

# PNC EDUCATION REFINANCE LOAN APPLICATION

## YOUR STEP-BY-STEP GUIDE

Start your application online and monitor your progress with this handy guide to each step.

### 1 FIND OUT IF YOU ARE ELIGIBLE

Just answer a few simple questions about your school and yourself. Easy.

### 2 REGISTER YOUR ACCOUNT

After determining your eligibility, you'll be asked to create a user name and password.

### 3 WHAT YOU'LL NEED

In this step, we tell you what you'll need to complete your application. For your convenience, we've listed them to the right. →

#### MAKE COMPLETING YOUR APPLICATION EVEN EASIER

After finding out if you are eligible, gather all this information so you'll have it at your fingertips:

- Social Security number
- Driver's license number
- School enrollment dates
- Income information
- Employment information (including annual salary)
- Current loan information (see #6)

### 4 TELL US ABOUT THE SCHOOL YOU MOST RECENTLY ATTENDED

Your major, degree type, graduation date and/or last date attended.

### 5 TELL US A LITTLE MORE ABOUT YOURSELF

Just the basics like your Social Security number and date of birth. All information you provide is secure and confidential.

### 6 TELL US A LITTLE MORE ABOUT YOUR CURRENT LOANS

Things like lender names, account numbers, outstanding balances, monthly payments and interest rate type (fixed or variable) for each loan. The most recent monthly billing statement will have all of this information.

### 7 OPTIONAL SIGNUP FOR ELECTRONIC COMMUNICATIONS

If you want to be updated and sign your loan application online, this is where you tell us.

### 8 ALMOST THERE

Review and accept your application's terms and conditions.

### 9 SUBMIT YOUR APPLICATION

And that's it! We'll be in touch with next steps.

**HAVE QUESTIONS?** If at any point in the application process you have questions, please don't hesitate to call us at [1-800-762-1001](tel:1-800-762-1001).

Monday-Friday: 8am-5pm ET



**Certain Federal Benefits Will Be Lost or Not Available:** If you refinance your federal loans through this PNC Education Refinance Loan, you will lose or not be able to select other payment plans available to federal student loan borrowers, such as income contingent repayment or income based repayment. In addition, federal student loans offer deferment, forbearance and loan forgiveness options that may not be available under a PNC Education Refinance Loan. Please compare your current benefits with this program to ensure any loss of existing benefits is fully understood.