

Simplifying student loans is a brilliant plan.



PNC Solution Loan®: A private loan that can provide creditworthy students the money to finance their education.¹ Undergraduate, graduate, health & medical professions, health professions residency and bar study loans are available.

INTEREST RATES AND REPAYMENT TERMS²	Borrower completes one application to view variable- and fixed-rate options and 5-year, 10-year or 15-year repayment term options.
REPAYMENT OPTIONS	<ul style="list-style-type: none">• Immediate, interest-only, or deferred interest and principal.• Minimum \$25 payment per loan per month.• In the event of a student borrower's death, PNC will forgive any and all remaining loan balance of the borrower and cosigner, regardless of repayment status.
FEES	No application or origination fees, or prepayment penalties.
MINIMUM AND MAXIMUM LOAN AMOUNTS³	\$1,000 minimum with maximums up to the school-certified cost of attendance minus financial aid for well-qualified applicants. Other maximums may apply based on credit qualifications and loan program.
CITIZENSHIP REQUIREMENTS	<ul style="list-style-type: none">• Borrower must be a U.S. citizen, a permanent resident alien (with a green card) or a non-permanent resident alien (with a visa). Holders of a student visa only (F or M visas) are not eligible.• Cosigner, if applicable, must be a U.S. citizen or a permanent U.S. resident alien. Student borrowers who are non-permanent resident aliens must have a cosigner.
ENROLLMENT REQUIREMENTS	Must be enrolled at least half-time in a degree- or certificate-granting program.
GRACE PERIOD	6 months when borrower selects the fully deferred repayment option.
REPAYMENT BENEFITS⁴	0.50% interest rate discount for automated payments from any checking or savings account.
COSIGNER RELEASE⁵	Borrower may request once they have made 48 consecutive and timely payments (or fewer, if required by applicable state law); subject to credit approval.
PAST-DUE BALANCES	Students may use funds for an outstanding previous-term school balance. The application must be submitted within 8 months of the enrollment period start date for which the funds will be used, and the student must have been enrolled at least half-time during that period.
INTEREST CAPITALIZATION	Interest is capitalized once repayment period starts and at the end of any subsequent deferment or forbearance periods.
DEFERMENT/FORBEARANCE OPTIONS	Several deferment/forbearance options are available. Options and eligibility vary based on loan program. Conditions apply.
DISBURSEMENT	Funds for undergraduate and graduate loans are sent directly to the school. School can request up to four uneven disbursements. Funds for bar study and residency programs are sent directly to the borrower.
ELIGIBILITY REQUIREMENTS	Borrower and cosigner, if any, must meet the credit guidelines, including debt-to-income requirements.
SATISFACTORY ACADEMIC PROGRESS (SAP)	Meeting satisfactory academic progress (SAP) is not an eligibility requirement.

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PNC Education Refinance Loan: A loan available to qualified borrowers to combine their higher interest rate federal and/or private student loan debt into a single monthly payment.^{1,6}

INTEREST RATES AND REPAYMENT TERMS²	Borrower completes one application to view variable- and fixed-rate options and 5-year, 10-year, 15-year or 20-year repayment term options.
REPAYMENT OPTIONS	<ul style="list-style-type: none">• Immediate repayment only.• Minimum \$50 payment per month.• In the event of a student borrower's death, PNC will forgive any and all remaining loan balance of the borrower and cosigner, regardless of repayment status.
FEES	No application or origination fees, or prepayment penalties.
MINIMUM AND MAXIMUM LOAN AMOUNTS	\$10,000 minimum with maximums up to \$25,000 for students who did not graduate, \$75,000 for an associate degree, \$175,000 for an undergraduate degree and \$200,000 for a graduate degree.
CITIZENSHIP REQUIREMENTS	<ul style="list-style-type: none">• Borrower must be a U.S. citizen, a permanent resident alien (with a green card) or a non-permanent resident alien (with a visa). Holders of a student visa only (F or M visas) are not eligible.• Cosigner, if applicable, must be a U.S. citizen or a permanent U.S. resident alien. Student borrowers who are non-permanent resident aliens must have a cosigner.
REPAYMENT BENEFITS⁴	0.50% interest rate discount for automated payments from any checking or savings account.
COSIGNER RELEASE⁵	Borrower may request once they have made 48 consecutive and timely payments (or fewer, if required by applicable state law); subject to credit approval.
DEFERMENT/FORBEARANCE OPTIONS	Borrower may qualify for deferment period up to 36 months if the borrower re-enrolls in school on a full-time status. Additional conditions apply.
DISBURSEMENT	Funds are sent directly to the borrower's loan servicer(s) to pay off their loans.
ELIGIBILITY REQUIREMENTS	Borrower and cosigner, if any, must demonstrate receipt of current and continuous income and a satisfactory credit profile. Borrowers who have not obtained an associate degree or higher must have made 24 consecutive payments on at least one education loan in the last 2 years. ⁷

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INFORMATION IS SUBJECT TO CHANGE WITHOUT NOTICE. PNC RESERVES THE RIGHT TO MODIFY AND/OR DISCONTINUE THE TERMS OF THESE PROGRAMS AT ANY TIME.

1 Loans are subject to credit approval. Certain restrictions and conditions apply. NOTE: Applying with a creditworthy cosigner who is the age of majority in their state is required for 17-year-old applicants and when the applicant is not the age of majority in the state they reside. PNC encourages borrowers to explore all scholarship, grant and federal borrowing options before applying for a private loan. Federal loans have benefits that may not be available under a private loan.

2 Rates & Repayment Terms: For loan rates, repayment examples and additional details, view product specific product pages on pnconcampus.com.

3 PNC Solution Loan Limits: Loan limits will not exceed the school-certified cost of attendance minus financial aid for well-qualified applicants. Undergraduate/Undergraduate Health & Medical Professions limits ranging from \$50,000–\$75,000 and Graduate/Graduate Health & Medical Professions/Accelerated Undergraduate Health and Medical Professions limits ranging from \$65,000–\$105,000 may apply based on credit criteria. Loan limits are for an academic school year. **Minimum Loan Amount:** \$1,000. **Maximum Aggregate Educational Debt** (including federal and private student loans): Up to \$225,000. Well-qualified graduate students up to \$350,000.

4 Automated Payment Discount: During repayment, an interest rate discount of 0.50% is available for automated payments. Payments must be made from a checking or savings account. Automated payment is established through the loan servicer American Education Services (AES). The rate discount will be applied at the time automated payment is established. If automated payment is not established, the available rates will be 0.50% higher than the advertised rates. If automated payment is established and discontinued at any time during repayment, including to enter a deferment or forbearance period, the borrower will no longer receive an automated payment discount and the rate will increase by 0.50%.

5 Cosigner Release: Requires that the borrower has made at least forty-eight (48) consecutive and timely payments (or fewer, if required by applicable state law) of principal and interest with no periods of interruption within that time frame. To qualify, the borrower must submit a request, meet the consecutive and timely payment requirements, provide proof of income, and pass a credit check.

6 Certain Federal Benefits Will Be Lost or Not Available: By refinancing federal loans through the PNC Education Refinance Loan, the borrower will lose or not be able to select payment plans, deferment, forbearance and loan forgiveness options or qualify for any Federal relief that may be available to federal student loan borrowers.

Refinancing: May impact the monthly payment amount and total interest repaid on their student loans based on the borrower's situation and the terms of the refinanced loan compared to the terms of their current student loan(s).

7 Qualifying federal and private loans must have been used only for qualified higher education expenses at an accredited U.S. undergraduate or graduate school.

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