

Financial Aid News

Volume 4, Issue 4

August 2025

Look for Financial Aid events happening during the semester, important information about student loans, financial literacy, and featured information in our financial literacy newsletter!



Upcoming events for Fall!

- Financial Literacy Event in October
- Financial Literacy Newsletter in September and October
- Financial Aid guide in August

The Pay It Forward Loan is available for the Fall 2025 students enrolled in the Nursing program and professional courses of the Radiography program

[Apply here:](#)

Nursing students
[Apply here:](#)



Back to School Checklist! Classes begin August 28th!

Have you Filed your 2025-2026 FAFSA application?
[Submit your FAFSA](#)

Have you completed your file with any missing documents?
[Go to Liberty Link](#)

Have you registered for classes? [Meet with your academic advisor.](#)

Have you completed your SAP appeal and academic plan, if required?
[Learn more about Satisfactory Academic Progress \(SAP\) requirements](#)

Do you have enough financial aid to cover your tuition bill?
Are you eligible for a book voucher?
Book voucher is available August 11-September 19.

Did you purchase your books or investigate online books?

Have you created an NJFAMS account for state grants?
[Create or log in to NJFAMS](#)

Have you applied for a Federal Work-Study job to work on campus?
[Apply for Federal Work-Study](#)

If your answer is yes to these questions, then you are ready to begin classes.

Need Assistance in Purchasing Books? You may be eligible for a BOOK VOUCHER!

Every Fall and Spring semester, students can use a Financial Aid Book Voucher to purchase required textbooks and course materials at the HCCC Bookstore – in person or online at www.hcccshop.com!

Eligibility requirements include:

- Completed FAFSA application for financial aid
- Financial aid to cover tuition and fees
- A credit balance of \$600 or more
- Less than \$600? Email us at financial_aid@hccc.edu to request a voucher manually. (Allow up to 48 hours.)

To Access your Bookstore:

- We recommend ordering your books online at www.hcccshop.com.
- Choose to have them shipped to your home or elect e-book versions for instant delivery.
- E-books can often be a faster and more convenient option.
- Your book voucher can be used for all purchases on the website, giving you access to a wider selection than what's available in-store.

How to Use Your Book Voucher Online: Visit www.hcccshop.com

IMPORTANT Things to REMEMBER!

1. Your voucher amount comes from your financial aid
2. Check your balance via the student portal
3. If your financial aid changes, your voucher amount may be adjusted
4. You are responsible for any charges not covered by aid
5. The voucher is available for a limited time only (usually 6 weeks before Fall/Spring semesters)
6. No Book Vouchers for Summer Classes
7. Want to opt out of using a book voucher? Email us!

Free Textbook Options – Check your schedule!

Some Courses offer \$0 cost Textbooks. Here's how to check:

- Visit www.hccc.edu/schedule
- Filter by "Textbook-Free Courses"
- Look for the Textbook-Free icon

Questions?

Contact your Academic Advisor or visit the Library's Textbook-Free section.

Financial Aid Office: financial_aid@hccc.edu or 201-360-4200
Bookstore: hccc@bkstr.com or 201-360-4390





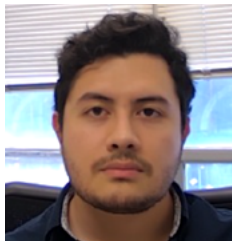
Attention Alumni and Graduating Seniors with Student Loans

Go to studentaid.gov and complete your exit counseling and find out about repayment options!

Spotlight on Financial Aid Team members!

Each newsletter will highlight a member of our team!

Join us in celebrating Manny Preciado, whose journey with the financial aid office is a testament to his hard work. He started his career here as a federal work-study student in the fall of 2016 and quickly advanced to a part-time role. Manny officially transitioned into his new role as a full-time financial aid advisor. We are thrilled to have him on the team, and his passion for helping students shines through every step of his remarkable journey.



Need assistance to help cover your tuition?

Reach for the Stars!

The New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS) Program is an initiative created by the State of New Jersey that provides New Jersey's highest achieving students with free tuition at their home county college.

File the FAFSA application <https://studentaid.gov/>
Or File the NJ Alternative application
<https://www.hesaa.org/pages/njalternativeapplication.aspx>

To begin the process of determining eligibility today!

Contact Danitza Espinales in the Financial Aid Office to find out if you qualify. despinales@hccc.edu

Eligibility requirements include:

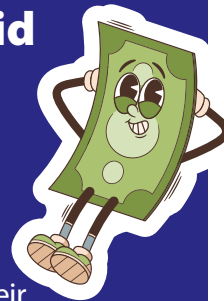
- Be a New Jersey resident.
- Rank in the top 15% of your high school class.
- Complete a rigorous high school course of study.
- Apply for all forms of State and Federal aid.
- File the FAFSA or NJ Alternative application.
- Submit your high school transcript.

Benefits:

- Free tuition at your home county college.
- Covers up to 18 college-level credits per semester.



Financial Aid Humor



Financial aid applications:
The only time my parents asked me for help with their homework.

Why did the student get a part-time job at the bakery?
To make some extra dough for tuition!

I have a crush on financial aid. She is so complicated and takes up all my time.

Newsletter Contributors

Christine Petersen

Ana Moran

Hital Patel

Juan Peralta

Ines Franco

Doaa Hussein

Shameka Jennings

Shaniqua Matos

Sidney Soogrim

Sheila Aitouakrim

Sylvia Mendoza

Glossary of Financial Aid terms continues:

Federal Work-Study (FWS) - Provides funding for part-time jobs for undergraduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.

Satisfactory Academic Progress (SAP) - A federal regulation that requires recipients of federal financial aid to maintain a satisfactory rate of progress toward completion of a degree (pace), be in good standing based on a cumulative GPA, and meet maximum time frame requirements.

Verification - A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.



FINANCIAL AID OFFICE

Journal Square Campus, 70 Sip Avenue, Jersey City, NJ 07306
North Hudson Campus, 4800 Kennedy Blvd., Union City, NJ 07087
Email – financial_aid@hccc.edu
JSQ – 201-360-4200, NHC – 201-360-4214, Text – 201-744-2767,

Like us on FACEBOOK www.facebook.com/hcccfinaid/
Follow us on TWITTER twitter.com/hcccfinaid