



NJCLASS (New Jersey College Loans To Assist State Students)

Servicemember’s Civil Relief Act Benefits Request Form Interest Rate Reduction

WARNING: In accordance with N.J.S.A. 18A:71C-31, any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents shall be guilty of a crime of the fourth degree and may be subject to criminal penalties.

SECTION 1: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print in dark ink. Complete all sections and attach all required supporting documentation.

SECTION 2: INDIVIDUAL IDENTIFICATION

Please enter the following information: Check this box if any of your information has changed

Last four digits of SSN |__|__|__|__|

Name: _____

Address: _____

City, State, Zip: _____

Telephone – Cell: _____

Telephone – Other: _____

E-mail address (optional): _____

SECTION 3: BORROWER SIGNATURE SECTION

Before signing, carefully read the entire form, including the instructions and other information on the following pages.

I request that the New Jersey Higher Education Student Assistance Authority (HESAA) grant applicable benefits pursuant to the Servicemember’s Civil Relief Act (50 U.S.C. App Section 501-596). I understand that the 6% cap is for loans obtained prior to entering active duty. A copy of my military orders or enlistment documentation may be requested in order to establish the start date for the interest cap on my loans.

I understand that if I obtain a new loan, e.g. NJCLASS consolidation or ReFi+, while on active duty, the new loan will no longer be protected under the Servicemember’s Civil Relief Act, except under limited conditions.

I understand that if the borrower is in the military and would like to request a military deferment that they must submit a separate deferment relief request on the Active Duty Status Deferment Relief Request Form.

I understand that if I provide HESAA with my cell phone number, the number for any other wireless device or any service for which the called party is charged for the call at any time I am providing HESAA and their agents and contractors with express written consent to contact me on that number, both directly and with automatic dialing systems, by human operators and/or artificial or prerecorded voice or text messages with regards to the status of my application, award, or account for any HESAA grant, scholarship, college savings, loan or any other program administered by HESAA. I understand that my consent is not a condition of purchase of any good or service, or a condition of eligibility for, or receipt of, funding under any of above mention HESAA programs.

I certify that I have read, understand, and meet the SCRA eligibility criteria, as described in this form.

Signature of Borrower: _____ Date: _____

SECTION 4: DEFINITIONS, INSTRUCTIONS AND REQUIRED DOCUMENTS

HESAA means the New Jersey Higher Education Student Assistance Authority. HESAA is the holder of the NJCLASS Loan Program loans.

NJCLASS Loan Program means the New Jersey College Loans To Assist State Students loan program, a state supplemental loan program authorized under N.J.S.A. 18A:71C-21et seq.

Active Duty Service means **full-time duty in the active military service of the United States as defined in 10 U.S.C. 101(d) and is available to any contractually obligated party to the loan.**

Active Duty Term – The start and end dates provided by the Department of Defense Manpower Database, or alternate start and end dates as determined by additional supporting documentation provided to HESAA including, but not be limited to military orders or enlistment papers, etc.

SECTION 5: SERVICEMEMBER’S CIVIL RELIEF ACT BENEFIT REQUEST PROCESS

1. The Servicemember’s Civil Relief Act Benefit Request Form and supporting documentation (if required) must be submitted to HESAA for processing, including documentation to support an alternate start or end date for service.
2. Upon receipt and processing of the Servicemember’s Civil Relief Act Benefit Request Form, HESAA will send a letter advising whether the request was approved or denied. If approved, HESAA will provide updated loan balances and payment requirements. If denied, HESAA will state the reason for the denial.

If approved for the Servicemember’s Civil Relief Act Benefits, interest will continue to accrue on the loans. During periods of active duty status, the interest rate is capped at 6%. HESAA will mail monthly principal and interest bill statements, unless borrower has also requested an active duty deferment. The interest rate will return to the note rate during any period where the borrower is no longer on active duty status.

SECTION 6: HESAA SECTION

Approved: _____

Denial Reason: _____ Date: _____

SECTION 7:

Send the completed application and any attachments to:

**HESAA
P.O. Box 546
Trenton, NJ 08625 -0546**

If you need help completing the form or have questions, please call 1-800-792-8670, Option 2, then select NJCLASS program and then select Military, option 4, for assistance.

SECTION 8: IMPORTANT NOTICES

Privacy Act Notice

Disclosure of your Social Security Number (SSN) is required to participate in the NJCLASS Program. The authority for collecting the requested information from and about you is N.J.S.A. 18A:71C-21 et seq.

The principal purpose of this information is to verify your identity, to determine your Program eligibility and benefits, to permit the servicing of your loan(s) and, in the event it is necessary, to locate you and to collect on your loan(s) if it becomes delinquent or defaulted throughout the life of your loan(s).

The routine uses of this information include its disclosure to Federal, State, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to guaranty agencies, to credit bureau organizations, to educational and financial Institutions, and to agency contractors in order to verify your identity, to determine your Program eligibility and benefits, to permit the servicing or collecting of your loan(s), to counsel you in repayment efforts, to investigate possible fraud and to verify compliance with Program regulations.