ARE YOU ELIGIBLE FOR A PNC PRIVATE STUDENT LOAN?*

UNDERGRADUATE STUDENTS
- Undergraduate student in a degree program
- Enrolled at least half-time as determined by your school

GRADUATE STUDENTS / MBA STUDY
- Graduate or professional student in a degree program
- Enrolled at least half-time as determined by your school

HEALTH & MEDICAL PROFESSIONALS:
- Undergraduate or graduate health professions student
- Enrolled at least half-time as determined by your school

PROFESSIONAL PROGRAMS:
- Participating in a PNC-approved MD, DDS, DO or DVM residency program, or planning to participate in a residency program within a year

DEFERRED PRINCIPAL & INTEREST REPAYMENT

REPAYMENT ON YOUR TERMS

As a student, you have the flexibility to choose the repayment option that best meets your needs.

Option 1: IMMEDIATE REPAYMENT
Start paying principal and interest monthly while you’re enrolled in school to reduce interest paid on the loan.

Option 2: INTEREST-ONLY
Defer principal and pay interest while you’re enrolled in school to help reduce overall debt.

Option 3: DEFERRED PRINCIPAL & INTEREST REPAYMENT
Make no payments while in school, enjoy the convenience of delayed repayment. Repayment begins six months after you graduate.**

PNC EDUCATION REFINANCE LOAN

If you qualify for a PNC Education Refinance Loan, you can consolidate your higher-interest federal and/or private student loan debt into just one monthly payment.*

KEY FEATURES
- Choose either a variable or a fixed rate
- No application or origination fees
- 0.50% interest rate reduction for automatic payments‡
- Co-signer release option available‡
- Shorten your repayment term to pay off debt sooner, or lower your monthly payments by extending your repayment term∥

WE’RE HERE TO HELP

Call 1-800-762-1001
Monday–Friday, 8 a.m. to 5 p.m. ET
Visit pnconcampus.com/branch
(live chat available)
FEDERAL STUDENT AID PROGRAMS

• **FAFSA**
  Students — and, in some cases, parents — need to fill out the Free Application for Federal Student Aid (FAFSA) form each year they’re in school (both as an undergraduate and a graduate) to be eligible for federal student aid (grants, loans, federal work-study programs, etc.). Most states and schools use information from the FAFSA to award non-federal aid. Students and parents can find the form at [fafsa.ed.gov](http://fafsa.ed.gov), and complete it as early as October 1st of the year before the student starts college.

• **FEDERAL PELL GRANT**
  These are grants, not loans that need to be repaid, and are available to undergraduate students whose needs are exceptionally high. Contact your financial aid officer for award information.

• **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**
  The FSEOG grant is awarded to undergraduate students based on need. First preference is given to Pell-eligible applicants. Due to limited funding, most colleges award less than the maximum amount.

• **FEDERAL WORK–STUDY**
  This part-time campus work is awarded to students based on need and coordinated by the college. Students earn at least minimum wage and possibly more, are paid at least monthly and can use the money to pay tuition or any other college-related expense. If a student doesn’t qualify, a campus job may still be available. The college’s financial aid or career services office can inform students of off-campus job openings.

STATE FINANCIAL AID PROGRAMS

• **STATE GRANTS**
  Some states provide educational grants to residents who demonstrate a significant financial need. State and federal grants are not to be repaid. To apply, students typically need to complete the FAFSA form, among others. Visit [ed.gov](http://ed.gov) or check with your state’s scholarship and grant administration for financial aid options.

• **INSTITUTIONAL AID**
  Some colleges and universities provide scholarships or grants based on merit or financial need. Students can check with their college’s financial aid office or their high school’s placement office.

FEDERAL DIRECT LOAN PROGRAMS

• **FEDERAL DIRECT STUDENT LOAN PROGRAMS**
  Subsidized and non-subsidized Federal Direct Loans are fixed-rate loans for undergraduate and graduate students who complete the FAFSA to determine their eligibility. Federal Direct PLUS Loans are fixed-rate loans available to the parent(s) of undergraduate students.

• **FEDERAL DIRECT PLUS LOANS**
  Students can contact their financial aid office or visit [studentloans.gov](http://studentloans.gov) regarding federal loans for the 2018–2019 school year. See Direct Student Loan annual borrowing limits at [studentaid.ed.gov](http://studentaid.ed.gov).

TAX BENEFITS FOR EDUCATION*

Tax credits may be available. Talk to your tax preparer or visit [irs.gov](http://irs.gov) to learn more.

• **TAX CREDITS FOR EDUCATION**
  • **AMERICAN OPPORTUNITY TAX CREDIT**
  • **LIFETIME LEARNING TAX CREDIT**

*The information contained in this brochure is from IRS publication 970. PNC does not provide tax advice and makes no representation or warranty as to the accuracy of the information. Consult your tax advisor for tax advice on the matters contained here.

PNC PRIVATE STUDENT LOAN PROGRAM

The PNC Solution Loan™ helps you bridge the gap between federal aid and the full cost of your education. Undergraduate, graduate/professional, health & medical profession/residency and bar study loans are available.

KEY FEATURES
  • Choose either a variable or a fixed rate
  • No application or origination fees
  • 0.50% interest rate reduction for automatic payments
  • Co-signer release option available
  • Flexible repayment options
  • Can be applied to a past-due balance on your student account

REQUIREMENTS
  ALL PROGRAMS
  • Student and co-signer, if any, must:
    • Have satisfactory credit and proof of employment and income history
    • Have been in business for at least 2 years if self-employed
    • Meet debt-to-income requirements

Applying with a creditworthy co-signer may increase chances of approval. A co-signer is typically required for undergraduate students; a creditworthy co-signer is required for 17-year-old students.