



State of New Jersey
HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY
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Federal Identification No. 216000928

JANUARY 19, 2016

Student Loan Interest Statement
2015 Form 1098-E
OMB No. 1545-1576

This 1098-E is produced for the loans either held by or serviced by the Higher Education Student Assistance Authority, (HESAA). The mailing address of the authority is shown above. Our telephone number is 1-800-792-8670, then select option 3, for defaulted federal student loans or NJCLASS loans.

Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600.00 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2015 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information see Pub. 970, Tax Benefits for Education, and "Student Loan Interest Deduction Worksheet" in your form 1040 or 1040A instructions. For Privacy Act and Paperwork Reduction Act Notice, see 2015 General Instructions for Certain Information Returns. For latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1098e.

Loan Interest Information for Social Security Number: XXX-XX-2131

Product	Student Loan Interest Received
NJCLASS STATE LOANS	\$2,627.04

Box 1. \$2,627.04 Box 2. ☐

Box 1. Shows the interest received by HESAA during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2015. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

Box 2. If checked, loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub 970 for how to figure any deductible loan origination fees or capitalized interest.

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.