

FUNDING YOUR EDUCATION!

***File the FAFSA application
or the NJ Alternative Application!***

**YOU MAY BE ELIGIBLE FOR THE
FOLLOWING GRANTS AND LOANS!**

Pell Grant

TAG -Tuition Aid Grant

NJ Stars

EOF – Educational Opportunity Fund

CCOG – Community College Opportunity Grant

Federal Direct Loans – Sub And Unsub Loans

Private Alternative Loans

Scholarships



THIS IS WHY YOU SHOULD FILL OUT THE FAFSA

HCCC school code is
012954.

#CollegeOpportunity
StudentAid.gov

1

IT'S FREE.

Doesn't cost you anything.

2

IT'S EASY.

The application has been simplified.

3

IT'S FAST.

4

MORE PEOPLE QUALIFY...

for student aid than you think.

FINANCIAL AID UPDATES ARE HERE!

Important federal changes are coming that may impact your financial aid.
You can stay informed by visiting our official Financial Aid webpages below.

Start Here — [HCCC Financial Aid Website](#)
FAFSA, Pell Grant & Identity Verification Updates

For updates on FAFSA, Federal Pell Grant, and identity verification requirements, visit:
<https://www.hccc.edu/paying-for-college/financial-aid/federal-updates/recent/index.html>

For important changes to Direct Loans and repayment, visit:
New Federal Student Loan Updates – Important Changes Beginning July 1, 2026
<https://www.hccc.edu/paying-for-college/financial-aid/federal-updates/index.html>

What You Should Know

Some federal changes (including the One Big Beautiful Bill Act) are still proposed and not final
Updates may impact eligibility, funding, and repayment
Always check the HCCC website first for the most accurate and updated information

Additional Trusted Resources

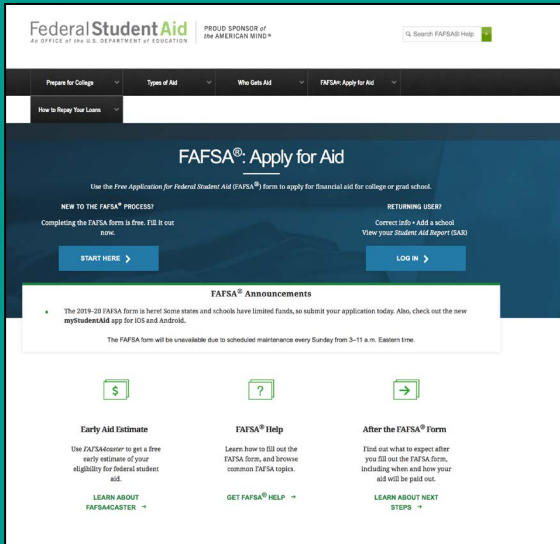
Federal Student Aid: <https://studentaid.gov>
FSA Knowledge Center: <https://fsapartners.ed.gov>
NASFAA: <https://nasfaa.org>
U.S. Department of Education: <https://www.ed.gov/news>

Questions? We're Here to Help

financial_aid@hccc.edu
JSQ: 70 Sip Ave, Jersey City, NJ | 201-360-4200 | Text: 201-744-2767
NHC: 4800 Kennedy Blvd, Union City, NJ | 201-360-4214
<https://www.hccc.edu/paying-for-college/financial-aid>



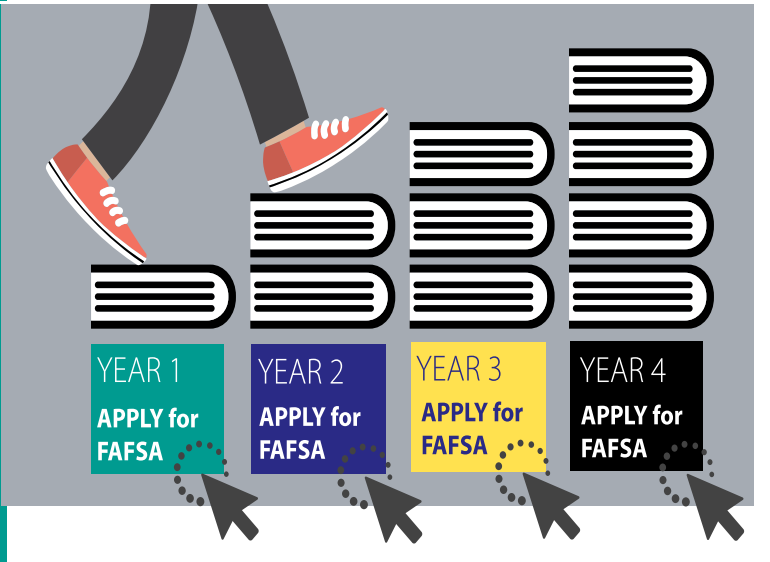
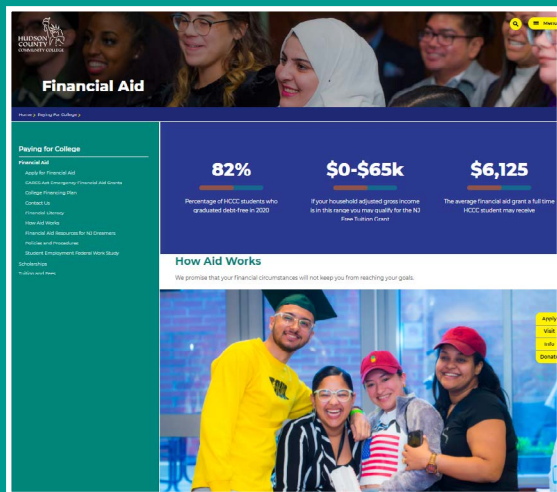
File your 2026-2027 FAFSA NOW!



Grants you may be eligible for when you file the FAFSA:

- Pell Grant
- Federal Supplemental Opportunity Grant
- Federal Work Study
- State Grants - TAG, CCOG, NJSTARS, EOF

studentaid.gov



www.hcc.edu/paying-for-college/financial-aid/index.html

Must file every year

COMPLETE THE FAFSA EVERY YEAR YOU ARE IN SCHOOL

<https://studentaid.gov/>

HCC school code is 012954

Pell Grants for Summer Terms!



**Register for Summer
Classes Now!**

***Complete your
degree sooner.***

We encourage all students who registered for the summer terms and have been awarded a Pell Grant for the current academic year to access your financial aid awards and check your Summer Pell awards.

REGISTRATION FOR SUMMER TERMS BEGINS NOW!

A fully eligible student enrolled full time can receive up to \$3,698

- 1. Go to *Self-Service Financial Aid***
- 2. Log in to <https://libertylink.hccc.edu/student>**
- 3. Click on “Financial Aid” on your account’s welcome screen**
- 4. Select *Financial Aid Counseling (Top Menu)*, select the option “My Awards”**
- 5. Select award year: *Fall 2025, Spring 2026***
- 6. Review your *2026 Summer Award***

For summer Pell eligibility requirements, please go to:

<https://www.hccc.edu/paying-for-college/financial-aid/summer-grants/index.html>

FINANCIAL AID OFFICE

Email: financial_aid@hccc.edu Text: (201) 744-2767



Funding is Available for Summer 2026!



New Jersey State Tuition Aid Grant (TAG) Funding is Available for Summer 2026!

Benefits of Summer Enrollment

- Graduate sooner and start your career faster
- Take additional classes
- Shorten time to graduation

Eligibility Requirements for Summer TAG:

- Must have received a TAG award for the Fall 2025 and/or Spring 2026 term
- Must be enrolled in at least six credit hours in the Summer 2026 term
- Must be enrolled in courses that count towards your graduation or academic major requirements

The amount of your Summer 2026 TAG award will be prorated based on the number of credits you are enrolled in. Award values are based on 50% of the maximum full-time TAG award for the 2025–2026 academic year.

Do not let this opportunity pass you by.

Register for Summer classes and advance your education while saving money!

For summer Pell eligibility requirements, please go to:

<https://www.hccc.edu/paying-for-college/financial-aid/summer-grants/index.html>

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

Text – 201-744-2767

Like us on FACEBOOK [www.facebook.com/hcccfinancial/](http://www.facebook.com/hcccfinancial)

Follow us on TWITTER twitter.com/hcccfinancial



Important Direct Loan Changes for the 2026-2027 Award Year!

If you plan to borrow a Direct Loan and enroll **less than full-time** at any point during the academic year, the amount you can borrow may be reduced under a new federal calculation called the **Schedule of Reductions (SOR)**.

This change comes from the **Working Families Tax Cuts Act (Pub. L. 119-21)**, signed into law on **July 4, 2025**. Final regulations are still pending, so some details may be updated before disbursements begin.

What Is Changing?

Under the prior rules, your annual loan limit was based mostly on your grade level and dependency status. Beginning in 2026-2027, if you enroll less than full-time, your annual loan limit will be reduced based on the number of credits you take.

FORMULA:

SOR Percentage = Total credits enrolled ÷ Total full-time credits for the academic year × 100

SOR Annual Loan Limit = Your initial annual loan limit × SOR Percentage

IMPORTANT REMINDERS:

- You must be enrolled at least **half-time** to receive any Direct Loan disbursement.
- Your loan limit may be split across terms using **Equal Disbursements or Proportional Distribution**.
- If your enrollment changes after a disbursement, we must recalculate your loan eligibility.
- If your remaining eligibility is zero or negative, **no further disbursements will be made**.

Example 1: Two-Term Student

Maria is a dependent sophomore. Her initial annual limits are **\$3,500 Subsidized** and **\$2,000 Unsubsidized**. She plans to take **6 credits in Fall** and **9 credits in Spring**.

SOR % = $15 \div 24 \times 100 = 63\%$

Subsidized Loan: $\$3,500 \times 63\% = \$2,205$

Unsubsidized Loan: $\$2,000 \times 63\% = \$1,260$

Example 2: Three-Term Student

James plans to take **9 credits in Fall**, **12 in Spring**, and **12 in Summer**. His initial Subsidized limit is **\$2,000**.

SOR % = $33 \div 36 \times 100 = 92\%$

SOR Annual Loan Limit = $\$2,000 \times 92\% = \$1,840$

Fall: \$502

Spring: \$669

Summer: \$669

Example 3: Enrollment Change

If James changes from **9 Fall credits** to **6 Fall credits**, his total credits are reduced. His loan must be recalculated.

Revised SOR % = $30 \div 36 \times 100 = 83\%$

Revised Loan Limit = $\$2,000 \times 83\% = \$1,660$

Remaining Eligibility = $\$1,660 - \502
already disbursed = **\$1,158**

If the recalculated remaining eligibility is zero or negative, **no further loan disbursements will be made**.

Example 4: Single-Term Transfer Student

David is transferring in for Spring only and is taking **9 credits**. His single-term Subsidized limit is **\$1,750**.

$9 \div 12 = 75\%$

$\$1,750 \times 75\% = \$1,313$

What You Need to Do

Submit the updated [2026-2027 Federal Direct Loan Request Form](#).

Any questions, contact the 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
JSQ – 201-360-4200
NHC – 201-360-4214
Text – 201-744-2767



FREE COLLEGE IS WITHIN REACH!

Make Your Dreams a Reality

with the Community College Opportunity Grant (CCOG)



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 and APPLY TODAY!



FINANCIAL AID OFFICE
 201-360-4200
 Text 201-744-2767
 Like us on FACEBOOK www.facebook.com/hcccfinaid/
 Follow us on TWITTER twitter.com/hcccfinaid

CCOG Checklist



Did You Complete Your FAFSA or NJ Alternative Application?

All students must complete the FAFSA (<https://studentaid.gov/>) or the NJ Alternative Financial Aid Application (www.hesaa.org/Pages/NJAlternativeApplication.aspx) for NJ Dreamers to be considered for CCOG.

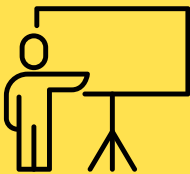
Deadline: Fall semester and Spring semester

Renewal Students – April 15

New Students and Non-Renewal Students – September 15

Deadline: Spring Semester

New Students and Non-Renewal Students – February 15



Have You Enrolled in Classes?

Any student enrolled for a minimum of 6 credit hours may be eligible for this funding. Funding is available for a maximum of 18 credits.



Is Your Financial Aid File Complete?

Student can monitor the status of their application, check for any required documents, and view their award letters at Libertylink. To log into Libertylink, students will need your username (first letter of your first name + your last name + the last four digits of your ID + live.hccc.edu) and Password (six digit birthdate MMDDYY)



SELF-SERVICE FINANCIAL AID

FOLLOW THESE EASY STEPS ON HOW TO SUBMIT AND UPLOAD DOCUMENTS

1

GO TO SELF-SERVICE FINANCIAL AID

Log into

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

To access your financial aid information, click on "Financial Aid" on your account's welcome screen.

Sign In

User name

Password

Sign In

2

Go to Checklist and click on "Complete Required Documents."



You have missing documents!

In order to complete your financial aid application some additional documentation is required before the Financial Aid office can evaluate your information.

[Complete required documents](#)

3

Find the document you would like to submit and click "Manage."

Attachments

Manage 0

4

Choose a file and click "Upload."

Attachments

Upload new attachment

Choose File No file chosen Upload Clear

Accepted File Types: (.jpg,.png,.bmp,.bm,.tif,.tiff)

Maximum File Size: (3 MB)

No attachments found.

5

The document status will show as "Incomplete" until we review and confirm that it is correct. After we review your submitted document, it will show as "Received"

Status

Incomplete



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.

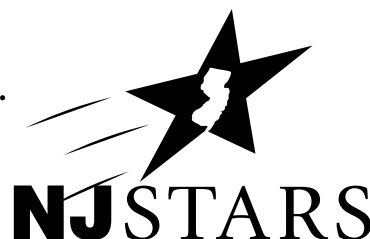
despinales@hccc.edu

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.



What does attendance in class mean when funding your education?

Class attendance – required to receive federal and state aid!

If you are registered for classes in one or more of the Course Modalities:

- Online – delivered online in CANVAS
- On-Campus – meet in person at a specific location and specific dates and times
- Remote - meet via video conferencing
- Hybrid/On-Campus – both online and in person
- Hybrid/Remote – both online and via video conferencing

Must be actively engaged in classes.

What does academic engagement mean?

- Attend Class
- Submit an academic assignment
- Take an assessment or an exam
- Participate in tutorial webinar or other interactive computer assisted instruction
- Participate in a study group, group project, or online discussion
- Interact with an instructor about academic matters

Consequences of non-attendance for financial aid:

- Reduced aid
- Canceled aid

Consequences of non-attendance to the end of term may result in:

- Adjustment in financial aid
- Repayment of financial aid

Attendance will be verified after all classes begin!



**For more information:
Financial Aid Office
70 Sip Ave., 2nd Floor
Jersey City, NJ 07306
(201) 360-4200
Email financial_aid@hccc.edu**

Glossary of Financial Aid Terms

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.

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 for more information.

Cost of Attendance (COA) – The amount it will cost a student to attend a postsecondary 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.

Education Loan – Money borrowed from the federal government, a college or university, or a private source like a bank or financial institution to pay for educational expenses and must be paid back with interest.

Enrollment Status – The number of credits, clock hours or classes the student is enrolled in, or whether they have withdrawn, graduated, etc. Enrollment status affects eligibility for and the amount of financial aid a student may receive. It also affects when student loans enter repayment status.

Entrance Counseling – A mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

FAFSA – Free Application for Federal Student Aid – the application a student files to determine eligibility for federal grants, work-study and loans.

FAFSA Submission Summary (FSS) – A summary of the information a student submitted to the FAFSA. A student receives this report via email a few days after the FAFSA has been processed.

Federal Direct Subsidized Loan – An undergraduate student loan based on financial need and offers students a reduced fixed interest rate and flexible repayment terms. Interest is subsidized, meaning it does not accrue to the borrower, while in an in-school, grace or deferment period. Annual and aggregate limits apply.

Federal Direct Unsubsidized Student Loan – An unsubsidized loan offers students a fixed interest rate and flexible repayment terms. It is not based on financial need. Interest begins to accrue when the loan is disbursed and can be paid while the student is enrolled or when loan repayment begins. Annual and aggregate limits apply.

Federal Direct Parent Plus Loan – A federal loan that parents of dependent undergraduate students can use to help pay for education expenses. Parents must pass a credit check to qualify for PLUS loans.

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 Work-Study (FWS) – Provides funding for part-time jobs for undergraduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.

Grants & Scholarships – Any money provided to students does not have to be repaid. They can be called grants, scholarships, tuition remissions, gift aid, or tuition waivers. Grants and scholarships are provided based on many different factors.

Interest – It is a loan expense charged for the use of borrowed money. The expense is calculated as a percentage of the unpaid principal amount of the loan. The amount of interest varies for each loan.

Master Promissory Note (MPN) – An MPN is a legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment. An MPN must be completed before federal loans can be disbursed.

Need – The students' Cost of Attendance minus their Student Aid index.

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.

Net Price – The difference between the cost of attendance and all grants and scholarships. Net price reflects what the student is expected to pay for their education on their own and can be covered through a variety of sources, including savings, student employment, institutional payment plans, or education loans.

New Jersey Dreamer – A resident of New Jersey who was brought to the US as a child without documentation and has attended a NJ High School for three years, graduated from a NJ high school or received the equivalent in NJ, and can file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon as you are eligible to do so.

Satisfactory Academic Progress (SAP) – A federal regulation that requires recipients of federal financial aid to maintain a satisfactory rate of progress toward completion of a degree (pace), be in good standing based on a cumulative GPA, and meet maximum time frame requirements.

Schedule of Reduction (SOR) – Annual loan limits are reduced for students who are not enrolled on a full-time basis.

Student Aid Index (SAI) – The SAI is the eligibility index used to determine your eligibility for federal, and in some instances, state and institutional need-based student financial aid. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.

Tuition Aid Grant (TAG) – Need 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.

Verification – A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.

FEDERAL STUDENT LOAN PROGRAMS

What is a Federal Student Loan?

Federal loans are borrowed funds that you must repay with interest. A federal loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They have low interest rates and offer flexible repayment terms, benefits, and options.

What types of Federal Student Loans are available?

The U.S. Department of Education offers the William D. Ford Federal Direct Loan Program. It is the largest federal student loan program. Hudson County Community College participates in Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans programs.

To apply for a student loan, you must complete the steps below:

1. Create your own personal FSA ID at studentaid.gov
2. Complete and submit a FAFSA at studentaid.gov



ARE YOU READY TO APPLY FOR A FEDERAL STUDENT LOAN?

Go to studentaid.gov and follow these four easy steps:

1. Log in with your FSA ID.
2. Complete and sign a Master Promissory Note (MPN), agreeing to the terms of the loan.
3. Complete and sign the entrance counseling, a tool to ensure you understand your obligation to repay the loan.
4. Complete the loan request form obtained on the Financial Aid website, <https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html> and submit to the Financial Aid Office.

Financial Aid Office presents

TO ACCESS EXIT COUNSELING



CONGRATULATIONS, GRADUATES!

Complete your exit counseling for student loans online from your home computer or in our Computer Lab.

Learn about your student loans, making timely payments, repayment options, staying out of default, loan consolidation, budgeting, interest repayment incentives, and much more....

Go to <https://studentaid.gov/exit-counseling/> to begin

When completing exit counseling, please be sure to do the following:

- Close all internet browser tabs other than the one you're using to complete the counseling.
- Do not let your session time out while you're completing the counseling. Sessions time out after 15 minutes of inactivity.

To Access Exit Counseling:

- Login with your FSA ID at I am an Undergraduate Student

You will need to proceed through the counseling in the order below. You must finish exit counseling in one sitting.

Throughout the counseling, you will answer a few questions to help you remember what you have learned.

Topics include:

Contact Settings – confirm contact information, references, notify schools, and why am I completing exit counseling

My Loans – learn what do I owe, loan terminology, when do I pay, what is interest accrual, and what is interest capitalization and when does it occur?

Preparing to Repay – learn who's responsible for what in your student loan journey, your loan servicer, understanding student loan obligations, federal student loan benefits and options, what happens if you default?

Determine Your Repayment Strategy – learn family details, employment plans, salary information, repayment goal, repayment strategy.

Final Steps – summary and next steps

Financial Aid Office
Journal Square Campus
70 Sip Avenue,
Building A, Second Floor
Jersey City, NJ 07306

North Hudson Campus
4800 Kennedy Blvd.,
First Floor
Union City, NJ 07087

Monday through Friday, 9:00 a.m. - 5:00 p.m.

FOLLOW THESE 5 EASY STEPS TO CHECK YOUR FINANCIAL AID STATUS



1. GO TO SELF -SERVICE FINANCIAL AID

Log into <https://libertylink.hccc.edu/student>

To access your financial aid information, click on "Financial Aid" on your account's welcome screen.



2.) REVIEW YOUR CHECKLIST AND LIST OF RESOURCES

To view the current status of your financial aid by year, select an academic year from the "Select an Award Year." Scroll down and you will find both the checklist and list of resources.



3.) VIEW YOUR MISSING DOCUMENTS

If you have missing documents, click the "complete required documents" to view the list of required documents for a specific academic year, as well as their status (i.e. received, incomplete).



4.) VERIFY IF YOU ARE MEETING THE SATISFACTORY ACADEMIC PROGRESS

The Self-Service displays your most current financial aid Satisfactory Academic Progress (SAP) status. If you are not in good standing, you will receive an email notification from the financial aid office. You may also email your financial aid counselor if you need further assistance.



5.) VIEW YOUR FINANCIAL AID OFFER LETTER

To access the drop-down menu, please click on "Financial Aid Counseling" in the top navigation. Select "Offer Letter;" you will be able to view your financial aid awards for the academic year.

FOR ADDITIONAL QUESTIONS, EMAIL YOUR FINANCIAL AID COUNSELOR

To email your financial aid counselor, scroll down on your welcome screen and click the email link.

For immediate assistance, text us at (201)744-2767



Hudson County Community College (HCCC) scholarships have played a pivotal role in my academic journey, enabling me to graduate without the burden of financial strain. These scholarships provided the necessary funds to cover tuition, books, and other educational expenses, allowing me to focus solely on my studies. As a recipient, I was able to enroll in courses that were crucial for my major without worrying about the cost, ensuring a smoother path toward completing my degree. Furthermore, the financial support from HCCC scholarships, grants me the luxury of dedicating more time to coursework, research, and campus activities that enriched my college experience.

Beyond the financial relief, the scholarships from HCCC also offered a sense of recognition and encouragement for my academic efforts and achievements. This acknowledgment boosted my confidence and motivation, driving me to maintain a high GPA and actively participate in community and extracurricular activities.

**- Chuka
Computer Science, Cyber Security Major**

Pay Attention to Deadlines!



Apply for scholarships!

Hudson County Community College

- HCCC Foundation Scholarships
- HCCC Government Scholarships

Higher Education Student Assistance Authority (HESAA) visit www.hesaa.org

- NJ STARS (Student Tuition Assistance Reward Scholarship) Program
- Governor's Urban Scholarship
- Governor's Industry Vocation Scholarship (NJ-GIVS) for Women and Minorities
- NJ World Trade Center Scholarship
- Survivor Tuition Benefits
- NJ Foster Care Scholars
- Law Enforcement Officer Memorial Scholarship (LEOM)
- Educational Opportunity Fund (EOF)
- NJ Best Scholarship

Other Outside Scholarships and Resources

Fidelity Scholarship information

<https://uncf.org/programs/fidelity-scholars-program>

PNC Scholarship information

<https://www.pnc.com/en/personal-banking/borrowing/private-student-loans/paying-for-college.html#grants>

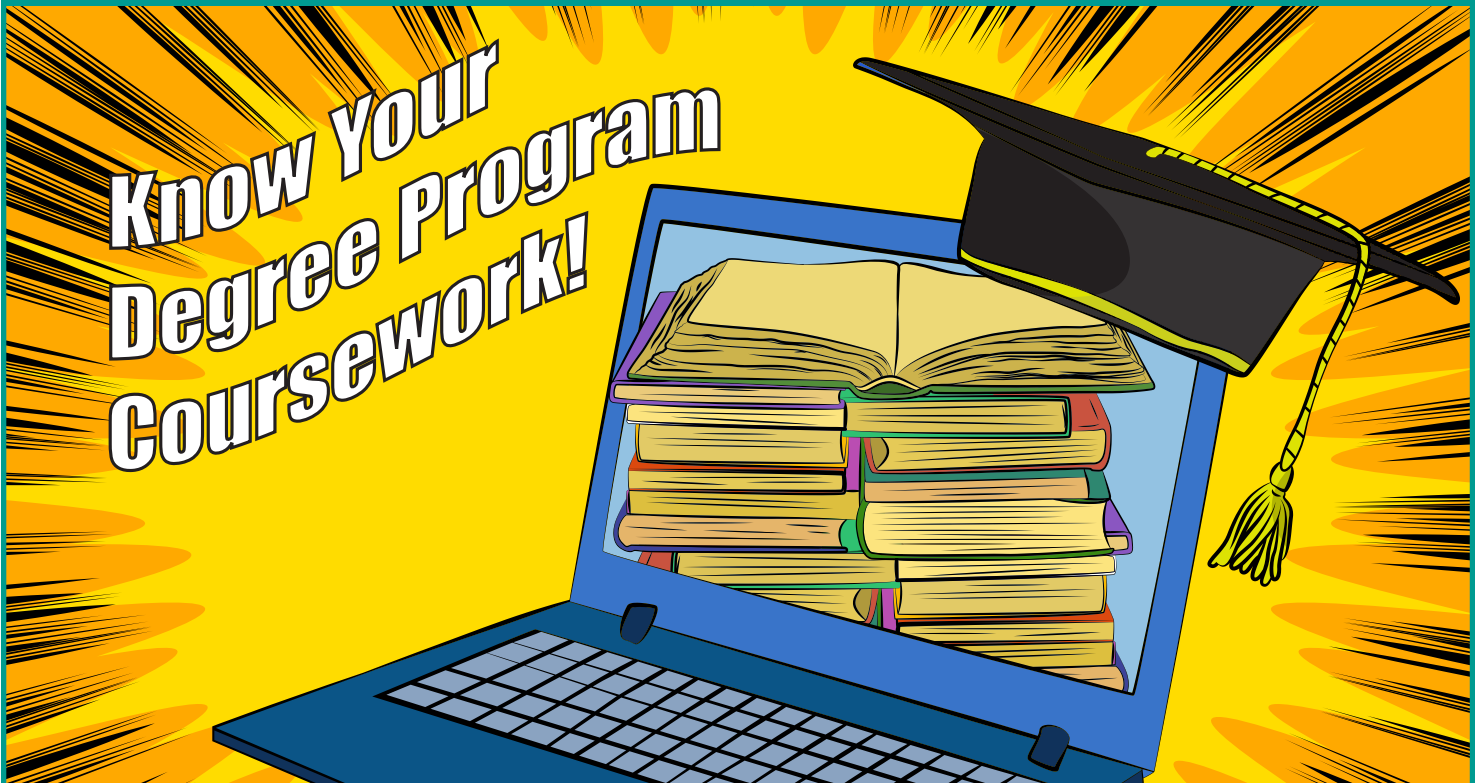
Sallie Mae Scholarship information

<https://www.salliemae.com/about/scholarship-opportunities/>

Scholarships.com information

<https://www.scholarships.com/>

Information about all of the scholarships is available at www.hccc.edu/paying-for-college/scholarships/index.html



Do you know why it is important to register for courses in your degree program?

Understand what happens if you enroll in non-required courses!

Maximize your financial aid funding by following the federal regulations for degree course completion and funding.

- Receive federal Title IV funding for all your coursework that count towards completing your degree program requirements
- Fulfill major and general elective requirements for Title IV funding
- Know that you will not receive federal Title IV funding when you enroll in **non-required coursework** (courses that do not apply to your degree program)
- Keep track of your academic progress and courses by logging in to Liberty Link: Student Planning -> My Progress

Recommendations:

- Consult with your Academic Advisor to verify your current semester course enrollment
- Make sure all coursework is part of your degree program
- Contact your Financial Aid Advisor to verify your funding and any additional questions on federal regulations
- Regularly check your email for any additional notifications



Email – financial_aid@hccc.edu

Phone – 201-360-4200

Text – 201-744-2767

The HCCC Portal (MyHudson) offers students, on and off campus, a personalized intelligent college experience by bringing together every system without having to access multiple networks to a “one-stop shop.” Some of the features of MyHudson include Canvas, student announcements, a calendar of College events and activities, College email account, College department pages, Self-Service Financial Aid, and specialized student services.

FINANCIAL AID TECHNOLOGY INFORMATION

*New Self-Service Financial Aid - use this new link – <https://libertylink.hccc.edu/Student> – to assist in managing your Financial Aid package from submission to completion. The Self-Service Financial Aid guides you through the Financial Aid process using a web-based process and interactive checklist through easy access from a desktop or mobile device. You can view each step of the application process with clear instructions on documentation.

- **Account Summary** — view a summary of your account which includes amount over due, total amount due, make a payment, and total account balance (any activity)
- **Offer Letter** — complete the electronic signature or print and deliver to the Financial Aid Office
- **College Financing Plan** - shopping sheet
- **Correspondence Option** — you can choose to receive hard copies of Financial Aid correspondence
- **Outside Awards** — you can report new or view existing awards received from outside sources
- **Required Financial Aid Documents** — list of missing documents. Submit before their due date to make sure your Financial Aid package is not delayed
- **Satisfactory Academic Progress** — you can view your SAP for an evaluation period
- **Your Awards** —you can accept or decline awards and update your loan amounts

IMPORTANT WEBSITES

E-Signature Forms:

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

Financial Aid Self-Service: <https://libertylink.hccc.edu/Student>

Financial Aid College Website: <https://www.hccc.edu/paying-for-college/financial-aid/index.html>

FAFSA: studentaid.gov

NJ State Grants: <https://njfams.hesaa.org>

Federal Loans: <https://studentaid.gov>

IRS “Get Transcript.” <http://www.irs.gov/individuals/Get-Transcript>

USERNAME AND PASSWORD

Username and Password

How do I know my Username and Password?

Claim your identity from My Access <https://myaccess.hccc.edu>

Username: Your username is the First Name Initial + Last Name + Last 4 digits of Student ID + @live.hccc.edu

Unless otherwise indicated, you will need the credentials above to access many of the services listed. (Please note: Passwords expire 245 days after your first log in or password reset)

You will need to set up two-factor authentication. See our Guide and Video this page

<https://www.hccc.edu/administration/its/guides.html>

Student Password Reset ONLY: <https://www.hccc.edu/administration/its/help-desk-request-form-student.html>



Having problems connecting?

Support is available for problems accessing the HCCC network, College email accounts and the MyHudson portal.

For ITS-related issues: <https://www.hccc.edu/administration/its/help-desk-request-form-student.html>

Email: itshelp@hccc.edu | Phone: (201) 360-4310

Manage your Financial Aid on your own terms and begin your journey to successful funding of your education!

If you need help, contact our Financial Aid Advisor.

BOOK VOUCHER

Book Voucher Notification

— eligible students will receive a book voucher notification through their portal.

Log on at: <https://myhudson.hccc.edu>.

If you qualify, you will receive a notification titled “Book Voucher.” You can go to the Bookstore and purchase your books.

You must read the additional information provided on the Book Voucher.

Pay attention to available time periods for the Fall and Spring semesters!

FINANCIAL AID OFFICE

Journal Square Campus

70 Sip Avenue, Second Floor
Jersey City, NJ 07306
Phone: 201-360-4200

North Hudson Campus

4800 Kennedy Blvd., First Floor
Union City, NJ 07087
Phone: 201-360-4214

financial_aid@hccc.edu

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.

How Behaviors Affect Financial Planning

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 financial goals using a specific method, and plan a course of action to achieve that financial goals.

Tax Return Basics

In this workshop participants will learn about the basics of filing a tax return and credits/ deductions available for education.

Entrepreneurship

In this workshop participants will learn about the risks and benefits of entrepreneurship.

Credit and Debt Management

In this workshop participants will learn how to manage their debt and maintain good credit

Student Loans – Borrowing and Repayment

In this workshop participants will learn about how much to borrow each academic year and repayment options.

Building a Budget and Good Financial Health

In this workshop, participants will understand the value of creating a budget, and learn strategies to build a simple budget and pay off debt. They will also learn some core habits to practice and maintain financial health.

Scholarships

By the time you leave this session, you will learn sites to visit for various scholarships, how to simplify the application process and write your es-say.

Financial Literacy 101

Financial Literacy 101 is about acquiring a set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances. Education on the management of personal finances is an essential part of planning and paying for post-secondary education.



Financial Aid Office

70 Sip Avenue (Building A), 2nd Floor, Jersey City, NJ 07306
(201) 360-4200

North Hudson Campus: 4800 Kennedy Blvd., Union City, NJ 07087
(201) 360-4214

Connect with us!

Like us on FACEBOOK www.facebook.com/hcccfinaid/

Follow us on Twitter twitter.com/hcccfinaid

Students, Parents, Employees, Professors and the Hudson County Community are Welcome!

Federal Work Study Program (FWS)

Apply for Federal Work Study Early!



Types of Job Opportunities

- Class Assistant
- Customer Service
- Event Assistant
- Lab Assistant
- Support Staff
- Technical Support
- Tutor

I am thrilled to provide my testimonial regarding the outstanding experience I've had with the Federal Work Study Program, particularly emphasizing the invaluable assistance and support I have received from Ana Moran and my off-site supervisor, Michael Strom, at the Jersey City Housing Authority.

Ana's unwavering dedication and guidance have been instrumental in facilitating my journey through the program. Her flexibility and commitment to my success have played a pivotal role in enabling me to secure a job in my desired field of study. Ana's proactive approach and tireless efforts have not only supported my professional endeavors but have also inspired me to strive for excellence in all aspects of my work.

In addition to Ana's support, I have had the privilege of working under the mentorship of Michael Strom. Michael's leadership has transcended geographical boundaries. Our shared passion for community outreach has fueled our collaboration, allowing me to witness firsthand the profound impact of his dedication to improving the lives of residents in our community.

As Michael's assistant at the Jersey City Housing Authority, I had the opportunity to learn and grow in ways I never imagined. His mentorship extended beyond the scope of my duties, providing me with valuable insights into the complexities of community development and the importance of fostering meaningful relationships with stakeholders.

I am thrilled to share that, thanks to the support and guidance I received through the Federal Work Study Program, I have secured a job as a counselor intern, marking the beginning of my career as an addiction counselor. This achievement is a testament to the transformative impact of the program and the invaluable mentorship I received from Ana and Michael.

Warm regards, Taisha, Human Services

Positions are filled on a first come, first served basis.

Placement is not guaranteed.

The Federal Work Study Program is a government subsidized employment program designed to assist students in financing their education. Students, if qualified, may receive an award per year. Federal Work Study is different from other types of part-time jobs because it is a grant.

For more information on the Federal Work-Study program go to <https://www.hccc.edu/paying-for-college/financial-aid/student-employment-federal-work-study/index.html>

Fall and Spring Eligibility

FWS is available at the Journal Square, North Hudson, and Secaucus Campuses

Examples of Departments That Employ FWS Students

Academic Development and Support Services
Academic Affairs
Administration & Finance
Advisement & Counseling
Business, Culinary Arts
& Hospitality Management
Continuing Education
Communications
Cultural Affairs
English/ESL
EOF
Financial Aid Office
Humanities & Social Sciences
Information Technology Services
Institutional Research & Planning
Library
Nursing and Health Science
President's Office
Student Affairs/Student Activities
STEM
Testing & Assessment

Qualifying for FWS

- Complete the FWS application on-line
- Complete the FAFSA and show financial need every academic year
- Complete an Orientation
- Maintain enrollment
- Maintain Satisfactory Academic Progress
- Maintain a good work ethic
- Must be a citizen or eligible non-citizen
- Positive Evaluations



What FWS Can Do for You

- Community Service
- Develop Career Contacts
- Earn Extra Money
- Enhance Job Skills
- Gain Employment
- Learn Life Skills
- Manage Your Time More Efficiently
- Real World Work Experience
- Reduce Student Loan Debt
- Support Adjustment to Campus Life
- Work 10-20 Hours per Week

My name is Doaa, and I am a 38-year-old working mother of two in the federal work-study program. This makes me very proud of myself as a student and working in the financial aid office at HCCC. The work-study program allows me to earn money to care for my children and have flexible hours to allow time to study and spend time with my children at home.

Doaa, Medical Coding

Civil Rights Compliance

HCCC is an Equal Opportunity Educational Institution and does not discriminate on the basis of race, color, national origin, ancestry, age, sex, sexual orientation, marital status, disability, religion, or any other protected status, as defined by the New Jersey Law Against Discrimination, Title IX or the Educational Amendment of 1972, Section 504 of the Rehabilitation Act of 1973, Title VI and VII of the Civil Rights Act of 1964, the Americans with Disabilities Act of 1991, The Age Discrimination Act of 1975, and all other applicable laws adopted under the U.S. Department of Education.

Steps for how to use E-Signature Forms

BENEFITS OF E-SIGNING YOUR FINANCIAL AID FORMS:

- **Students and parents** can complete, and e-sign required documents on any computer or smart device.
- **Saves Time and Money:** do not have to bring documents into office and can complete them all in one process
- **Improves the Student Experience:** Allows schools to communicate with students using their mobile phone. Students get immediate confirmation that their documents were received.
- **Availability:** Student's ability to sign any form at any time of day from any computer, smart device, e.g. phone, tablet, or computer. Students and their parents complete e-sign and submit all forms online 24/7/365.
 - All financial aid E-Forms will be listed and available in one webpage
 - Each form will have a unique link to the specific E-Form
 - Self-Service Financial Aid will be updated to link to E-Forms
 - FA staff can also email students or parents to the link to a specific E-form
- **Secure:** The E-sign Solution is safe and secure.
- **E-sign forms** are compliant with all federal and state electronic signature requirements.

Five Easy Steps to Complete Your Financial Aid Electronic Forms

- 1 Visit the Financial Aid Forms Page**
Go to the Award Verification and Financial Aid Forms website: <https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html>
- 2 Access the Electronic Forms**
Scroll down and click on "Electronic Forms – Click here to access all electronic forms". Then, choose the appropriate Award Year.
- 3 Log In to MyHudson Portal**
You must log in using your HCCC MyHudson credentials to access and complete the forms.
- 4 Select the Required Verification Forms**
Choose the specific Verification Form(s) requested for your financial aid file.
- 5 Complete and Submit**
Fill out the form(s) completely and submit them electronically through the portal.

Financial Aid E-forms can be found at:
<https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html>

Text Us: (201)744-2767 Email Us: financial_aid@hccc.edu

HAS YOUR INCOME CHANGED?

If you or your parent(s) have an income reduction, you may be eligible to increase your financial aid eligibility!

SUBMIT YOUR FINANCIAL AID EMPLOYMENT INCOME APPEAL NOW!

Students and/or their families experiencing a significant decrease in household income may be eligible to submit an appeal for reconsideration of eligibility for aid.

3 Easy Steps on How to Appeal Your Financial Aid Award

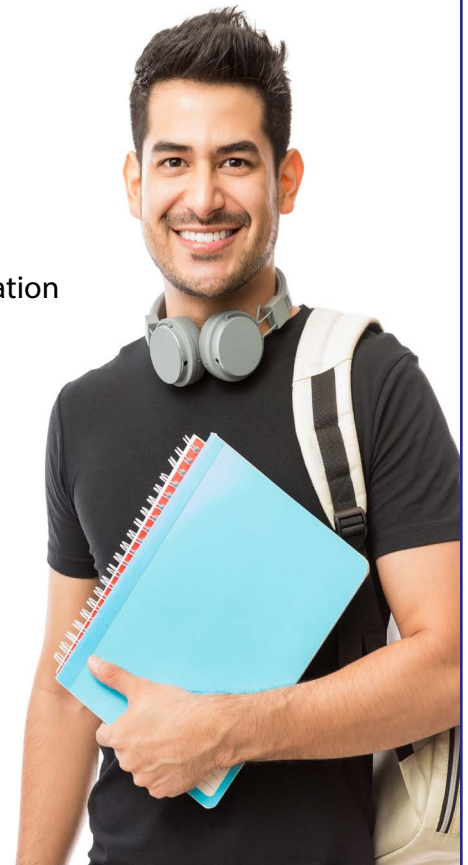
Step 1 Complete the Electronic "Employment Income Appeal Form"
<https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html>

Step 2 Upload supporting documents

Step 3 Submit Your Appeal

NEED HELP?

Contact the Financial Aid Office at financial_aid@hccc.edu
or call 201-360-4200 text at 201-744-2767



Need Assistance in Purchasing Books? You may be eligible for a BOOK VOUCHER!

Every Fall and Spring semester, students can use a Financial Aid Book Voucher to purchase required textbooks and course materials at the HCCC Bookstore – in person or online at www.hcccshop.com!

Eligibility requirements include:

- Completed FAFSA application for financial aid
- Financial aid to cover tuition and fees
- A credit balance of \$600 or more
- Less than \$600? Email us at financial_aid@hccc.edu to request a voucher manually. (Allow up to 48 hours.)

To Access your Bookstore:

- We recommend ordering your books online at www.hcccshop.com.
- Choose to have them shipped to your home or elect e-book versions for instant delivery.
- E-books can often be a faster and more convenient option.
- Your book voucher can be used for all purchases on the website, giving you access to a wider selection than what's available in-store.

How to Use Your Book Voucher Online:

Visit www.hcccshop.com

IMPORTANT Things to REMEMBER!

1. Your voucher amount comes from your financial aid **Refund**
2. Check your balance via the student portal
3. If your financial aid changes, your voucher amount may be adjusted
4. You are responsible for any charges not covered by aid
5. The voucher is available for a limited time only. Check your HCCC email for the deadline date each Fall and Spring semesters.
6. **No Book Vouchers for Summer Classes**
7. Want to opt out of using a book voucher? Email us!

Free Textbook Options – Check your schedule!

Some Courses offer \$0 cost Textbooks. Here's how to check:

- Visit www.hccc.edu/schedule
- Filter by "Textbook-Free Courses"
- Look for the Textbook-Free icon

Questions?

Contact your Professor or visit the Library's Textbook-Free Section for other book resources.

Financial Aid Office: financial_aid@hccc.edu or 201-360-4200
Bookstore: hccc@bkstr.com or 201-360-4390



Complete the FAFSA Application at studentaid.gov or the NJ Alternative Financial aid Application for Dreamers (non US citizens or eligible non-citizen) at www.hccc.edu/paying-for-college/financial-aid/dreamers.html




Here is a list of State Aid Programs you may be eligible for:

- Community College Community Grant (CCOG)
- Tuition Aid Grant (TAG)
- Educational Opportunity Fund (EOF) Grant
- NJ Student Tuition Assistance Reward Scholarship (NJ STARS)
- NJ Governor's Industry Vocations Scholarship (NJGIVS)

Visit hesaa.org for more information

Do you know how to complete your file for state grants? Here are the steps to log in to your njfams account and upload documents: Go to **Upload Documents (hesaa.org)**



How to Upload Your NJFAMS Documents

TO DO:

- _____
- _____
- _____

What You Will Need to Get Started: Log into your NJFAMS account

- Review your "To Do List" and organize your required documents.
- When ready to submit your documents, click "Upload Document"

Application or Required Documentation	Receipt Date	Action Items	Due By
<input type="checkbox"/> Dependent Student Household Worksheet		Upload Document	
<input type="checkbox"/> Dependent Student Monthly Expenses and Resource Statement		Upload Document	
<input checked="" type="checkbox"/> Free Application for Federal Student Aid (FAFSA)	04/15/2022	Complete	
<input type="checkbox"/> IRS Verification of Non-Filing		Upload Document	
<input type="checkbox"/> IRS Wage & Income Transcript - Parent		Upload Document	

Follow these Three Easy Steps:

STEP 1

Select Which Required Document You Want to Upload


- Be sure to remember where they are stored on your computer or phone and limit the size to 10 MB each upload.
- Acceptable formats: .pdf, .docx, .bmp, .gif, .jpg, .jpeg, .png, .rtf, .tif, .txt, .xlsx

Select file(s) to upload: Select File(s)

Selected file(s): Select File(s)

STEP 2

Click on "Upload Document"



UPLOAD DOCUMENT

Select file(s) to upload: Select File(s)


Selected file(s):
Federal Income Tax Return Transcript.pdf

Upload Document

Close

STEP 3

To exit, select "Close"




CLOSE

Your document has been uploaded successfully.

Close

Note: If your document is a jpg and multiple pages, you cannot upload multiple pages at once. You must select each page.




Your "To Do List" will immediately reflect that your uploaded document is now under review.

- Repeat these three steps for each required document.
- Please allow 15 business days for review of your documents.

TO DO:

- _____
- _____
- _____



Check back often for updates to your "To Do List" and be sure to read your email in case additional information is required.

PAY ATTENTION TO STATE DEADLINES!
OCTOBER 1 - FALL SEMESTER,
MARCH 1 - SPRING SEMESTER TO COMPLETE YOUR FILE!

Need additional information?

HESAA Customer Care:
609-584-4480
(English and Espanol)

Lender and School Relations:
609-588-3300x1402

Questions about applying for financial aid (NJCLASS or Grants & Scholarships)

Email us at:
CustomerCare@hesaa.org
Hours of Customer Care:

Monday-Thursday: 8:30-8:00 p.m.
Friday: 8:30-5:00 p.m.

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Do you know what **SAP** or satisfactory academic progress is?

SAP is a set of academic progress standards students must meet before receiving financial aid. Both federal and state funding will be compromised.

What to do to maintain financial aid eligibility if you are not making SAP (satisfactory academic progress).

Here's how in four easy steps:

1

Complete the SAP appeal form within the first two weeks of the semester you are enrolled in at <https://www.hccc.edu/paying-for-college/financial-aid/federal-verification.html> (Scroll to the current FAFSA award year)

2

Be sure to explain the extenuating circumstances that lead to you not progressing academically. Include changes or resources you will use to ensure your future academic success.

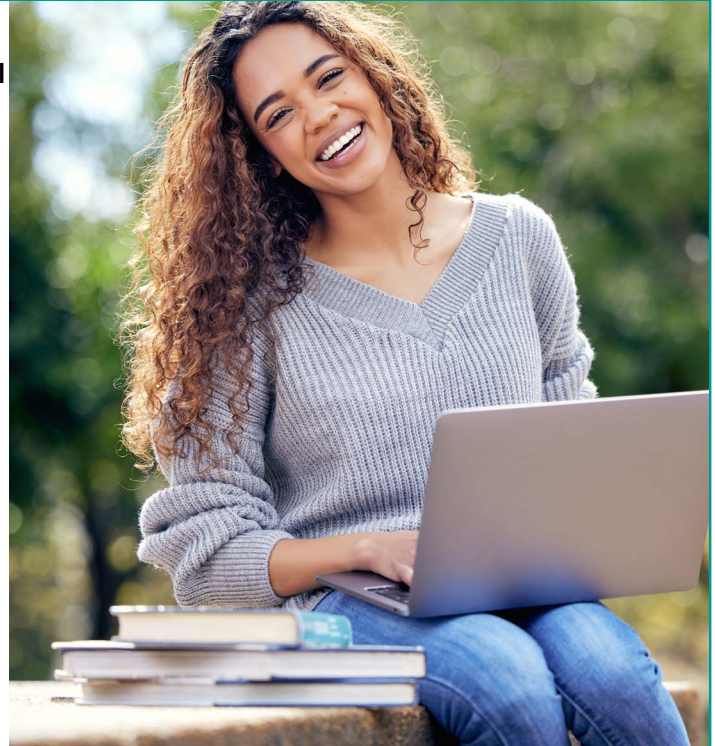
For maximum time frame appeals, explain why you have not completed your degree program within 150% of the required credit hours for your current degree program.

3

Gather date-specific documentation to support your circumstances, including medical records, paycheck stubs, transcripts, death certificates, or accident reports.

4

Appeals are reviewed in the order received as long as supporting documentation is attached to your request. If approved, your next step is to meet with your academic advisor and complete an academic plan by discussing strategies for your success.



FAILURE TO APPEAL/APPEAL DENIED

You are ineligible for both federal and state financial aid. You must seek alternative enrollment options and sources of funding!

FOR MORE INFORMATION

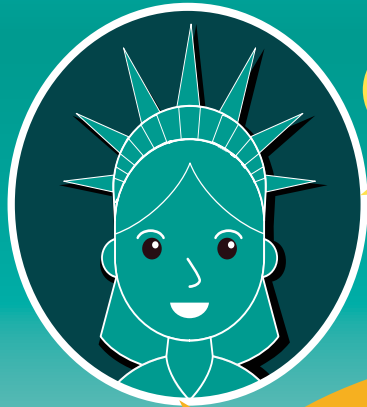
SAP requirements are described in the College's catalog and on myhudson's portal under Financial Aid Satisfactory Academic progress policy. For more information go to: <https://www.hccc.edu/paying-for-college/financial-aid/policies-procedures/satisfactory-academic.html>

QUESTIONS

Please email financial_aid@hccc.edu or call us at 201-360-4200 to speak to a financial aid representative or your counselor.

MUST MEET THE FINANCIAL AID SAP STANDARDS

- 2.0 - must maintain a minimum financial aid GPA of 2.0
- 67% - must successfully complete 67% of hours attempted
- 150% - must complete coursework within 150% of credit hours needed for degree program



Have questions?

Ask Libby! 24/7/365
Now with Live Chat!

<https://www.hccc.edu/#bot>

Financial Aid

70 Sip Avenue,
2nd Floor
Jersey City, NJ 07306
(201) 360-4200
financial_aid@hccc.edu

North Hudson Campus

4800 Kennedy Blvd.,
Union City, NJ 07087
Text – (201) 744-2767

HCCC Enrollment Services

70 Sip Avenue,
1st Floor
Jersey City, NJ 07306
(201) 714-7200
admissions@hccc.edu

Admissions or Financial Aid Questions?

Our chatbot, Libby, has got you covered!

Libby will be available throughout certain HCCC webpages to assist with questions and provide information. You may meet Libby by clicking on the orange bubble in the lower right corner of the webpage. And, of course, you can still call, email, or visit us if you have any questions!



New Jersey Voter Registration Information

**Democracy is not a spectator sport. It requires continual work to protect it and keep it strong.
The best way to protect and strengthen our democracy is to participate in it!**

You are entering a new phase of your lives where you will have even more influence in what happens in your local community, the state and the country. As a citizen, your active civic participation as a voter is essential in that process. The first step in that process is to register to vote.

To register in New Jersey, you must be:

- A U.S. citizen
- At least 17 years old, though you may not vote until you have reached the age of 18
- A resident of the county for 30 days before the election
- You are not serving a sentence of Incarceration as a result of a conviction of an indictable offense under the laws of this or another state or of the United States.

REGISTER NOW at:

<https://voter.svrs.nj.gov/register>

If you are in the military or overseas, go to the following link to request your ballot. <https://www.fvap.gov/>

Pay It Forward Program!



Do you need assistance in paying your tuition and fees remaining balance after all your federal and state aid has been applied?

Eligible Program for NJ Pay It Forward:

The Nursing Program and when registered for the Professional component of the Radiography Program at Hudson County Community College

You may be eligible for a pay it forward loan! Zero interest, no fee loan, no upfront costs, living stipends, access to emergency aid fund, and mental health counseling services.

Eligibility Criteria includes the following:

- Completed a FAFSA or NJ alternative application
- Have a household income of \$65,000 or less
- Authorized to work in the United States
- Aged 18 or older
- No degree attained higher than a Bachelor's degree within the US
- Does not have to be paid back until after you graduate and gain employment
- Registered in the Nursing Associate Degree program or Radiography Associate Degree program when registered for the Professional component (for example, RAD101,RAD102, etc.)

Go to the following link and complete the questionnaire to determine eligibility:

Nursing Program link:

<https://app.smartsheet.com/b/form/c302a51684d24363ba3fd83e28df8657>

Radiography Program link:

<https://app.smartsheet.com/b/form/db1399710a714b7eb85fb8f8d3314e00>

Let's get started today in completing your funding for your Nursing or Radiography Degree!



Hudson is Home!

Financial Aid Office
70 Sip Avenue
Jersey City, NJ 07306
(201) 360-4200
financial_aid@hccc.edu



My name is Veronica, I was a work-study student at HCCC in the Fall semester of 2023. I never considered the possibility of balancing employment, school, and motherhood. If you set your mind to anything, nothing is impossible. My first accomplishment was improving my GPA from 2.0 to 3.9. I had no idea how much accomplishment I would have when I transferred to HCCC. Being able to apply for the work-study program was my second achievement. My growth as a person, a mother, and a student was greatly benefited by the work-study program.

It feels great to be able to assist students, parents, siblings, and kids who apply for aid, and that's why I am happy to have worked in the financial aid office as a work-study student. Students can greatly benefit from participating in the work-study program by gaining real-world experience and improving their customer service skills. Since I am a mother and a full-time student, the program in my situation provided me flexibility with my class schedule as well as when I picked up my baby from daycare. The work-study program was really understanding of my obligations as a mother outside of the curriculum and offered me a lot of help. I was able to establish an atmosphere of community at work, and my efforts were duly recognized.

Veronica, Criminal Justice, Class of May, 2024

FINANCIAL AID OFFICE:

JOURNAL SQUARE CAMPUS

70 Sip Avenue, Building A, Jersey City, NJ 07306
(201) 360-4200

NORTH HUDSON CAMPUS

4800 Kennedy Boulevard, Union City, NJ 07087
(201) 360-4214

Any further questions
email us at financial_aid.hccc.edu

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