

New Jersey Offers Loan Relief to Behavioral Health Professionals

Healthcare Law Update

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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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