

# Financial Aid News



Volume 2, Issue 1

January 2023

## Financial Aid Begins with FAFSA...

File your **2022-2023 FREE** Application for Federal Student Aid (FAFSA) by February 15 for the Spring 2023 and Summer 2023 enrollment! HCCC school code is 012954.

File your **2023-2024 FAFSA for Fall 2023** semester by April 15 state deadline!

Use your 2021 federal tax return. Go to [studentaid.gov](https://studentaid.gov) to begin.

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.

Tier 1 CCOG – for New Jersey residents with AGI's between \$0 and \$65,000.

New Tier 2 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 March 1 deadline.

Go to [njfams.hesaa.org](https://njfams.hesaa.org) 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 Spring 2023 – In Person, Virtual, and in Various Languages!

### FEBRUARY

#### Tax Return Basics – In Person

Learn about the basics of filing a tax return and credits/deductions available for education  
**Guest speaker:** Lester B. McRae, CPA, MBA Assistant Professor and Coordinator, Business, Culinary Arts & Hospitality Management Division

#### Funding your Education – In Person

Cooperative Event with the ESL Resource Center – I Building, Room I 102  
Learn various ways to obtain funding for your education. Will answer questions such as:  
What is financial aid?  
Who can get it?  
How much can I get?  
How do I apply?  
What happens next?

*Events conducted in English, Spanish and Arabic at both Journal Square and North Hudson Campuses*

### MARCH

#### How Behaviors Affect Financial Planning – In Person

**Guest Speaker:** Dr. Patrick Moore Professor of Psychology, Humanities & Social Sciences Department  
In this workshop, participants will learn the psychology of thoughts and behaviors related to spending, saving, and investing decisions. You will decide if you are a saver or a spender, set a financial goal using a specific method, and plan a course of action to achieve that financial goal.

### APRIL

#### Student Loans: Borrowing and Repayment – Virtual Event

Learn how to borrow as little as possible for your education and how to repay loans.  
**Guest speaker:** Jeanne McCarthy, Director, Relationship Management, Sallie Mae  
*Specific dates, registration information and locations will be emailed in the financial literacy flyer.*

## Financial Aid Bits Corner

**Loan repayment pause extended** to June 30, 2023. For more information on Student Debt Relief Plan go to <https://www.ed.gov/news/press-releases/biden-harris-administration-continues-fight-student-debt-relief-millions-borrowers-extends-student-loan-repayment-pause>

**Book voucher** for the Spring 2023 semester opens December 15, 2022 to February 17, 2023.

### Congratulations!

Juan Peralta was promoted to Student Services Assistant on October 12, 2022.  
Iqra Usmani was promoted to Financial Aid Advisor on October 12, 2022.



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[hccc.edu.financialaidtv.com](https://hccc.edu.financialaidtv.com)



## 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!

## 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](https://libertylink.hccc.edu/student)

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 <https://www.hccc.edu/paying-for-college/financial-aid/cares-act.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/policies-procedures/federal-verification.html>

## Financial Aid Humor

Financial Aid Advisors are as quick as Spider-Man, as strong as the Hulk as smart as Iron Man and as brave as Batman!

Y'all are saying "FASFA" instead of "FAFSA," that's why they ain't giving you any money!

You haven't filed the FAFSA?  
Are you kitten me?

## 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 [cpetersen@hccc.edu](mailto:cpetersen@hccc.edu) and it will be published in our next issue of the Financial Aid Newsletter.

## Take Control of Your Financial Aid Through the Power of Self-Service!

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.

You can find more information about the self-service portal on page 9 of the Financial Aid Guide

<https://www.hccc.edu/paying-for-college/resources/documents/financial-aid-guide-fall-2022.pdf>

## 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](mailto:financial_aid@hccc.edu).

## 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](mailto:financial_aid@hccc.edu)  
Phone – 201-360-4200, Text – 201-744-2767

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