

Instructions for a NJCLASS Loan

The NJCLASS loan program has a fixed rate with three repayment options. Parent or student may apply for this loan (co-signor may be required if student applies). To begin the process for a NJCLASS loan, you may either go online at: www.hesaa.org (click on "STUDENTS/PARENTS") or you may contact HESAA directly at: (800) 792-8670 for more information.

Once your NJCLASS application is approved, the Office of Student Assistance will receive electronic notification. At that time we can begin to process your loan award. Please note: Your NJCLASS application must be approved and completed before we can certify the amount and credit any funds to the student's account.