

# Financial Aid News

Volume 5, Issue 1

Spring 2026



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

## Classes begin January 23, 2026! Be Prepared!

Have you filed your 2025-2026 FAFSA application?

To submit your FAFSA go to  
<https://studentaid.gov/>

Have you completed your file with any missing documents?

Go to Liberty Link

<https://libertylink.hccc.edu/Student/Account/Login?ReturnUrl=%2fStudent%2f>

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

<https://www.hccc.edu/paying-for-college/financial-aid/policies-procedures/satisfactory-academic.html>

Do you have enough financial aid to cover your tuition bill?

Are you eligible for a book voucher?  
Book voucher is available from January 5 to February 13.

Did you purchase your books or investigate online books?

Have you created an NJFAMS account for state grants?

<https://njfams.hesaa.org/NJFAMS/login.aspx?ReturnUrl=%2fNJFAMS%2fint%2fFinAid%2findex.aspx>

Enroll in at least six credits for state grants.



## Fall Semester Financial Aid Highlights

**Scholarship Event** - Our annual scholarship event took place on October 27 engaging 31 students to apply for scholarships and learn how to write an essay. Christine Petersen and Assistant Professor Kathryn Buckley presented at the event.

**Bayonne High School Visit** - Ana Moran and Christine Petersen attended Bayonne High School event speaking to the top 15% juniors and senior about the NJ STARS program. Over 50 students attended.

**Continuing Ed and Workforce Development** - Christine Petersen spoke to a class on filing the FAFSA and federal and state grants available.

**Training for our Student Services Assistants** - The Financial Aid Office launched financial aid training for our SSA's in preparation for the One-Stop

Center. Financial Aid staff spoke on various topics such as awarding, grants and loans, scholarships and college.

**CSS Class Presentations** - Financial Aid staff conducted six financial aid information sessions to our College Student Success classes.

Financial Aid staff supported the Bayonne High School *Teen Magazine Pep Rally* on November 25.

Financial Aid staff supported the HCCC 50th Anniversary Homecoming Block Party and Open House on October 18.

**Financial Aid staff completed and funded more than 6,000 students with financial aid funds.**

**FREE COLLEGE IS WITHIN REACH!**

**Make Your Dreams a Reality**  
with the Community College Opportunity Grant (CCOG)

 **Community College Opportunity Grant**



**Are you a New Jersey resident ready to take the next step in your education?**

**Don't let cost hold you back!**

**The CCOG makes community college AFFORDABLE:**

- **FREE** tuition & fees for residents with an AGI of \$0-\$65,000

**Who's Eligible? YOU COULD BE!**

- NJ residents
- No prior college degree
- Enrolled in at least 6 credits per semester
- Completed FAFSA or NJ Alternative Aid Application

**Why Wait? Your Future Starts NOW!**

The CCOG covers what other aid doesn't, so your path to success is clear.

**Invest in YOURSELF, your COMMUNITY, and your FUTURE!**

**Go to [student aid.gov](https://studentaid.gov) and APPLY TODAY!**



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201-360-4200  
Text 201-744-2767  
Like us on FACEBOOK  
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## Attention Alumni and Graduating Seniors with Student Loans

Go to [studentaid.gov](https://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!

### Congratulations!

Maryam Arkkou received her Associate's degree in Business Administration from HCCC, December 2025

Congratulations to the Financial Aid team for completing One-Stop Training.

### NASFAA CREDENTIAL EARNER

Christine Petersen – Packaging and Aid Notification, Professional Judgement

Join us in celebrating Sheila Aitouakrim, Associate Director of Financial Aid, North Hudson Campus. She started as a federal work-study student here at HCCC and quickly became a part-time employee and then a full-time financial aid advisor. She excels in the financial aid technology and has a passion for helping students navigating the financial aid process. Her hard work and dedication advanced her to the Associate Director position at the North Hudson Campus. We value Sheila as an outstanding member of the Financial Aid team!



## Financial Aid Humor



Why did the FAFSA form break up with the student? It felt like a one-sided relationship where the student kept asking for help!

I'm just trying to get my degree, but it looks like I'm also getting a Master's in Debt Management.

Scholarships are great but they're like unicorns: beautiful, rare, and you need a detailed essay to find one.

Financial aid at a college is like a friendly roommate, it may not pay all the bills, but it definitely makes things a lot less awkward.

"Verification is like spring cleaning—necessary, but worth it!"

"Financial Aid Tip: Ignoring emails does not make holds disappear"

## Best Practices Corner

**Attend all classes from the beginning.**

**Form 1098T information** - <https://www.irs.gov/pub/irs-pdf/p5197.pdf>

**Utilize HCCC resources** such as tutoring, advising and mental health counseling.

**Apply Early:** Complete your 2026-2027 FAFSA now to maximize your eligibility for grants and limited funding programs.

**Familiarize yourself with the academic calendar** and be aware of add/drop deadlines.

Go to <https://www.hccc.edu/paying-for-college/resources/documents/academic-calendar-and-student-refund-winter-spring-2026.pdf>

## Glossary of Financial Aid terms Continues:

**Community College Opportunity Grant (CCOG)** - New Jersey's community college free tuition program based on eligible criteria. Students must file the FAFSA or NJ Dreamers Alternative Application to determine eligibility. Go to [hesaa.org](http://hesaa.org) for more information.

**Tuition Aid Grant (TAG)** – Needs based assistance to New Jersey students enrolled at approved New Jersey higher education institutions. Students must complete the

FAFSA or NJ Dreamers Alternative Application to determine eligibility.

**Need-Based Aid** – Financial assistance provided to students based on their financial situation, determined by completing the FAFSA. Need-based financial aid can take different forms, including grants, scholarships, work-study programs, and low-interest loans, like the federal direct subsidized loan.

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