New Jersey Offers Loan Relief to Behavioral Health Professionals



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On October 1, 2025, the New Jersey Higher Education Student Assistance Authority announced it will accept applications on behalf of behavioral health professionals to assist with the payment of student loans in exchange for working full-time in high-need communities. Eligible clinicians, including psychiatrists, psychologists, social workers, counselors, and psychiatric nurses, can qualify to receive up to $150,000 in loan repayment over six years, with an additional $5,000 per year available for those primarily serving children and adolescents, for a maximum of $180,000. To qualify, the applicant must live in New Jersey, hold the appropriate State license, and work at an approved nonprofit, educational, or government site for at least two years.

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