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; and
- 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+;
  - You need to have each school the student beneficiary(s) attended confirm that the private loans you want to include in your refinance loan were certified by a school official prior to disbursement of that loan.
    - If the school maintains the electronic certification in their records, you will be asked 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 our Private Educational Loan School Certification(s) form which HESAA will provide to you.