



Roger León  
Superintendent

# Newark Board of Education

Dr. Yolanda Méndez, Assistant Superintendent  
Human Resource Services

Where Passion Meets Progress

[Replace with Current Date]

New Jersey Division of Pensions and Benefits  
Attn: Adjustment Section  
P. O. Box 295  
Trenton, New Jersey 08625-0295

Re: Hardship Provision Request

To Whom It May Concern:

Please accept this correspondence requesting a lowered back deduction schedule due to financial hardship. My payroll deductions began [insert date].

I am financially unable to handle the unexpected deductions at this time which has caused an added hardship.

Please honor my request under the state's hardship provision accordingly.

I understand that my current schedule will be followed until this request is processed.

I thank you in advance for your time and consideration concerning this most important matter.

Yours truly,

[Insert Member Name]

[Insert Pension Number]

[Insert Address 1]

[Insert Address 2]

[Insert City, State Postal Code]