



New Jersey Pay It Forward Program FAQ

What are the services provided to eligible students as part of the program?

- Zero-interest loan to cover tuition and eligible fees
- \$500/month living stipend grant (nonrepayable) for students in full-time training programs and \$375/month living stipend grant (nonrepayable) for students in part-time training programs
- Access to a financial hardship assistance fund for unexpected expenses
- Access to mental health counseling services

Am I eligible for the program?

- To qualify for the NJ Pay It Forward Program, you must meet **ALL** of the following criteria:
 - Enrolled in an eligible program (see below);
 - Authorized to work in the U.S.;
 - At least 18 years of age;
 - Not attained a US degree equal to or higher than a master's degree.;
 - Resident of New Jersey **OR** "NJ Dreamer" with undocumented immigration status who meets the eligibility criteria for [New Jersey State-funded student assistance pursuant to N.J.S.A. 18A:71B-2.1](#);
 - Not in active bankruptcy or have any loans in active collections (excluding medical debts) in excess of \$15,000;
- AND at least one** of the following criteria:
 - Your income in the past 12 months was equal to or below \$65,000; **OR**
 - You have received TANF, SNAP, SSI, or other public assistance within the past six months; **OR**
 - You are a veteran; **OR**
 - You are formerly incarcerated or involved in the criminal justice system

What are the eligible programs for NJ Pay It Forward?

- At this time, NJ Pay It Forward is being piloted at select eligible training/educational programs. Only students in these eligible programs qualify for a NJ Pay It Forward loan. Currently, NJ Pay It Forward is enrolling new students in the following programs:
 - Brookdale Community College

- The **Nursing Program at Brookdale Community College** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Nursing program, before applying for NJ Pay It Forward financing. To learn more about the BCC Nursing Program, visit [Nursing - Brookdale Community College](https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/nursing-2/) (<https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/nursing-2/>) or call to speak with an Academic Advisor at (732) 224-2555.
- The **Radiologic Technology Program at Brookdale Community College** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Radiologic Technology program, before applying for NJ Pay It Forward financing. To learn more about the BCC Radiologic Technology Program, visit [Radiologic Technology - Brookdale Community College](https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/radiologic-technology/) (<https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/radiologic-technology/>) or call to speak with an Academic Advisor at (732) 224-2555.
- The **Respiratory Care Program at Brookdale Community College** is a two-year Associate Degree program. This program is eligible to be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Respiratory Care program, before applying for NJ Pay It Forward financing. To learn more about the BCC Respiratory Care program, visit [Respiratory Care - Brookdale Community College](https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/respiratory-care-clarus/) (<https://www.brookdalecc.edu/academic-institutes-and-departments/health-sciences/respiratory-care-clarus/>) Any questions about entering Brookdale's Respiratory Care program may be addressed to Health Science Admissions at healthscienceadmissions@brookdalecc.edu.
- Camden County College
 - The **Heating, Ventilation & Air Conditioning (HVAC) course at Camden County College** is a nine-month certificate program that can be financed through NJ Pay It Forward loans. To learn more about this course, visit [Heating, Ventilation, Air-Conditioning \(HVAC\) - Camden County College](https://www.camdencc.edu/product/heating-ventilation-air-conditioning/) (<https://www.camdencc.edu/product/heating-ventilation-air-conditioning/>) or call (856) 374-4955.

- The **Welding course at Camden County College** is a nine-month certificate program that can be financed through NJ Pay It Forward loans. To learn more about this course, visit [Welding Technology - Camden County College](https://www.camdencc.edu/product/welding-technology/) (<https://www.camdencc.edu/product/welding-technology/>) or call (856) 374-4955.
- The **Practical Nursing Program at Camden County College** is a three-semester certificate program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Practical Nursing program, before applying for NJ Pay It Forward financing. To learn more about the program, visit [Practical Nursing - Camden County College](https://www.camdencc.edu/product/practical-nursing/) (<https://www.camdencc.edu/product/practical-nursing/>) or contact admissions by calling (856) 227-7200, ext. 4565 or email admissionsoffice@camdencc.edu.
- The **LPN to RN Program at Camden County College** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the LPN to RN program, before applying for NJ Pay It Forward financing. To learn more about the program, visit the [LPN to RN - Licensed Practical Nurse to Registered Nurse - Camden County College](https://www.camdencc.edu/product/licensed-practical-nurse-to-registered-nurse/) (<https://www.camdencc.edu/product/licensed-practical-nurse-to-registered-nurse/>) or contact admissions by calling (856) 227-7200, ext. 4565 or email admissionsoffice@camdencc.edu.
- Hudson County Community College
 - The **Nursing Program at Hudson County Community College** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Nursing program, before applying for NJ Pay It Forward financing. To learn more about the HCCC Nursing Program, visit [Nursing AS - Hudson County Community College](https://www.hccc.edu/programs-courses/academic-pathways/nursing-health/nursing-as/index.html) (<https://www.hccc.edu/programs-courses/academic-pathways/nursing-health/nursing-as/index.html>) or call (201) 360-4754.
 - The **Radiography Program at Hudson County Community College** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Radiography program, before applying for NJ Pay It

Forward financing. To learn more about the HCCC Radiography Program, visit [Radiography AS - Hudson County Community College](https://www.hccc.edu/programs-courses/academic-pathways/nursing-health/radiography-as.html), (<https://www.hccc.edu/programs-courses/academic-pathways/nursing-health/radiography-as.html>) or call (201) 360-4267.

- Rowan College at Burlington County
 - The **Nursing Program at Rowan College at Burlington County** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Nursing program, before applying for NJ Pay It Forward financing. To learn more about the RCBC Nursing Program, visit [Nursing \(AAS.NUR\) | Rowan College](https://rcbc.edu/nursing/associate-applied-science) (<https://rcbc.edu/nursing/associate-applied-science>) or call (856) 222-931, ext. 2323.
 - The **Radiography Program at Rowan College at Burlington County** is a two-year Associate degree program that can be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the Radiography program, before applying for NJ Pay It Forward financing. To learn more about the RCBC Radiography Program, visit [Radiography \(AAS.RAD\) | Rowan College](https://rcbc.edu/radiography/associate-applied-science) (<https://rcbc.edu/radiography/associate-applied-science>) or call (856) 222-931, ext. 2323.
- Ocean County College
 - The **Nursing Program at Ocean County College** has different opportunities to obtain an Associate Degree (AAS) in Nursing. The [Traditional Nursing Program](#), [On-Site Online Nursing Program](#), and [Career Mobility Nursing Program](#) at Ocean County College are eligible to be financed through NJ Pay It Forward loans. Interested students must first apply for and be accepted to the applicable Nursing program, before applying for NJ Pay It Forward financing. To learn more, visit [Nursing - Ocean County College](https://www.ocean.edu/area-of-study/health/nursing-nurs/) (<https://www.ocean.edu/area-of-study/health/nursing-nurs/>) or contact the School of Nursing and Health Sciences. For general inquiries please email nurse@ocean.edu.

How can I apply?

1. Reach out to the specific eligible training program you're interested in
2. Apply to/enroll in the eligible training program you are interested in.

3. Once accepted to the selected eligible program, meet with training provider staff to discuss your financing options. Your training provider will refer you to the NJ Pay It Forward loan application if you meet the eligibility criteria.

Does the loan cover the full academic year?

- Yes. Borrowers can only apply for **ONE (1)** NJ Pay It Forward loan per academic year. Once enrolled in one of the eligible programs listed above, students should coordinate with their financial aid office to determine how much funding should be requested to cover fall, spring **and** summer terms.

Does the loan cover all of my expenses for attending the program?

- The NJ Pay It Forward loan covers tuition and *certain allowable* fees, such as lab fees and clinical fees. Contact the financial aid office at the eligible institution for more details.

What are the loan repayment terms?

- NJ Pay It Forward loans have an interest rate of 0% and does not include any loan origination fees payable by the borrower.
- The repayment period is 5 years.
- Borrowers have no payment obligation while they are enrolled in an eligible program (“in-school”).
- Borrowers have a 90-day grace period following their completion of or withdrawal from the eligible program during which no payments are due. At the conclusion of the 90-day grace period, the repayment term will begin.
- No borrower will ever repay more than the principal of their loan.
- Each borrower’s monthly loan repayment obligation is based on their income. Borrowers will have a monthly repayment obligation equal to 10% of their discretionary income (defined as monthly earned income above 150% of the Federal Poverty Level for their household size).
- Participants also do not have to pay back their living stipends or the cost of supportive services.
- Each borrower must submit to the loan servicer documentation of their income on a regular basis.
- At the end of the 60-month repayment term, the outstanding balance of all New Jersey Pay It Forward loans in good standing (i.e., not in delinquency or default) will be forgiven in full.
- If borrowers are earning below a certain minimum income threshold, they can apply for underemployment deferment. During periods of approved underemployment

deferment, borrowers will have a monthly repayment obligation of \$0.

For additional information, please visit our [website](#) to view our overview of the New Jersey Pay It Forward Loan Program Terms.