

What do I need to fill out the NJCLASS Loan Application?

In order to complete the application for a NJCLASS Loan, you will need the following information:

Students:

- Social Security Number
- Alien Registration Number, if applicable
- Driver's License Number
- Active E-mail address (we will send your Application Reference Number to this address)

Borrowers:

- Social Security Number
- Alien Registration Number, if applicable
- Total Annual Income (you need not disclose alimony, child support, etc. 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
- E-mail address
- 2 personal references (name, address and telephone number). Please note that references should be adult U.S. residents who each reside at a different address. The Cosigner(s) and Borrower(s) should not use any of the same people as references.
- 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.
- Academic period of the loan (may be more than one semester, but not more than 1 year)
- Cost of attendance.
- Amount of financial aid you are receiving.
- Amount of the loan that is being requested.
- Borrowers may apply for a loan up to the cost of attendance, less any financial aid. The cost of attendance (which is determined by the school) includes tuition, fees, room and board, and other educational expenses. Please contact your school's financial aid office if you have any questions about the maximum amount for which you may apply. The minimum amount for a NJCLASS loan is \$500.

Cosigners:

- Social Security Number
- Alien Registration Number, if applicable.
- Total Annual Income (you need not disclose alimony, child support, etc. 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
- E-mail address

- 2 personal references (name, address and telephone number). Please note that references should be adult U.S. residents who each reside at a different address. The Cosigner(s) and Borrower(s) should not use any of the same people as references.
- If the Cosigner is applying with his/her spouse or another person as a co-obligor, that person will also need to provide the information listed above.

Required Settings and Software

- You will need to have cookies and JavaScript enabled in your browser.
- Pop-up blocking software must be turned off.
- We recommend using IE 9.0+ to complete your application.
- In order to print out the completed NJCLASS application, you will need to have Adobe Acrobat Reader version 8.0 or greater. If you do not have it installed on your computer, you can download it from [Adobe's site](#) (free).