, HESAA suspended the initiation of any new wage garnishments. Borrowers with a pre-existing wage garnishment order can request a refund of funds collected during the state health emergency. To find out if you are eligible, email ServicingandCollections@hesaa.org.

Suspension of Tax Refund Withholding

HESAA has also implemented a suspension of withholding State tax refunds. Borrowers who filed their 2019 taxes earlier in the year and previously had their refund withheld can request to have those funds returned. To inquire about your withheld tax refund, email ServicingandCollections@hesaa.org.

Credit Report Protection

HESAA is following reporting standards issued by the credit bureaus to report loans each month. In recognition of the economic impact of the pandemic emergency, credit bureaus are accepting reports of payment delinquencies designated with a “declared disaster” code, which the credit bureau modelers treat as neutral in calculating individuals’ credit scores. In addition, HESAA will continue to report NJCLASS loans as current while they are participating in an approved payment relief program.

To learn how HESAA is supporting Grants & Scholarship recipients, click [here](#).