



Loan Forgiveness Requests for Deceased Student Borrowers-NJ Class Loans

Robert Laird to: [REDACTED]

05/25/2016 11:53 A

Cc: [REDACTED]



Hi

When the parents of deceased student borrower is requesting loan forgiveness by mail, email or phone, please do not have them reach out to me. I do not mind speaking to them, but I am not part of the team that reviews loan forgiveness requests due to untimely death. Executive Staff reviews them and decides to deny or forgive/partially forgive the debt.

However, if the family is asking for relief, please let me know. I will review the account and determine relief will be granted or not. I have authorized temporary relief on a case by case basis, but is it not guaranteed.

Families of deceased borrowers (or surviving cosigners) must inquire if HESAA has a policy on loan forgiveness. We should not be volunteering this information. Russ Archer needs to know if they are requesting loan forgiveness in order to mail out a packet for them to complete. They must fill out the packet and return back to HESAA so Executive Staff can review their request and render a decision. . Also, do not provide a time frame.

Please show sympathy and kindness when dealing with their families. Listen to them. They are going to a difficult time, dealing with their loved one's business and personal affairs. Student loans are one of those business affairs that can be stressful to them.

Thanks

Robert Laird
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