

Servicemembers Civil Relief Act Frequently Asked Questions

[What is the SCRA?](#)

The Servicemembers Civil Relief Act (SCRA) is a federal statute that provides financial relief and protections to eligible military personnel serving on active duty. The goal of the SCRA is to enable those actively serving in the military to devote their energy to the defense of our country by relieving them from the distraction of certain civil matters.

[What benefit is provided by the SCRA for my NJCLASS loans?](#)

The SCRA provides an interest rate of no more than 6% on all eligible loan(s). If any contractual party to the loan is on active duty, the benefit extends to the other parties on the loan.

[If I'm enrolled in SCRA benefits, do I still need to make a payment?](#)

Yes, payments are still required on a loan enrolled in SCRA benefits, unless you have applied for and been granted payment relief from having to make a payment on the loan.

[Who is eligible for SCRA benefits?](#)

Servicemembers serving on active duty with one of the following branches:

- Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard
- Army, Navy, Air Force, Marine Corps, and Coast Guard reserves
- Army or Air National Guard
- Commissioned officers of the National Oceanic and Atmospheric Administration
- Commissioned officers of the Public Health Service

If any contractual party to the loan is on active duty, the benefit extends to the other parties on the loan.

[Is my loan eligible for SCRA benefits?](#)

The SCRA-provided benefits are only applicable to a loan(s) that were opened before the start of the Servicemember's active duty period.

[Can I consolidate or refinance my loans?](#)

If funding is available you can either consolidate or refinance your loans. However, if you consolidate or refinance your loans while you are active duty, you will lose the protection of the SCRA. Only those loans obtained prior to the start of the active duty period are eligible for SCRA benefits.

How do I request SCRA benefits?

By completing the Servicemember's Civil Relief Act Benefits Request form. The benefits request form, along with any required supporting documentation can be emailed to SCRA@HESAA.org or the form can be mailed to PO Box 544, Trenton, NJ 08625 – 0544. You may also fax the benefits request form to 609-588-7285. Or you can send the benefits request form electronically to HESAA. Follow the instructions for uploading the form in the Manage My NJCLASS Loans portal.

When will I know if I'm eligible for SCRA benefits?

You will receive a communication from HESAA, using your preferred communication method, advising you whether or not you are entitled to receive any benefits. Benefits on NJCLASS loans are limited to interest rate caps, and payment relief options, such as deferments or forbearances.

How long do I have to request SCRA benefits?

Requests for SCRA benefits should be made as soon as possible, but must be made no later than 180 days of leaving or completing active duty.

How long will I receive benefits?

Benefits are retroactive to your active duty start date or "order to" date for reservists and will be applicable to your loan until your completion of active duty.

Why did I receive a communication asking for additional information?

You probably received a request for additional information because we were not able to verify your active duty status by accessing the Defense Manpower Database Center (DMDC) website, or from the documentation you provided. To help us determine your eligibility we need you to send us a copy of your active duty orders or a letter from your executive or commanding officer on official letterhead that includes:

- Servicemember's name and Social Security Number
- Active duty start date
- Branch of service

What is the DMDC?

The DMDC is a publicly available database managed by the Department of Defense that contains active duty information about Servicemembers.

Why would my request for benefits get declined?

SCRA requests are generally declined for one or more of the following reasons:

- The loan was opened after the active duty start date
- The active duty period ended more than 180 days before benefits were requested
- The loan was settled or paid in full before the notification of the active duty start date
- Supporting documentation provided was not acceptable

Why am I not able to see my loan(s) on-line?

Once you are granted the SCRA benefit, your loan(s) are serviced manually in order to provide the highest level of service to both active and inactive Servicemembers.

Am I still able to make a payment on-line?

Yes, you can make a payment on-line. A payment is made by clicking on “I want to make a payment using either a loan # or an invoice #”.

Where can I go to get more information about the SCRA?

Military OneSource is a Department of Defense-funded program that has policy and program information, helpful resources, products, articles, and tips on numerous topics related to military life. To access now, [click here](#).