

Program Definitions

Eligible school: a public school that meets the criteria specified in P.L. 2021, c. 384 as determined by the New Jersey Department of Education. The list of eligible schools can be found on HESAA's website at: https://www.hesaa.org/Documents/LoanRedemptionPrograms/LRPTHNFEEES_EligibleSchools.pdf

High-need field: The list of high-need fields can be found on HESAA's website at: https://www.hesaa.org/Documents/LoanRedemptionPrograms/LRPTHNFEEES_High-NeedFields.pdf

Eligible qualifying loan expenses: the cumulative outstanding balance, as of the time an applicant is selected for the program, of student loans covering the cost of attendance at an undergraduate or graduate institution of higher education. Qualifying loans include government or commercial loans. Interest paid or due on qualifying loans that an applicant has borrowed to pay the costs of undergraduate or graduate education shall be considered eligible for reimbursement under the program.

Program participant: a person who contracts with HESAA for the redemption of eligible loans in exchange for teaching in a high-need field in an eligible school.

Total and permanent disability: A physical or mental disability that is expected to continue indefinitely or result in death and renders a program participant unable to perform that person's employment obligation, as determined by HESAA's Executive Director or the Executive Director's designee.