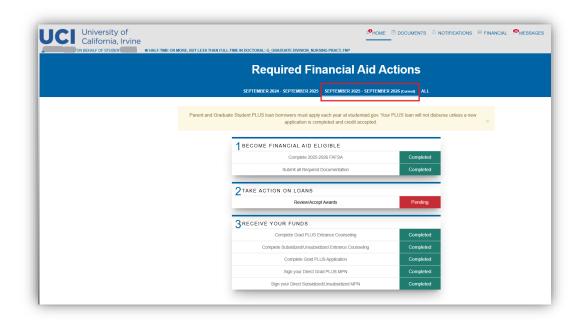


PLUS Loans require a validation process on the <u>ZotAid</u> portal. Grad PLUS Loans: Grad students can proceed to validate their loan after an application has been approved on studentaid.gov.

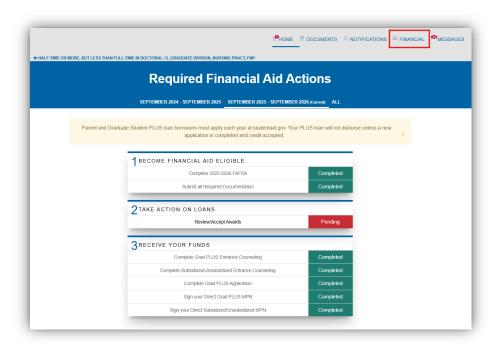
## STEPS TO VALIDATING GRAD PLUS LOANS

- 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."

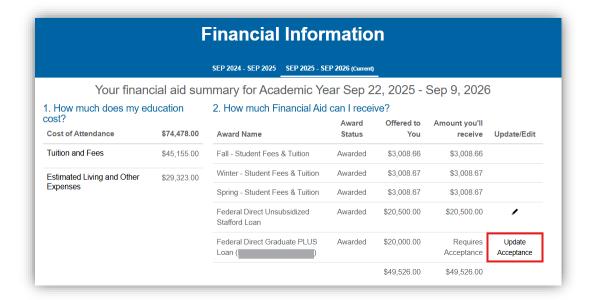




3. On the top right, navigate to the "FINANCIAL" tab.



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





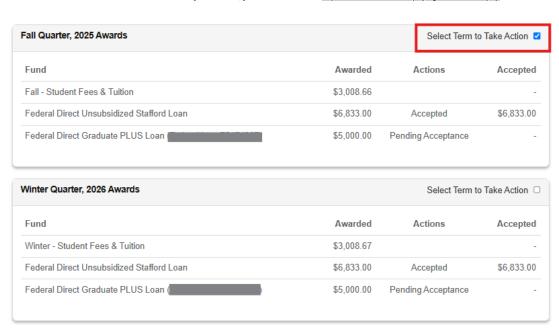
 Loans are accepted by term. Select the quarter you wish to accept loans and unselect the quarters you do not want to "Take Action" on. For this example, the student is accepting loans only for Fall 2025.



Step 1 - Select Term(s)

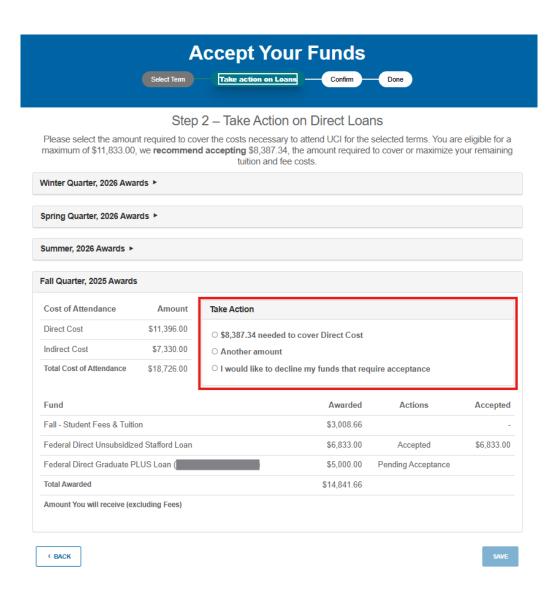
Congratulations! You have been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to select the amount of financial aid required to cover your costs of education at UCI. The following awards apply to your Academic Year, which begins Sep 22, 2025 - 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: <a href="https://www.ofas.uci.edu/paying-for-uci/index.php">https://www.ofas.uci.edu/paying-for-uci/index.php</a>





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





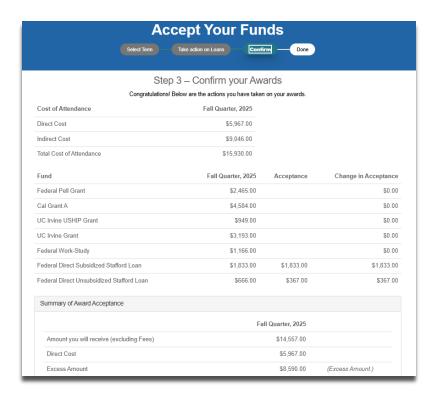


7. Students cannot accept more than the maximum amount offered for the term. For this example, the student is being offered a total of \$14,961 with \$6,833 from Unsubsidized loans and \$8,128 from Grad PLUS loans.

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 **Take Action** \$10,965.00 Direct Cost ○ \$7,631.67 needed to cover Direct Cost \$7,330.00 Indirect Cost MIN \$0 - MAX \$14,961.00 Another amount \$18,295.00 **Total Cost of Attendance** O 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 \$0.00 \$6,833.00 Accepting Federal Direct Graduate PLUS Loan ( \$8,128.00 Accepting \$0.00 \$18,294.33 **Total Awarded** \$3,333.33 Amount You will receive (excluding Fees)



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**).



- 9. To officially accept your loans:
  - a. Select "I ACCEPT"
  - b. Enter your Student ID
  - c. Enter your Last Name
  - d. 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 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.

IACCEPT			
< BACK	Enter Student ID	Enter Last Name	SIGN & FINISH
	Enter Student ID	Enter Last Name	





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.

Complete Subsidized/Unsubsidized Entrance Counseling	Completed
Complete Grad PLUS Entrance Counseling	Completed
Complete Grad PLUS Application	Completed
Sign your Direct Grad PLUS MPN	Completed