



## REPAYMENT ASSISTANCE PROGRAM (RAP) FOR NJCLASS LOANS APPLICATION

(Complete one application for each party to the loan)

**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: STUDENT INFORMATION

(a) Student Social Security Number: \_\_\_\_\_

(b) Student Name: \_\_\_\_\_

### SECTION 2: PARTY INFORMATION

**ROLE: (select one)**  Borrower  Co-Borrower  Cosigner  Joint Co-Signer

(a) Social Security Number: \_\_\_\_\_

(b) Name: \_\_\_\_\_

(c) Address: \_\_\_\_\_

(d) City, State, Zip: \_\_\_\_\_

(e) Telephone – Home: \_\_\_\_\_

(f) Telephone – Other: \_\_\_\_\_

(g) E-mail address (optional): \_\_\_\_\_

### SECTION 3: SPOUSAL INFORMATION (The term "Spouse" refers to spouses and domestic partners)

(a) Spouse's Social Security Number: \_\_\_\_\_

(b) Spouse's Name: \_\_\_\_\_

### SECTION 4: FAMILY SIZE

Family size is the total number of dependents claimed by the party and the party's spouse on their most recent federal income tax returns, whether taxes are filed jointly or separately. Family size includes any child or person that lives with the party and receives more than half of their support from the party. Support includes: money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment for college costs.

(a) Party's family size: \_\_\_\_\_

### SECTION 5: FEDERAL INCOME TAX INFORMATION

Parties that are married or have a domestic partner and file federal income taxes separately are required to submit their spouse's tax return in addition to their own. Their income will be included for purposes of calculating the monthly RAP payment.

(a) Did you file a federal income tax return for the most recently completed tax year?

Yes No

(b) Did your spouse file a federal income tax return for the most recently completed tax year?

Yes No Not applicable

If you answered "Yes" to either 5(a) or 5(b) you must provide signed copies of the federal income tax returns and W-2's for the most recently completed tax year. If you answered "No" to either 5(a) or 5(b) proceed to Section 6.

(c) Is your income or your spouse's current income significantly different than the income used to determine adjusted gross income (AGI) on your most recently filed income tax return?

Yes  No

If you answered "Yes" to 5(c) proceed to Section 6. If you answered "No" to 5(c) proceed to Section 7.

**SECTION 6: DOCUMENTATION OF INCOME**

Complete this section if you or your spouse did not file a federal income tax return for the most recently completed tax year or if either your AGI or your spouse's AGI from the most recently filed federal tax return does not reflect current income due to circumstances such as the loss or change of employment.

(a) Do you have taxable income? Check "No" if you (i) do not have any income, (ii) receive only untaxed income (such as Supplemental Security income, child support, or federal or state public assistance), or (iii) are not required to file a federal income tax return based on the amount of your taxable income.

Yes  No

(b) Does your spouse have taxable income?

Yes  No

(c) How many people, excluding you and your spouse, live with you and receive more than half of their support from either you or your spouse? \_\_\_\_\_

(d) What is your monthly income? \$\_\_\_\_\_ (e) What is your spouse's monthly income? \$\_\_\_\_\_

DOCUMENTATION OF INCOME: You must provide one piece of documentation for each source of income you and your spouse currently receive, including but not limited to: pay stubs, W-2's, interest or bank statements, and dividend statements. Unless the frequency is clearly indicated on the documentation you provide, please write on your documentation how often you receive the income, for example "twice per month."

**SECTION 7: CERTIFICATION**

By submitting this form I am requesting financial hardship assistance under RAP to repay my NJCLASS loan. **I understand that:**

**(i)** RAP is the Repayment Assistance Program, available for NJCLASS loans with applications that were received on or after June 1, 2017;

**(ii)** My acceptance into RAP is subject to the availability of funds;

**(iii)** If my loan is accepted for enrollment in RAP, then for a time period not to exceed two years (730) days, the monthly payment amount on my eligible NJCLASS loan shall be reduced to 10% of the total of the household income of all of the parties to the loan that exceeds 150% of the federal poverty guidelines for our family size, with a minimum monthly payment of \$5;

**(iv)** The current 150% of the U.S. Health and Human Services Department (HHS) Poverty Guidelines can be found at:

<http://www.uscourts.gov/sites/default/files/poverty-guidelines.pdf>;

**(v)** Interest that accrues during the RAP period will be paid by HESAA and all other payments made during the RAP period will be applied to principal;

**(vi)** While enrolled in RAP, I am not eligible to take out any new NJCLASS loans;

**(vii)** When a RAP payment is 30 days late the loan will be reported to the credit reporting agencies as 30 days delinquent. If the delinquency reaches 60 days, in addition to being reported as delinquent the loan will be removed from the RAP and will be returned to the regular NJCLASS repayment amount based on my promissory note;

**(viii)** Loans enrolled in RAP are not eligible for any other deferments or forbearance. In order to receive a deferment or forbearance the loan must first be returned to regular repayment;

**(ix)** If one of the parties to the loan files for bankruptcy the loan will return to the standard repayment plan based on the promissory note. While interest will accrue for the duration of the bankruptcy, depending on the type of bankruptcy, I may not be billed for loan payments during that time period. Once the bankruptcy is discharged I will be eligible to apply for additional RAP assistance for any days of

RAP eligibility that remain;

**(x)** At the end of the RAP enrollment the loan will return to the regular NJCLASS repayment option based on my promissory note and the loan will be re-amortized based on the new lower principal balance and the amount of time remaining in the loan term; and

**(xi)** To be accepted in RAP, each party to the NJCLASS loan must fill out a copy of this form. If the loan is accepted in RAP, HESAA send the RAP Agreement, Terms & Conditions, which all parties to the loan must sign and return within 21 days of receipt.

**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 this form in its entirety and that all information I have provided in this form and any supporting documentation is true, complete, and correct to the best of my knowledge and belief.

Signature of Party: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Spouse: \_\_\_\_\_ Date: \_\_\_\_\_

**SECTION 8:**

*Send the completed RAP application and all attachments to:*

HESAA  
P.O. Box 544  
Trenton, NJ 08625 -0544

**If you need help completing the form, please call 1-800-792-8670, Option 2, for assistance.**

**SECTION 9: 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 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 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.