



NEW JERSEY SENATE

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SENATE PRESIDENT

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HESAA  
PO Box 545  
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Dear Executive Director Socolow,

During this extraordinary time, many state residents are facing unemployment or reduced work hours and will have trouble making payments on monthly bills, including student loan payments.

In response, HESAA has directed individuals with NJ CLASS loans to the existing temporary disability and temporary unemployment loan deferment programs the agency offers and has announced an expansion of the financial hardship loan deferment program to make it easier for those impacted by reduced work hours or quarantine orders to qualify. However, the unemployment and financial hardship programs only provide a deferment of principal payments- interest is still owed, requiring a monthly payment from the borrower.

At the federal level, President Trump has announced a suspension on student loan payments for borrowers in federal student loan programs over the next six months. Borrowers in the NJCLASS loan program deserve the same protection. I respectfully request HESAA offer a non-payment option to borrowers impacted by the State of Emergency for the length of the State of Emergency.

Additionally, I urge HESAA to take all steps needed to ensure staffing levels are sufficient so that all impacted borrowers can speak to a loan servicer to discuss options and be enrolled in a non-payment program, if qualified.

Finally, I applaud HESAA's actions last week to stop processing administrative wage garnishment for delinquent NJCLASS loans and the direction to collection counsel to adjourn any matters pending before the court. I urge HESAA to formally adopt this policy and to have it place for the remainder of the State of Emergency.

Sincerely,

Steve Sweeney  
Senate President  
New Jersey State Senate

