

Financial Aid News



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Financial Aid Begins with FAFSA...

HCCC school code is 012954.

File your 2024-2025 FAFSA for the Spring 2025 term only by February 15, 2025, to meet state deadline!

File your 2025-2026 for the Fall 2025 semester by April 15 to meet state deadlines.

Be sure to create your FSA ID first! Go to

<https://studentaid.gov/fsa-id/create-account/launch> to begin.

You will need your social security number and your own email address.

Use your 2023 federal tax return for the FAFSA application!

Go to <https://studentaid.gov/> to begin.

Complete your application now and begin your journey to funding your education!

You could be eligible for a Pell grant, Federal Work Study, and state grants such as TAG or CCOG.

News from HESAA about the 2025-2026 FAFSA Need assistance in completing the FAFSA – go to the following website for a list of webinars and workshops to join <https://www.hesaa.org/Pages/FAFSA.aspx>

They offer webinars and workshops in both English and Spanish!

Financial Literacy events for the Spring 2025 semester coming soon! They will be announced in a separate flyer and will include FAFSA workshops to assist you in completing the 2025-2026 application!

Spring Semester 2025 begins January 24, 2025 Some Financial Aid reminders include...

- Check Liberty Link and review your financial aid file for any missing documents
 - Submit our SAP appeal and complete academic plan if required
 - Show attendance in your classes
 - Enroll in at least six credits for state grants
 - Book Voucher opens January 2, 2025, through February 14, 2025. Get a head start on your courses by purchasing books early!
- Pay It Forward Loan is available for the Spring 2025 students enrolled in the professional courses of the Radiography program. Go to <https://app.smartsheet.com/b/form/6d69271e77e2437bb23d635acf9e5257> to complete the questionnaire.

USE THE SELF SERVICE FEATURE FOR FINANCIAL AID THROUGH LIBERTY LINK NOW!

Did you know that you can get the following information from the Self-Service Financial Aid?

- Submit Missing Documents to complete your Financial Aid file
- Review your Checklist and List of Resources
- Verify if you are meeting Satisfactory Academic Progress
- View your Financial Aid Offer Letter to see your Awards for the Academic Year
- Log in to Liberty Link <https://libertylink.hccc.edu/student> and click on "Financial Aid" on your account's welcome screen to get started in completing your funding.



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.





Attention Alumni and Graduating Seniors with Student Loans

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

Financial Aid Tips

- Reach out to HCCC resources such as tutoring, and advising and counseling for assistance.
- Review your financial aid awards at libertylink.hccc.edu/student
- Read emails for important information.

Fund your education with scholarships! Visit the HCCC scholarship website at <https://www.hccc.edu/paying-for-college/scholarships/index.html>

Complete your SAP appeal now!

The deadline is within the first two weeks of your enrollment semester.

Go to <https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html>

Need to speak with your financial aid advisor to discuss your file?

Make an appointment through Navigate360 now at <https://hccc.campus.eab.com/home>

Glossary of Financial Aid Terms continues...

Adjusted Gross Income (AGI) – You or your family’s wages, salaries, interest, dividends, etc. minus allowable deductions as reported on a federal tax return.

Financial Aid Offer or College Financing Plan – A document sent by a postsecondary institution to a student that outlines the amounts and detail of the financial aid being offered to the student, which may include scholarships, grants, loans, employment, or other forms of financial assistance to pay for college expenses.

Cost of Attendance (COA) – The amount it will cost a student to attend a post-secondary school. The cost considers those payable to the school (also referred to as direct or billable costs), but not limited to tuition, room, board, and students’ fees and costs paid to others (or indirect, non-billable or discretionary) costs. The COA represents the highest dollar amount of financial aid a student can receive during an award year.

Disbursement – The transmission of award funds to the student account after certifying eligibility.

FTI – Federal tax information is data provided automatically from the IRS with your (or, in some instances, your spouse’s) consent and approval for use in the FAFSA application.

Federal Pell Grant – A grant designed to assist undergraduate students in low- and moderate-income households to pay for college. The award amount is based on the cost of the institution, SAI, and enrollment status, and is subject to an aggregate limit.

Federal School Code - An identifier that the U.S. Department of Education assigns to each college or career school that participates in the federal student aid programs. In order to send your FAFSA information to a school, you must list the school’s Federal School Code on your application. A list of Federal School Codes is available on the FAFSA application.

NOW AVAILABLE

for your use and information is “A Guide to Financial Aid,” a comprehensive guide to help get a better understanding of the options for financial aid and how to maximize college financial aid.



The Guide is available online here.

You are encouraged to keep it handy in case you are approached by students with questions regarding aid. If you have any questions or come into contact with students who have additional questions, please contact the Financial Aid Office at 201.360.4200 or financial_aid@hccc.edu.

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*Welcome to Manuel Preciado,
Financial aid Advisor!*

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