

Keystone Student Loans was established to offer students and families an alternative solution to cover gaps in paying for college. Keystone provides loans for undergraduate and graduate students, as well as parent borrowers. Even if other aid options were exhausted for the year, Keystone Student Loans will cover 100% of the remaining costs.

The staff at Keystone Student Loans are backed with over 60 years of experience in the student loan industry through its lender-PHEAA. Over the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, offering options to help students reach their educational dreams and manage successful repayment of student loans.

Learn more
at KeystoneStudentLoans.org.

Smart Borrowing

Remember... Borrow only what you need and exhaust other **free** or subsidized types of aid before using private loans.

Because student loans must be paid back, we always encourage students and families to borrow only what is needed to cover costs. If you need additional funds after obtaining financial aid through grants, scholarships, and federal loan programs, consider a Keystone Student Loan.

Everything you're looking for in a private student loan, including great benefits!



Low Interest Rates

Competitive, fixed interest rates mean you never need to worry about your interest rate going up!
Visit KeystoneStudentLoans.org to see our current rates.



Zero Fees

No application, origination, or late fees!



Multiple Repayment Plans

Choose which repayment plan works best for you!

For more information, visit
KeystoneStudentLoans.org.

For loan specific questions,
call **1-866-233-3360**.

- 1) Eligible for the Graduate and Undergraduate loan programs.
- 2) Loans taken for a less than half-time academic period may borrow up to \$5,000.
- 3) Subject to aggregate loan limits.

Applicants are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA uses applicants FICO scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.

PHEAA reserves the right to discontinue all programs or benefits without prior notice.



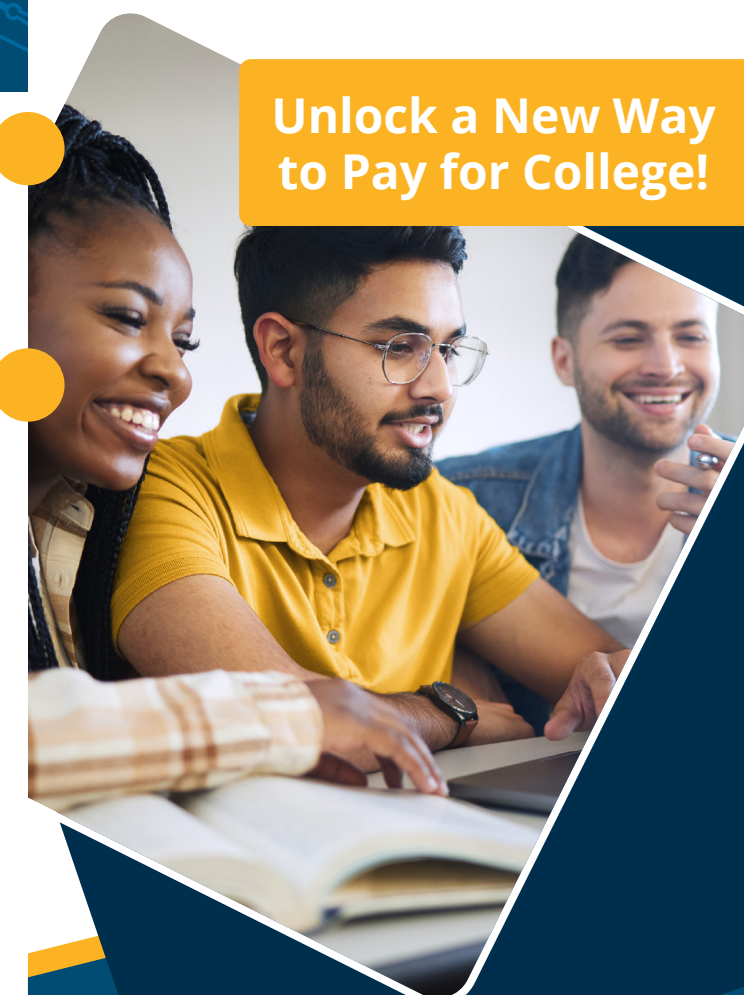
These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA). The information contained in this document is believed to be accurate at the time of publication. Copyright © PHEAA, 2025. ALL RIGHTS RESERVED.

Publication Date 6/5/25

KS-OVRBN 052925



Unlock a New Way
to Pay for College!



Scan for the latest rates



Interest Rate Rewards

With our great interest rate rewards, you could save a total of 0.75% (0.50% graduation¹ and 0.25% Direct Debit interest rate rewards) off your fixed interest rate!

✓ Lower Interest Rate for Graduating

We are invested in your future and with that comes a 0.50% interest rate reduction for graduating!

✓ Save Time and Money with Direct Debit

Direct Debit is a free service that sets up an electronic deduction from your checking or savings account each month. You will qualify for a 0.25% interest rate reduction upon Direct Debit approval.

For more information, visit **KeystoneStudentLoans.org**.



Undergraduate & Graduate Student Loans

Loan Eligibility

These loans are designed specifically for students enrolled or who plan to be enrolled in a degree, certificate, or diploma-granting program, or those seeking an advanced degree.

This loan is meant for:

- DE, MD, NJ, NY, OH, VA, or WV residents attending an approved school in or out of state (with the exception of PA)
- All borrowers must be citizens or permanent residents of the United States
- Students regardless of enrollment status, including those enrolled less than half-time²

Loan Information

- Low, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.)³
- Low minimum loan amount: \$1,500
- 0.50% interest rate reduction for graduating
- 0.25% interest rate reduction upon approval of Direct Debit
- No pre-payment penalty
- Multiple repayment plans
- Co-signer release option

Parent Loans

Loan Eligibility

These loans are designed specifically for parents or guardians of dependent undergraduate students enrolled at least half-time in a degree, certificate, or diploma-granting program.

This loan is meant for:

- Parent or guardian must be a DE, MD, NJ, NY, OH, VA, or WV resident with students attending an approved school in any state (with the exception of PA)
- All borrowers must be citizens or permanent residents of the United States
- Parents or guardians who meet the minimum credit qualifications

Loan Information

- Low, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.)³
- Low minimum loan amount: \$1,500
- 0.25% interest rate reduction upon approval of Direct Debit
- No pre-payment penalty
- Multiple repayment plans

Apply Today!

Visit **apply.pheaa.org** to get started.