PNC EDUCATION REFINANCE LOAN APPLICATION
YOUR STEP-BY-STEP GUIDE

Start your application at pnc.com/educationrefinance and monitor your progress with this handy step-by-step guide.

1 FIND OUT IF YOU ARE ELIGIBLE TO APPLY
Just answer a few simple questions about your school and yourself.

2 REGISTER YOUR ACCOUNT
After determining your eligibility, you’ll be asked to create a user name and password. Already have an account? Use your information to log in.

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.

4 TELL US ABOUT THE SCHOOL YOU MOST RECENTLY ATTENDED
The name of your school and the state it is in.

5 TELL US A LITTLE MORE ABOUT YOUR CURRENT LOANS
Information like lender names, account numbers, outstanding balances, monthly payments and interest rate (if available) for each loan to be refinanced. The most recent monthly billing statement will have all of this information.

6 REVIEW IMPORTANT DISCLOSURES
Review and accept your application’s terms and conditions.

7 SUBMIT YOUR APPLICATION
And that’s it! We’ll be in touch with next steps.

MAKE COMPLETING YOUR APPLICATION EVEN EASIER

Provide the information listed below:

- Social Security number
- Final date of school attendance
- Income information
- Employment information (including annual salary)
- Current loan information (see #5)

NEED HELP?
CALL 1-800-762-1001
M-F 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.

Credit is subject to approval. Certain restrictions and conditions apply.

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