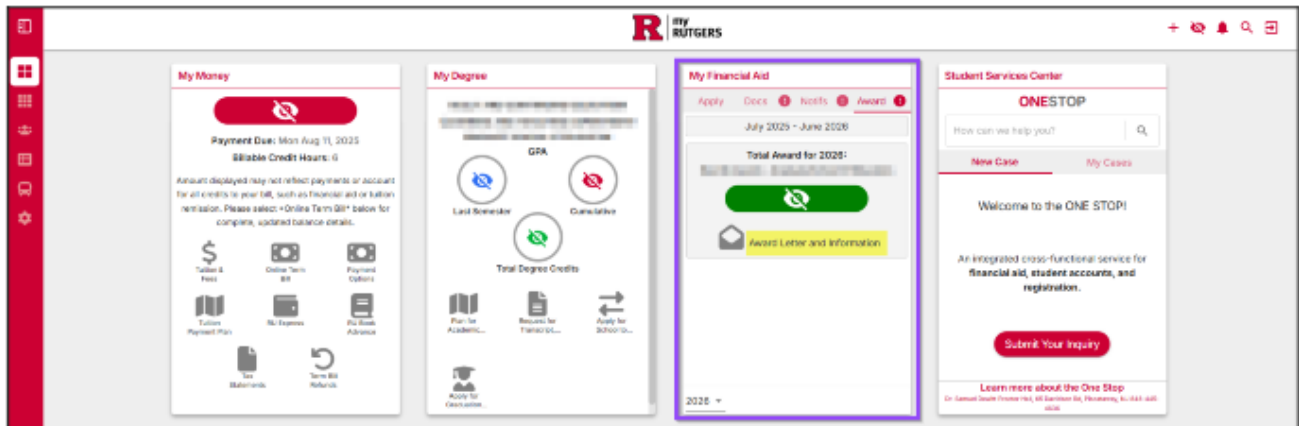
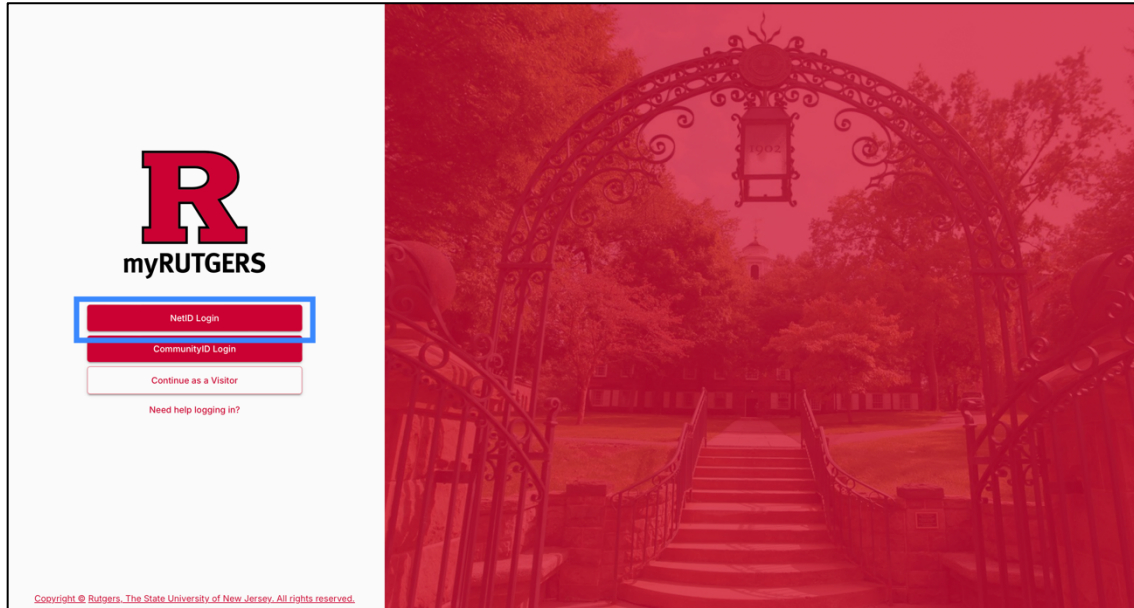


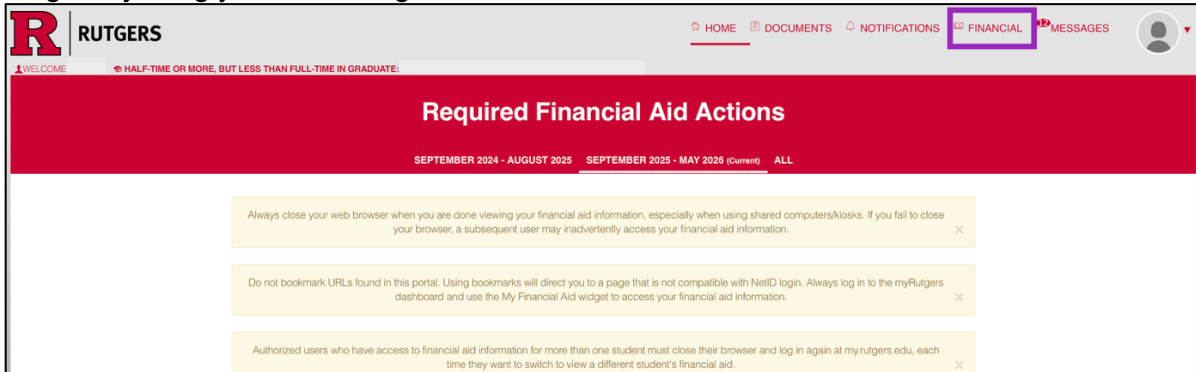
Adjusting or Rejecting Awards

This guide will show you how to adjust further the Federal loans you were awarded in your financial aid package after previously accepting them. If you haven't already accepted your awards, please follow the instructions provided in "Accepting Awards" on the Financial Aid Student Portal Library.

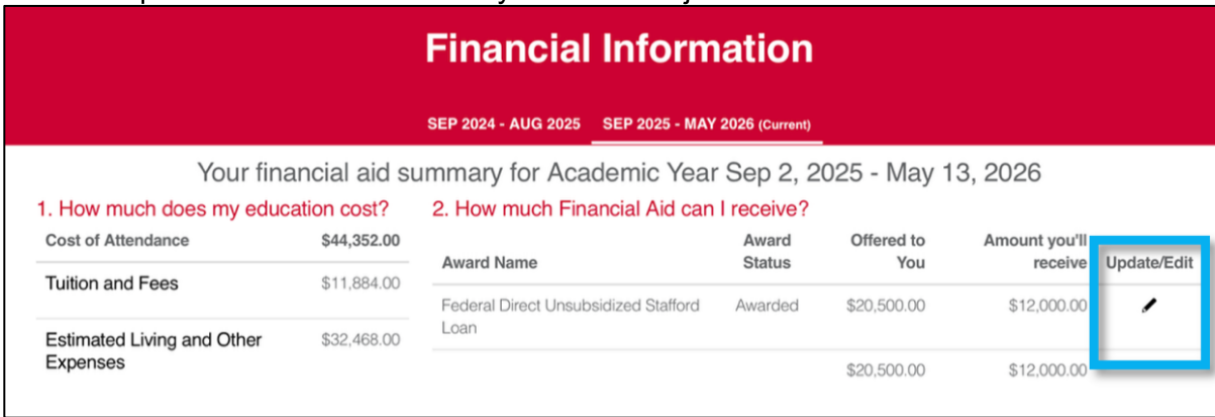
1. Log in to your myRutgers account, open the financial aid portal by finding the My Financial Aid widget, then click on the awards tab and select "Award Detail and Information."



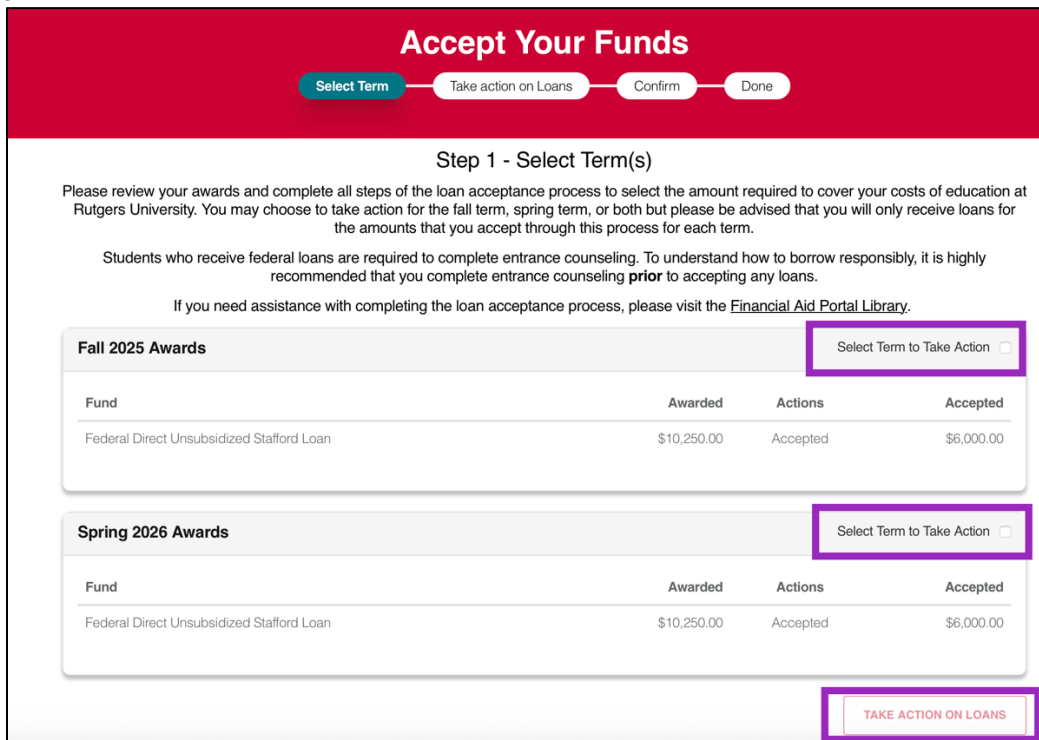
2. To begin adjusting your awards, go to the *Financial* tab.



3. Click on the pencil icon next to the fund you wish to adjust.



4. Once in the *Accept Your Funds* page, click the term you want to adjust and then click “Take Action on Loans.”



5. On Step 2 (Take Action on Loans), you can either accept the full amount offered, accept a lower amount, or decline your loans altogether.

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 your costs of education at Rutgers University for the selected terms.

Students who receive federal loans are required to complete entrance counseling. To understand how to borrow responsibly, it is highly recommended that you complete entrance counseling **prior** to accepting any loans.

If you need assistance with completing the loan acceptance process, please visit the [Financial Aid Portal Library](#).

Fall 2025 Awards

| Cost of Attendance | Amount | Take Action |
|---------------------------------|--------------------|--|
| Direct Cost | \$5,944.00 | <input type="radio"/> \$5,944.00 needed to cover Direct Cost <input type="radio"/> Another amount <input type="radio"/> I would like to decline my funds that require acceptance |
| Indirect Cost | \$16,234.00 | |
| Total Cost of Attendance | \$22,178.00 | |

| Fund | Awarded | Actions | Accepted |
|---|--------------------|----------|------------|
| Federal Direct Unsubsidized Stafford Loan | \$10,250.00 | Accepted | \$6,000.00 |
| Total Awarded | \$10,250.00 | | |
| Amount You will receive (excluding Fees) | | | |

- a. If you would like to accept the full amount of the award you're eligible for, select the first option. Then click "Save."

Fall 2025 Awards

| Cost of Attendance | Amount | Take Action |
|---------------------------------|--------------------|---|
| Direct Cost | \$5,944.00 | <input checked="" type="radio"/> \$5,944.00 needed to cover Direct Cost <input type="radio"/> Another amount <input type="radio"/> I would like to decline my funds that require acceptance |
| Indirect Cost | \$16,234.00 | |
| Total Cost of Attendance | \$22,178.00 | |

| Fund | Awarded | Actions | Accepted |
|---|--------------------|-----------|------------|
| Federal Direct Unsubsidized Stafford Loan | \$10,250.00 | Accepting | \$5,944.00 |
| Total Awarded | \$10,250.00 | | |
| Amount You will receive (excluding Fees) | \$5,944.00 | | |



b. If you would like to adjust your award (adding or reducing the amount you accepted), select the second option. Enter the **total** amount you'd prefer, up to the full amount of all loans, and then click "Save."

- Example A: You were awarded \$20,500 in Loan A and \$26,667 in Loan B. If you previously accepted the full \$20,500 for Loan A and \$20,000 for Loan B, but want to increase Loan B by \$5,000, enter \$45,500. Double-check the loan amounts are correct, and then click "Save."

| Fall 2025 Awards | |
|---------------------------------|--------------------|
| Cost of Attendance | Amount |
| Direct Cost | \$5,944.00 |
| Indirect Cost | \$16,234.00 |
| Total Cost of Attendance | \$22,178.00 |

Take Action

\$5,944.00 needed to cover Direct Cost

Another amount MIN \$0 - MAX \$10,250.00

I would like to decline my funds that require acceptance

| Fund | Awarded | Actions | Accepted |
|---|--------------------|-----------|------------|
| Federal Direct Unsubsidized Stafford Loan | \$10,250.00 | Accepting | \$6,000.00 |
| Total Awarded | \$10,250.00 | | |
| Amount You will receive (excluding Fees) | \$6,000.00 | | |

- Example B: You were awarded \$20,500 in Loan A and \$26,667 in Loan B. If you previously accepted the full \$20,500 for Loan A and \$20,000 for Loan B, but want to decrease Loan B by \$5,000, enter \$35,500. Double-check the loan amounts are correct, and then click "Save."

Note: If you notice you can only adjust the size of your unsubsidized loan, that's because this platform is designed to encourage you to take the full subsidized loan first. The subsidized loan will not accrue interest while you're in school and up to 6 months after graduation, whereas the unsubsidized loan will accrue interest while you're in school. If you only want to accept the subsidized loan, enter the amount of the subsidized loan as your "another amount" and then click continue.

c. If you would like to decline your loans entirely, select the third option, and then click "Save."

| Fall 2025 Awards | |
|---------------------------------|--------------------|
| Cost of Attendance | Amount |
| Direct Cost | \$5,944.00 |
| Indirect Cost | \$16,234.00 |
| Total Cost of Attendance | \$22,178.00 |

Take Action

\$5,944.00 needed to cover Direct Cost

Another amount

I would like to decline my funds that require acceptance

| Fund | Awarded | Actions | Accepted |
|---|--------------------|-----------|----------|
| Federal Direct Unsubsidized Stafford Loan | \$10,250.00 | Declining | \$0.00 |
| Total Awarded | \$10,250.00 | | |
| Amount You will receive (excluding Fees) | \$0.00 | | |

6. Confirm the loan/award amounts in your package. The totals should add up to the award amount you've selected on step 2.

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 2025 | Spring 2026 |
|--------------------------|-------------|-------------|
| Direct Cost | \$5,944.00 | \$5,944.00 |
| Indirect Cost | \$16,234.00 | \$16,234.00 |
| Total Cost of Attendance | \$22,178.00 | \$22,178.00 |

| Fund | Fall 2025 | Acceptance | Spring 2026 | Acceptance | Change in Acceptance |
|---|-------------|------------|-------------|------------|----------------------|
| Federal Direct Unsubsidized Stafford Loan | \$10,250.00 | \$0.00 | \$10,250.00 | \$6,000.00 | \$6,000.00 |

Summary of Award Acceptance

| | Fall 2025 | Spring 2026 |
|--|--|--------------------------|
| Amount you will receive (excluding Fees) | \$0.00 | \$6,000.00 |
| Direct Cost | \$5,944.00 | \$5,944.00 |
| Estimated Payment to School | -\$5,944.00 (Estimated Payment to School,) | \$56.00 (Excess Amount,) |

- a. If you need to make further adjustments, click “Take Action on Loans” at the top of the page to go back and adjust your loans.

Accept Your Funds

Select Term — **Take action on Loans** — Confirm — Done

7. Read the *Electronic Signature Consent* message and click “I Accept.” Then enter your NetID and last name to sign. Finally, click “Sign & Finish.”
- a. The “Sign & Finish” button will remain ghosted until you’ve clicked “I Accept” and entered the required information.

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 had 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 Rutgers Office of Financial Aid. 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 as they exist on the date of your E-Signature.

I ACCEPT

< BACK

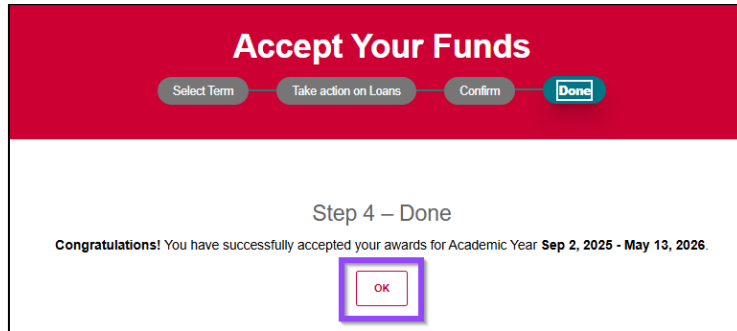
Enter Student ID Enter Last Name

Enter Student ID **Enter your NETID** Enter Last Name **Enter your last name**

SIGN & FINISH

Note: If you see a notice that invites you to view your award letter in the messages tab, do not go to the messages tab to view the letter. Your “award letter” is your award package available in the financial tab.

8. Once you click “Sign & Finish,” you will be shown a confirmation message that indicates you have successfully accepted/adjusted/declined your awards for the academic year. Click “OK.”



9. You will be brought back to the *Financial Tab*, which will show your accepted, adjusted, and rejected awards in your package.

| Financial Information | | | | | | |
|---|-------------|---|--|----------------|-----------------------|-------------|
| SEP 2024 - AUG 2025 SEP 2025 - MAY 2026 (Current) | | | | | | |
| Your financial aid summary for Academic Year Sep 2, 2025 - May 13, 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 | \$44,356.00 | Federal Direct Unsubsidized Stafford Loan | Awarded | \$20,500.00 | \$12,000.00 | |
| Estimated Living and Other Expenses | \$32,468.00 | | | \$20,500.00 | \$12,000.00 | |

10. To make further adjustments, click the pencil icon and begin the acceptance process again.

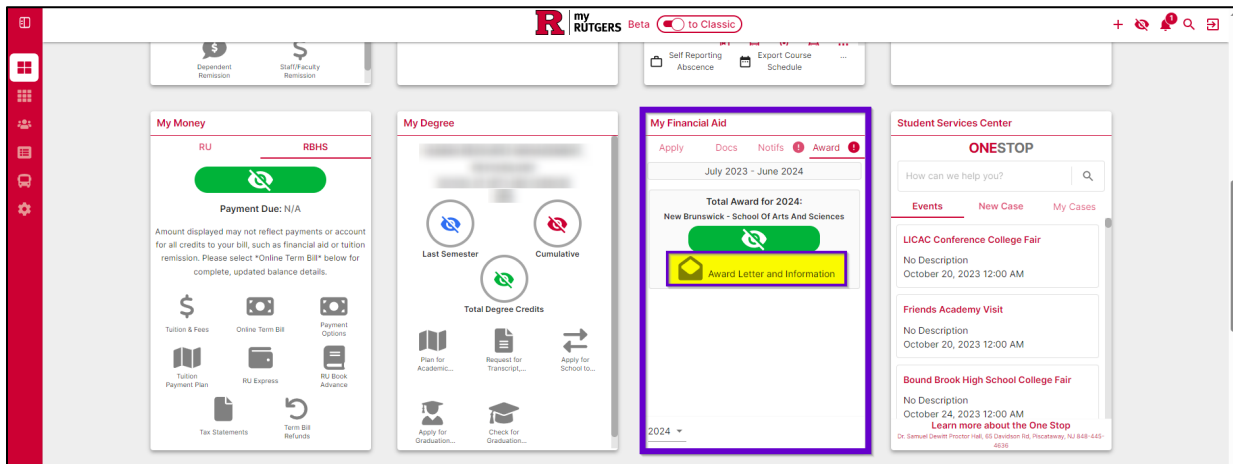
| Financial Information | | | | | | |
|--|-------------|---|--|----------------|-----------------------|-------------|
| MAY 2022 - MAY 2023 (Current) | | | | | | |
| Your financial aid summary for Academic Year May 9, 2022 - May 5, 2023 | | | | | | |
| 1. How much does my education cost? | | | 2. How 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 | \$87,488.00 | Federal Direct Unsubsidized Stafford Loan | Awarded | \$20,500.00 | \$20,500.00 | |
| Estimated Living and Other Expenses | \$46,062.00 | Federal Direct Unsubsidized Stafford Loan (Medical) | Awarded | \$26,667.00 | \$25,562.00 | |
| | \$41,426.00 | | | \$47,167.00 | \$46,062.00 | |

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

Adjusting PLUS Loans

Unlike Subsidized and Unsubsidized loans, you do not have to accept the PLUS loan for it to disburse. If you would like a lower amount than offered, you can adjust the PLUS loan in the student portal in a similar manner as you adjust Subsidized and Unsubsidized loans.

1. Log in to your myRutgers account and open the financial aid portal by finding the My Financial Aid widget, clicking on the awards tab, and clicking on “Award Detail and Information.”



2. To begin adjusting your awards, go to the *Financial* tab.

Required Financial Aid Actions
MAY 2022 - MAY 2023 (Current)

Always close your web browser when you are done viewing your financial aid information, especially when using shared computers/kiosks. If you fail to close your browser, a subsequent user may inadvertently access your financial aid information.

Do not bookmark URLs found in this portal. Using bookmarks will direct you to a page that is not compatible with NetID login. Always log in to the myRutgers dashboard and use the My Financial Aid widget to access your financial aid information.

Authorized users who have access to financial aid information for more than one student must close their browser and log in again at my.rutgers.edu, each time they want to switch to view a different student's financial aid.

- 1 BECOME FINANCIAL AID ELIGIBLE**
 - Complete 2022-2023 FAFSA: Completed
 - Submit all Required Documentation: Not Required
- 2 REVIEW/ACCEPT YOUR FINANCIAL AID AWARDS**
 - Review/Accept Awards: Completed
- 3 RECEIVE YOUR FUNDS**
 - Complete Subsidized/Unsubsidized Entrance Counseling: Completed
 - Sign your Direct Subsidized/Unsubsidized MPN: Completed

3. Click the pencil icon next to the PLUS loan.

Financial Information
SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 6, 2022 - May 10, 2023

| 1. How much does my education cost? | | 2. How much Financial Aid can I receive? | | | | |
|--|-------------|---|--------------|----------------|-----------------------|-------------|
| Cost of Attendance | \$32,834.00 | Award Name | Award Status | Offered to You | Amount you'll receive | Update/Edit |
| Tuition and Fees | \$19,274.00 | R U Scarlet Scholarship | Awarded | \$3,500.00 | \$3,500.00 | |
| Estimated Living and Other Expenses | \$13,560.00 | Scarlet Promise Grant | Awarded | \$4,000.00 | \$4,000.00 | |
| COLLEGE FINANCING PLAN | | Federal Direct Subsidized Stafford Loan | Awarded | \$5,500.00 | \$5,500.00 | |
| | | Federal Direct Unsubsidized Stafford Loan | Awarded | \$2,000.00 | \$2,000.00 | |
| | | Federal Direct Plus Loan | Awarded | \$17,834.00 | \$17,834.00 | |
| | | | | \$32,834.00 | \$32,834.00 | |

4. A verification pop-up will appear requesting the borrower's (parent's) last 4 digits of SSN and their Date of Birth. Enter the requested information and click *validate*.

Manually Accept Your Funds

PLUS Loan Borrower SSN (Last 4 digits) *

PLUS Loan Borrower Date of Birth *

5. Enter the total amounts per term you would like to accept in the boxes provided.

Manually Accept Your Funds

| Award Name | Award Eligibility | Accepted Amount per Term | |
|--------------------------|-------------------|---|---|
| | | Term 11 | Term 12 |
| Federal Direct Plus Loan | \$17,834.00 | Enter \$ amount ▲ Amount is required | Enter \$ amount ▲ Amount is required |

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 had 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 Rutgers Office of Financial Aid. 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 as they exist on the date of your E-Signature.

I ACCEPT

CANCEL Enter Student ID Enter Borrower Last name SIGN & FINISH

6. Read the *Electronic Signature Consent* message and click "I Accept." Then enter your NetID and last name to sign. Finally, click "Sign & Finish."
- The "Sign & Finish" button will remain ghosted until you've clicked "I Accept" and entered the required information.

Manually Accept Your Funds

| Award Name | Award Eligibility | Accepted Amount per Term | |
|--------------------------|-------------------|--------------------------|---------|
| | | Term 11 | Term 12 |
| Federal Direct Plus Loan | \$17,834.00 | | |

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 had 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 Rutgers Office of Financial Aid. 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 as they exist on the date of your E-Signature.

I ACCEPT

CANCEL NetID Last Name SIGN & FINISH



7. The adjusted amount will reflect in the financial tab after completing adjustments.

Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 6, 2022 - May 10, 2023

1. How much does my education cost?

| | |
|-------------------------------------|-------------|
| Cost of Attendance | \$32,834.00 |
| Tuition and Fees | \$19,274.00 |
| Estimated Living and Other Expenses | \$13,560.00 |

COLLEGE FINANCING PLAN

2. How much Financial Aid can I receive?

| Award Name | Award Status | Offered to You | Amount you'll receive | Update/Edit |
|---|--------------|----------------|-----------------------|-------------|
| R U Scarlet Scholarship | Awarded | \$3,500.00 | \$3,500.00 | |
| Scarlet Promise Grant | Awarded | \$4,000.00 | \$4,000.00 | |
| Federal Direct Subsidized Stafford Loan | Awarded | \$5,500.00 | \$5,500.00 | ✎ |
| Federal Direct Unsubsidized Stafford Loan | Awarded | \$2,000.00 | \$2,000.00 | ✎ |
| Federal Direct Plus Loan | Awarded | \$17,834.00 | \$4,000.00 | ✎ |
| | | \$32,834.00 | \$19,000.00 | |

8. If you are unable to adjust your PLUS loan, please contact your regional [One Stop Student Services Center](#) with the exact amounts to be accepted for the fall and spring terms. One Stop can also help if you have additional questions about adjusting your loans.