HUDSON COUNTY COMMUNITY COLLEGE

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Financial Aid Begins with FAFSA...

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File your 2022-2023 FREE Application for Federal Student Aid (FAFSA) now for Fall 2022, Spring 2023, and Summer 2023 Enrollment! HCCC school code is 012954. Use your 2020 Federal Tax return. Go to studentaid.gov to begin.

File our 2023-2024 FAFSA for Fall 2023

Enrollment beginning October 1! Use your 2021 federal tax return.

Be sure to use the IRS Data Retrieval Tool on the application to import your tax information for both student and parent. This will help ensure no tax information mistakes are made!

By filing the FAFSA, you may be eligible for both federal and state grants such as Pell, Federal Work-study, TAG or CCOG.

New for CCOG – For New Jersey residents with AGI's between \$65,001 and \$80,000 CCOG will pay up to half of the maximum CCOG award available at the college. *Another great reason to complete the FAFSA!*

Complete your state verification by the October 1 deadline. Go to <u>njfams.hesaa.org</u> to review your awards!

Live streaming FAFSA Coaching events can be found on Facebook at https://www.facebook.com/hcccfinaid



Financial Literacy Corner

Financial Literacy events for the Fall 2022 Semester – In Person, Virtual and in Spanish!

WEDNESDAY, OCTOBER 12,

12 p.m., Virtual **Student Loan Repayments** Learn good habits for borrowing and repaying loans.

Guest speaker from Student Connections

WEDNESDAY, OCTOBER 19,

1:00 p.m., In person, North Hudson Campus *New – In Spanish -*

Funding Your Education

Learn various ways to obtain funding for your education. Program delivered in Spanish. Guest Speakers: Financial Aid department employees

THURSDAY, OCTOBER 27

2:00 p.m., In person, Student Center, All Purpose Room, 81 Sip Avenue, 2nd Floor, Jersey City **Scholarships -**

Special Pre Halloween-Event

Learn about sites to visit for essential scholarships, how to simplify the application process, and how to write your essay. Guest Speaker: Kathryn Buckley, Assistant Professor of English and Christine Petersen, Associate Director of Financial Aid

THURSDAY, NOVEMBER 17, 2:00 PM, Virtual

The Basics of Budgeting

Explore the importance of creating and maintaining a budget, examine the differences between wants and needs, and set goals for spending, saving and debt management. Guest Speaker: Jaime Mezzina, AVP/Senior Branch Manager/M&T Bank

Financial Aid Staff Information Corner

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Need Help?

Email your financial aid advisor with your questions.



Attention Alumni and Graduating Seniors with Student Loans

Go to <u>studentaid.gov</u> 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 <u>libertylink.hccc.edu/student</u>

Read emails for important information

Look out for Covideos featuring our financial aid staff with essential updates.

Fund your education with scholarships! *Visit the HCCC scholarship website at* <u>https://www.hccc.edu/paying-for-college/financial-aid/cares-act.html</u>

Complete your SAP appeal now! The deadline is within the first two weeks of your enrollment semester.

Book voucher for the Fall 2022 semester opens August 9 through September 23. Purchase your books Now! Interested in working on campus and earning money for your education? Apply for federal work study now. https://myhudson.hccc.edu/fa/Pages/fwsstudent-application.aspx

Loan repayment pause extended to December 31, 2022. For information on the Student Debt Relief Plan go to <u>https://studentaid.gov/debt-relief-announcement/</u>

Prevent Identity Theft

Do you know the best ways to prevent Identity Theft? Do you know what to do in the event you become a victim of identity theft?

Identity theft occurs when someone uses your information without your permission. This is not limited to your name and address but also includes your social security number, credit card and bank information along with medical insurance account numbers.

This information may be used to make purchases, open new accounts, steal your tax refunds, or impersonate you if arrested.

Here are some steps you can follow to prevent becoming a victim of identity theft:

- Keep financial records safe
- Use passwords that are not easy to guess
- Do not give your personal information to someone who calls or emails you

• Read your account statements to ensure there are no unauthorized purchases, withdrawals or change of address

If you are a victim, contact the Federal Trade Commission to assist you in your recovery.

Financial Aid Humor

Waking up this morning to everyone yelling at me to do my FAFSA!

Am I the only who forgets their username and password when i t's time to redo their FAFSA?

Class of 2023 - this is our LAST TIME DOING THE FAFSA!

Share With Us...

Great things are happening to students at HCCC. If you want to share your accomplishments or be an inspiration to your colleagues, share your good news. Send your stories to <u>cpetersen@</u> <u>hccc.edu</u> and it will be published in our next issue of the Financial Aid Newsletter.

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.



FINANCIAL AID OFFICE

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