

Financial Aid News



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Look for Financial Aid events happening during the semester, important information about student loans, financial literacy, and featured information in our financial literacy newsletter! File the 2026-2027 FAFSA. You may be eligible for PELL, TAG, CCOG, EOF or NJSTARS grants! Go to studentaid.gov to begin.

Join us for our

Fall Festival Event about Scholarships!

Learn about scholarships, sites to visit and how to write an essay!

PRESENTERS INCLUDE

Christine Petersen
Associate Director
of Financial Aid

Kathryn Buckley
Assistant Professor
English Department

**Wednesday, October 28, 2026
12:30 p.m.**

**Student Center
81 Sip Avenue, First Floor
Jersey City, NJ 07306**

[REGISTER HERE](#)

FAFSA Opened October 1, 2026

File your 2027-2028 FAFSA application and get a head start on funding your education for the Fall 2027 semester!

Go to <https://studentaid.gov/h/apply-for-aid/fafsa> to apply.

Join Us for a Virtual Student Financial Aid Workshop!

Learn what's
happening in financial
aid and the changes
for this Fall!



Workshop Topics Include:

*Upcoming Changes in Financial Aid
Regulations*

*Direct Loan Reduction Rules and
Enrollment Impact*

Pell Grant Limits and Enrollment Intensity

*Understanding How Enrollment Changes
Affect Financial Aid*

Virtual Schedule

Workshops will continue through
November 2026.

Choose one of the following dates and have a
better understanding of financial aid and funding
your education!

• **Thursday, October 22, 3:00 p.m.**

REGISTER AT:

<https://involved.hccc.edu/events>

Glossary of Key Terms

SAI – Student Aid Index

A number from your FAFSA that sets
your aid eligibility. A lower number
means more aid.

Enrollment Intensity

Your credits vs. full time; now used to
prorate your federal loan amount.

RAP – Repayment Assistance Plan

New income-driven plan; payments
are a % of AGI, with a minimum \$10/
month, never \$0.

Tiered Standard Repayment

New plan where your term (10-25
years) is set by your loan balance at
repayment start.



Attention Alumni and Graduating Seniors with Student Loans

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

How to Achieve a Bachelor's Degree Without Going into Debt!

Here are some smart choices to make when attending college from various sources of information!

You can fund your education without debt by combining grants, scholarships, work programs, lower cost schooling paths and employer benefits.

Free Money (No Repayment Required)

- **Submit the FAFSA:** Complete the Free Application for Federal Student Aid every year to unlock federal and state grants such as the Pell Grant, FSEOG, Federal Work Study, TAG, CCOG, EOF and NJSTARS
- **Apply for Scholarships:** Look for merit-based, athletic, local, or background-specific awards from private groups, community foundations and your school.
- **No-Loan Colleges:** Explore colleges that replace loans with grants, scholarships, and campus jobs for eligible families meeting specific income limits via US News No-Loan Colleges.

Smart School Choices

- **Start at a Community College:** Complete your general education or foundational courses at a local community college which features much lower tuition rates then transfer to a four-year university.

- **Use Dual Enrollment:** Take college-level or AP classes while still in high school to earn credits early.
- **Choose In-State Public Universities:** Attend public in-state colleges rather than expensive out-of-state or private institutions.
- **Live at Home:** Reduce or eliminate room and board expenses by commuting from home.

Work and Earn While You Learn

- **Federal Work-Study:** Participate in campus-based work-study programs funded through the FAFSA.
- **Part-time or Campus Jobs:** Work part-time on or off campus, or look for university jobs that offer staff tuition discounts.
- **Employer Tuition Assistance:** Find a job with a company that offers direct tuition reimbursement or education benefits. Parents' employers may offer scholarships for dependents of employees.

- **Military Service or Apprenticeships:** Consider trade union apprenticeships, military service benefits, or graduate assistantships that cover tuition in exchange for service.

Planning and Payment Strategies

- **Monthly Installment Plans:** Use school-offered payment plans to spread semester costs across the year instead of paying a lump sum upfront.
- **529 Plans:** Draw down funds from tax-advantaged 529 college savings accounts if you or your family saved early.
- **Aggressive Budgeting:** Cut living expenses by buying used textbooks, sharing housing, and minimizing non-essential spending.
- **Tax Breaks:** Education tax breaks can help reimburse you for a portion of your college costs paid. The American Opportunity Credit can reimburse up to \$2500 of you or your child's tuition. A tax credit is another source of free money.

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