



New York State Higher Education Services Corporation
99 Washington Avenue • Albany, New York 12255

You may check your account information by visiting our website at www.hesc.org.
FOR BILLING INFORMATION OR QUESTIONS, CONTACT HESC AT 1-866-944-4372 OR DEFAULTHELP@HESC.ORG

SMARTPAY Enrollment Form

Get Your Student Loan Payments on track...without a second thought.

No service charge, no stamps, no checks to write!

With your permission, HESC will deduct your monthly payment from your checking account.

To enroll follow these steps:

1. Complete the following form.
2. Attach a voided check to the form.
3. Return them along with your loan payment for the current month.
4. Keep making your usual payments until HESC notifies you that your SMARTPAY application is approved. Once approved, HESC will deduct your payment from your checking account between the 18th and the 23rd of each month.

Also, if you want to increase the amount of your monthly payment to pay off the balance more quickly, just notify HESC and we will automatically adjust the deduction from your account.



Yes I want to keep my loan payments on track ... automatically ... with SMARTPAY.

I authorize HESC to deduct my student loan payment in the amount of \$ _____ from my checking account each month. I understand HESC will continue to deduct this monthly payment until I notify HESC otherwise, or until my account is paid in full. I understand that if the monthly payment is an approved Reasonable and Affordable (reduced) payment, the amount deducted will increase to the regular scheduled monthly payment when the Reasonable and Affordable payment plan expires.

Return this signed authorization to:

HESC, Cashier Unit
99 Washington Avenue
Albany, NY 12255

**ENCLOSE YOUR VOIDED CHECK AND
CURRENT PAYMENT**

Name: _____

Telephone: _____

Email: _____

Signature: _____

Date: _____

Bank: _____

Social Security Number: _____

Monthly Payment Amount: _____

Representantes que hablan español están a su servicio.

To Ensure Quality Service
Your Call Will Be Recorded and May Be Monitored.