# AA is ested in you!

963, the Pennsylvania Higher ion Assistance Agency (PHEAA) has working to create affordable access er education for students across ion. Through this mission, PHEAA is energy and resources to develop tive ways to ease the financial in of higher education.

ch innovation is through the pment of the PA Forward Student rogram, a suite of financial aid its designed specifically for PA ts, families, and schools to finance education costs beyond federal grants, and scholarships.

irn more pheaa.org/PAForward.

## art Borrowing

ember... Borrow only what ed and exhaust other FREE or ized types of aid before using loans.

se student loans must be paid we always encourage students milies to borrow only what is d to cover costs. If you need onal funds after obtaining financial ough grants, scholarships, and I loan programs, consider a ward 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 **pheaa.org/PAForward** 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 **pheaa.org/PAForward**.

For loan specific questions, call **1-844-PAFORWD** (1-844-723-6793).

- 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.



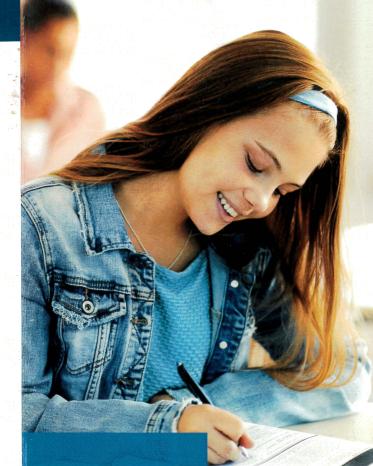
Pennsylvania Higher Education Assistance Agency

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

PA-OVRBN 052925





PA's Low-Cost Way to Pay for College!



Scan for the latest rates



### nterest Rate Rewards

our great interest rate rewards, you d save a total 0.75% (0.50% graduation 0.25% Direct Debit interest rate irds) off your fixed interest rate!

#### Lower Interest Rate for Graduating

re invested in your future and with that es a 0.50% interest rate reduction for uating!

#### Save Time and Money with Direct Debit

ct Debit is a free service that sets up an ronic deduction from your checking or igs account each month. You will qualify 0.25% interest rate reduction upon t Debit approval.

For more information, sit PHEAA.org/PAForward.



## **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:

- PA residents attending a Title IV approved school in or out of PA.
- Students from an approved state (visit pheaa.org/PAForward for a current list) attending an approved PA school.
- All borrowers must be citizens or permanent residents of the United States.
- Students regardless of enrollment status, including those enrolled less than half-time<sup>2</sup>, and/or co-signers who meet the minimum credit qualifications.

#### **Loan Information**

- Low-cost, 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 for enrolling in 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:

- PA residents with students attending a Title IV approved school in or out of PA.
- Residents from an approved state (visit pheaa.org/PAForward for a current list) with students attending an approved PA school.
- All borrowers must be citizens or permanent residents of the United States.
- Parents or guardians who meet the minimum credit qualifications.

### Loan Information

- Low-cost, 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 for enrolling in Direct Debit
- No pre-payment penalty
- Multiple repayment plans