

What information will I need to fill out the NJCLASS ReFi+ Loan Application?

You will need:

- Social Security Number;
- Alien Registration Number, if applicable;
- Total Annual Income (you need not disclose alimony, child support, public assistance aid or separate maintenance if not using it as a basis for repayment);
- Monthly rent or mortgage amount;
- Employer name, address, telephone number, and length of employment, if applicable;
- Driver's License Number;
- A copy of your monthly billing statement for each loan that you would like to include in the NJCLASS ReFi+ Loan. (You do not need to provide billing statements for your NJCLASS Loans.);
- Your email address, and if you are applying with a co-borrower or cosigner their email address;
- If the Borrower is applying with his/her spouse or another person as a co-obligor, that person will also need to provide the information listed above;
- School Certification(s) is required for all Private Educational Loans to be refinanced with NJCLASS ReFi+ except private education refinance or consolidation loans*;
 - You need to have each school the student beneficiary(s) attended confirm that the Private Educational Loans you want to include were certified by a school official prior to disbursement of that loan.
 - If the school maintains the electronic certification in their records, you will need to provide that to HESAA or have the school send it to us directly.
 - If the school does not maintain an electronic certification in their records, they will need to complete the Private Educational Loan School Certification form(s) HESAA made available to you during the application process.
 - *Because only private education refinance or consolidation loans that consist solely of NJCLASS loans are eligible to be refinanced under the NJCLASS ReFi+ program, HESAA already has school certifications for the underlying loans.
 - Application Affidavit if you were unable to be authenticated using HESAA's eSign process ;
 - Additional information may be requested based upon HESAA's underwriting review.