

PLUS Loans require a validation process on the [ZotAid](#) portal. Grad PLUS Loans: Grad students can proceed to validate their loan after an application has been approved on studentaid.gov.

## STEPS TO VALIDATING GRAD PLUS LOANS

1. Log into your [ZotAid](#) portal.
2. Ensure you are on the correct current academic year. For this example, the student selects “September 2025 - June 2026.”

The screenshot displays the UC Irvine ZotAid portal interface. At the top, the UCI logo and navigation links (HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL, MESSAGES) are visible. Below the navigation bar, a blue header section titled "Required Financial Aid Actions" contains tabs for different academic years: "SEPTEMBER 2024 - SEPTEMBER 2025", "SEPTEMBER 2025 - SEPTEMBER 2026 (Current)", and "ALL". The "Current" tab is selected and highlighted with a red box. Below the header, a yellow banner provides a warning: "Parent and Graduate Student PLUS loan borrowers must apply each year at studentaid.gov. Your PLUS loan will not disburse unless a new application is completed and credit accepted." The main content area is divided into three sections: 1. BECOME FINANCIAL AID ELIGIBLE, 2. TAKE ACTION ON LOANS, and 3. RECEIVE YOUR FUNDS. Each section contains a list of tasks with their completion status.

Section	Task	Status
1 BECOME FINANCIAL AID ELIGIBLE	Complete 2025-2026 FAFSA	Completed
	Submit all Required Documentation	Completed
2 TAKE ACTION ON LOANS	Review/Accept Awards	Pending
3 RECEIVE YOUR FUNDS	Complete Grad PLUS Entrance Counseling	Completed
	Complete Subsidized/Unsubsidized Entrance Counseling	Completed
	Complete Grad PLUS Application	Completed
	Sign your Direct Grad PLUS MPN	Completed
	Sign your Direct Subsidized/Unsubsidized MPN	Completed

3. On the top right, navigate to the “FINANCIAL” tab.

Required Financial Aid Actions

SEPTEMBER 2024 - SEPTEMBER 2025 SEPTEMBER 2025 - SEPTEMBER 2026 (Current) ALL

Parent and Graduate Student PLUS loan borrowers must apply each year at studentaid.gov. Your PLUS loan will not disburse unless a new application is completed and credit accepted.

1 BECOME FINANCIAL AID ELIGIBLE	
Complete 2025-2026 FAFSA	Completed
Submit all Required Documentation	Completed

2 TAKE ACTION ON LOANS	
Review/Accept Awards	Pending

3 RECEIVE YOUR FUNDS	
Complete Grad PLUS Entrance Counseling	Completed
Complete Subsidized/Unsubsidized Entrance Counseling	Completed
Complete Grad PLUS Application	Completed
Sign your Direct Grad PLUS MPN	Completed
Sign your Direct Subsidized/Unsubsidized MPN	Completed

4. Under Section 2, choose the PLUS loan to validate. Select “Update Acceptance.”

Financial Information

SEP 2024 - SEP 2025 SEP 2025 - SEP 2026 (Current)

Your financial aid summary for Academic Year Sep 22, 2025 - Sep 9, 2026

1. How much does my education cost?		2. How much Financial Aid can I receive?				
Cost of Attendance		Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Tuition and Fees	\$74,478.00	Fall - Student Fees & Tuition	Awarded	\$3,008.66	\$3,008.66	
Estimated Living and Other Expenses	\$45,155.00	Winter - Student Fees & Tuition	Awarded	\$3,008.67	\$3,008.67	
	\$29,323.00	Spring - Student Fees & Tuition	Awarded	\$3,008.67	\$3,008.67	
		Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	\$20,500.00	
		Federal Direct Graduate PLUS Loan ( )	Awarded	\$20,000.00	Requires Acceptance	Update Acceptance
				\$49,526.00	\$49,526.00	

5. Loans are accepted by term. Select the quarter you wish to accept loans and unselect the quarters you do not want to “Take Action” on. For this example, the student is accepting loans only for Fall 2025.

Accept Your Funds

Select Term

Take action on Loans

Confirm

Done

Step 1 - Select Term(s)

**Congratulations!** You have been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to select the amount of financial aid required to cover your costs of education at UCI. The following awards apply to your Academic Year, which begins Sep 22, 2025 - Sep 9, 2026. To remain eligible for the awards that require your confirmation, you must accept these funds by Aug 20, 2026 and complete any outstanding requirements on your "Documents and Notifications" tab.

For more detailed information about your awards, you can visit this site: <https://www.ofas.uci.edu/paying-for-uci/index.php>

Fall Quarter, 2025 Awards			Select Term to Take Action <input checked="" type="checkbox"/>
Fund	Awarded	Actions	Accepted
Fall - Student Fees & Tuition	\$3,008.66		-
Federal Direct Unsubsidized Stafford Loan	\$6,833.00	Accepted	\$6,833.00
Federal Direct Graduate PLUS Loan <div></div>	\$5,000.00	Pending Acceptance	-

Winter Quarter, 2026 Awards			Select Term to Take Action <input type="checkbox"/>
Fund	Awarded	Actions	Accepted
Winter - Student Fees & Tuition	\$3,008.67		-
Federal Direct Unsubsidized Stafford Loan	\$6,833.00	Accepted	\$6,833.00
Federal Direct Graduate PLUS Loan <div></div>	\$5,000.00	Pending Acceptance	-

6. Students will have 3 options per term. Cover “Direct Cost” (tuition, fees, and on-campus housing only), “Another amount,” or “I would like to decline loans my funds that require acceptance” for that specific term.

Accept Your Funds

Select Term

Take action on Loans

Confirm

Done

Step 2 – Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend UCI for the selected terms. You are eligible for a maximum of \$11,833.00, we **recommend accepting \$8,387.34**, the amount required to cover or maximize your remaining tuition and fee costs.

Winter Quarter, 2026 Awards ▶

Spring Quarter, 2026 Awards ▶

Summer, 2026 Awards ▶

Fall Quarter, 2025 Awards

Cost of Attendance	Amount	<div>Take Action</div> <div><div><input type="radio"/> \$8,387.34 needed to cover Direct Cost</div><div><input type="radio"/> Another amount</div><div><input type="radio"/> I would like to decline my funds that require acceptance</div></div>
Direct Cost	\$11,396.00	
Indirect Cost	\$7,330.00	
Total Cost of Attendance	\$18,726.00	

Fund	Awarded	Actions	Accepted
Fall - Student Fees & Tuition	\$3,008.66		-
Federal Direct Unsubsidized Stafford Loan	\$6,833.00	Accepted	\$6,833.00
Federal Direct Graduate PLUS Loan ( )	\$5,000.00	Pending Acceptance	
Total Awarded	\$14,841.66		
Amount You will receive (excluding Fees)			

< BACK

SAVE

7. Students cannot accept more than the maximum amount offered for the term. For this example, the student is being offered a total of \$14,961 with \$6,833 from Unsubsidized loans and \$8,128 from Grad PLUS loans.

If accepting Sub/Unsub/PLUS/GPLUS loans, please use the “Another amount” option and specify the total amount of loans for the term.

Winter Quarter, 2026 Awards ▶

Fall Quarter, 2025 Awards

Cost of Attendance	Amount
Direct Cost	\$10,965.00
Indirect Cost	\$7,330.00
Total Cost of Attendance	\$18,295.00

Take Action

☐ \$7,631.67 needed to cover Direct Cost

☒ Another amount  MIN \$0 - MAX \$14,961.00

☐ I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Fall - Student Fees & Tuition	\$3,333.33		-
Federal Direct Unsubsidized Stafford Loan	\$6,833.00	Accepting	\$0.00
Federal Direct Graduate PLUS Loan ( <div></div> )	\$8,128.00	Accepting	\$0.00
Total Awarded	\$18,294.33		
Amount You will receive (excluding Fees)	\$3,333.33		

8. Step 3 “Confirm your Awards” of the process will show the disbursements per term including their projected refund amount per term (**excluding mandatory origination fees**).

### Accept Your Funds

Select Term
Take action on Loans
Confirm
Done

#### Step 3 – Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Cost of Attendance	Fall Quarter, 2025
Direct Cost	\$5,967.00
Indirect Cost	\$9,046.00
<b>Total Cost of Attendance</b>	<b>\$15,930.00</b>

  

Fund	Fall Quarter, 2025	Acceptance	Change in Acceptance
Federal Pell Grant	\$2,465.00		\$0.00
Cal Grant A	\$4,584.00		\$0.00
UC Irvine USHIP Grant	\$949.00		\$0.00
UC Irvine Grant	\$3,193.00		\$0.00
Federal Work-Study	\$1,166.00		\$0.00
Federal Direct Subsidized Stafford Loan	\$1,833.00	\$1,833.00	\$1,833.00
Federal Direct Unsubsidized Stafford Loan	\$666.00	\$367.00	\$367.00

  

**Summary of Award Acceptance**

	Fall Quarter, 2025
Amount you will receive (excluding Fees)	\$14,557.00
Direct Cost	\$5,967.00
<b>Excess Amount</b>	<b>\$8,590.00</b> <small>(Excess Amount.)</small>

9. To officially accept your loans:
- Select “I ACCEPT”
  - Enter your Student ID
  - Enter your Last Name
  - Select “Sign & Finish”

**Electronic Signature Consent**

By selecting the "I Accept" button, you are signing this document electronically. You agree your electronic signature is the legal equivalent of your manual/handwritten signature on this document. You further agree that your signature on this document (hereafter referred to as your "E-Signature") is as valid as if you signed the document in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature, and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting agreement between you and the Office of Financial Aid and Scholarships. You are also confirming that you are the student authorized to provide the data in this document. By electronically signing documents, you agree to all the terms and conditions of such documents.

Enter the "External Student ID" found in your Profile in the dropdown arrow menu located in the top right hand corner.

I ACCEPT

← BACK

Enter Student ID

Enter Student ID

Enter Last Name

Enter Last Name

SIGN & FINISH

Upon accepting the loans, students will be required to complete PLUS Entrance Counseling and sign the PLUS Master Promissory Note. Links are provided from the Zot Aid Home screen Step #3.

3 RECEIVE YOUR FUNDS	
Complete Subsidized/Unsubsidized Entrance Counseling	Completed
Complete Grad PLUS Entrance Counseling	Completed
Complete Grad PLUS Application	Completed
Sign your Direct Grad PLUS MPN	Completed
Sign your Direct Subsidized/Unsubsidized MPN	Completed