

## Keystone is invested in you!

The staff at Keystone Student Loans are backed with over 60 years of experience in the student loan industry through its lender—PHEAA. PHEAA helps students and families access higher education. Keystone was designed to continue that mission, offering borrowing options for students, families, and schools to finance higher education costs beyond federal loans, grants, and scholarships.

Learn more at [KeystoneStudentLoans.org](https://www.KeystoneStudentLoans.org).



## Smart Borrowing

We believe in responsible borrowing. We encourage you to explore scholarships, grants, and federal aid first—then use Keystone Student Loans to help cover remaining costs.

## Benefits that Matter



### Low, Fixed Interest Rates

Rates that stay the same, so there are no surprises later.

Visit [KeystoneStudentLoans.org](https://www.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!

## Ready to **unlock** funding?

Apply online and see your options!



1-866-233-3360

[KeystoneStudentLoans.org](https://www.KeystoneStudentLoans.org)

1. Eligible for the undergraduate, graduate, medical, and health professional loan programs.
2. For the Full Deferral repayment plan, the 0.25% interest rate reduction will be effective after the first installment bill is generated.
3. Students are eligible regardless of enrollment status, including those enrolled less than half-time. Loans taken for a less than half-time academic period may borrow up to \$5,000. This borrowing limit does not apply to the medical or health professional loans.
4. Must meet the minimum credit qualifications.

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.



Pennsylvania Higher Education Assistance Agency

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Unlock a Better Way to Pay for College!



Scan for the latest rates



## Interest Rate Rewards

Save up to 0.75%\* off your fixed interest rate!

### ✓ Lower Interest Rate for Graduating<sup>1</sup>

Celebrate your milestone with a **0.50% interest rate reduction** when you graduate.

### ✓ Save Time and Money with Direct Debit

Enroll in automatic monthly payments and earn a **0.25% interest rate reduction** after Direct Debit approval.<sup>2</sup>

For more information, visit [KeystoneStudentLoans.org](https://www.KeystoneStudentLoans.org).

\*Combination of our graduation and Direct Debit interest rate rewards.



## Loans for Students & Families



Keystone was designed for residents in DE, MD, NJ, NY, OH, VA, or WV attending an approved school in or out of state (except for PA).<sup>3</sup>



### Undergraduate

For students in a degree, certificate, or diploma-granting program.



### Graduate

For students seeking an advanced degree such as a masters, law, MBA, Ph.D., or others.



### Medical

For students seeking a medical, dental, osteopathic, podiatry, or veterinary graduate degree.



### Health Professional

For students seeking a doctor of chiropractic, doctor of optometry, nurse practitioner, occupational therapy, pharmacy, physical therapy, speech-language pathology, or other graduate health professional degree.



### Parent

For parents or guardians of dependent undergraduate students enrolled at least half-time in a degree, certificate, or diploma-granting program.<sup>4</sup>

	Undergraduate & Graduate	Medical	Health Professional	Parent
Zero Fees	✓	✓	✓	✓
Grace Period	6 months	9 months	6 months	✗
Borrow Up to Cost of Attendance <sup>3</sup> <small>Subject to aggregate loan limits.</small>	✓	Borrow up to \$115,000 annually	✓	✓
0.50% Graduation Interest Rate Reward	✓	✓	✓	✗
0.25% Direct Debit Interest Rate Reward	✓	✓	✓	✓
No Pre-Payment Penalty	✓	✓	✓	✓
Co-Signer Release	✓	✓	✓	✗
Multiple Repayment Terms	5-, 10-, or 15-years	5-, 10-, 15-, or 20-years	5-, 10-, 15-, or 20-years	5-, 10-, or 15-years

All borrowers **must** be citizens or permanent residents of the United States.

**Apply Today!** >> Visit [KeystoneStudentLoans.org](https://www.KeystoneStudentLoans.org) to get started.