



WHEN DO I START PAYING BACK THE LOAN?

Repayment of a Federal Stafford Loan begins at the end of a six-month grace period. The grace period begins when you graduate, leave school, or drop below half-time status. During the grace period, you will be provided with a disclosure statement containing the repayment terms and conditions of your loan. This statement includes the monthly payment amount and the due date of your first payment.

A NOTE ABOUT PLUS³

If you are an undergraduate student still in need of financial aid after you have received Federal Stafford Loan funds, the Federal PLUS (Parent Loans for Undergraduate Students) Loan through PNC Bank may be your answer. Ask about PNC's PLUS Loans when you call today. The PLUS Loan is available for Graduate students as well.

PNC - FOR COLLEGE NOW, AND EVERYTHING BEYOND.

Your financial journey has only just begun. PNC is here to help with the right solutions for education financing and everything that follows. Count on us for checking, savings, loans, and investments to help empower you every step of the way.

Contact PNC Bank today to learn more about how education financing solutions are an important introduction to your financial future.

- Call 1-800-762-1001, option 1, Monday through Thursday 8am – 7pm, Friday 8am – 6pm ET
- Visit us at pnconcampus.com

¹ The 0.25% interest rate reduction is applied when borrowers elect to make automatic payments from any checking or savings account.

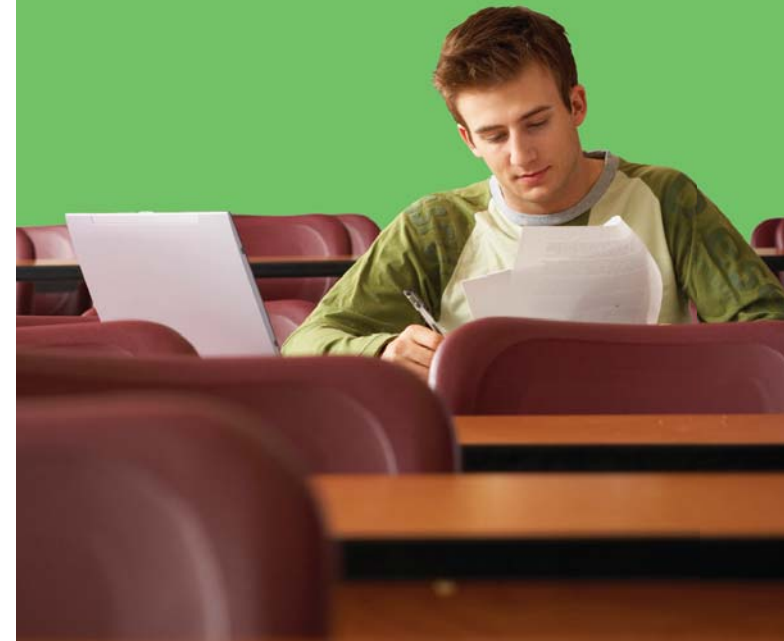
² Borrowers may call the PNC Bank Education Loan Center to verify which guaranty agencies do not charge a default fee.

³ Subject to credit approval.

Please note: PNC Bank reserves the right to modify, expand or discontinue the terms of this program at any time without notice. Loans may be sold to other financial organizations including the federal government. The interest rate and term of the loan will not change if a loan is sold.



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A Federal Stafford Loan from PNC makes the grade for education financing.

- Low, fixed interest rates
- Interest rate reduction available¹



INVESTING IN YOUR POTENTIAL.

Your college experience will be an adventure. The right financial tools can give you the confidence needed to stay focused on your journey and the future that lies ahead.

A Federal Stafford Loan from PNC is a low-interest rate solution for your education financing. This loan will help keep you on track and full speed ahead to what's next.

WHAT IS A FEDERAL STAFFORD LOAN?

- The Federal Stafford Loan is a low-interest loan awarded to undergraduate and graduate students.
- There are two types of Federal Stafford Loans: Subsidized and Unsubsidized.
- The Federal government pays the interest on a Subsidized Federal Stafford Loan while the student is enrolled in school at least half-time, during deferment, or during the grace period before repayment begins.
- The student is responsible for the interest that accrues on an Unsubsidized Federal Stafford Loan while in school, during deferment, or the grace period.

WHAT ARE THE FEES?

- A Federal origination fee will be deducted from your loan. Loans guaranteed on or after 07/01/09 will be charged an origination fee equal to 0.5% of the amount borrowed.

- A Federal default fee may also be deducted from your loan. PNC utilizes some guaranty agencies that do not charge a default fee.² When a borrower selects a guaranty agency that charges the default fee, PNC will deduct that fee from the loan disbursement and forward it to the guaranty agency. The default fee is equal to 1% of the amount borrowed.

WHAT IS THE RIGHT STAFFORD LOAN FOR YOU?

Take a look at the charts below to see what Stafford Loan is right for you. The amount of Subsidized and Unsubsidized Federal Stafford Loans combined cannot exceed the total amounts indicated. Unsubsidized Stafford Loans are available to students, regardless of family income.

Academic Year	Federal Stafford (Subsidized/Unsubsidized) Annual Loan Limit	Additional Unsubsidized available for Dependent Undergraduates	Total
1	\$3,500	\$2,000	\$5,500
2	\$4,500	\$2,000	\$6,500
3, 4, 5	\$5,500	\$2,000	\$7,500
Graduate	See Below		

Academic Year	Federal Stafford (Subsidized/Unsubsidized) Annual Loan Limit	Additional Unsubsidized for Independent Students or Dependent Students not eligible for PLUS	Total
1	\$3,500	\$6,000	\$9,500
2	\$4,500	\$6,000	\$10,500
3, 4, 5	\$5,500	\$7,000	\$12,500
Graduate	\$8,500	\$12,000	\$20,500

WHAT ARE THE BENEFITS?¹

- Interest rates on Subsidized Stafford Loans are fixed at 5.6% effective July 1, 2009 for undergraduate students and fixed at 6.8% for graduate students. Unsubsidized Stafford Loans are fixed at 6.8%.
- If you elect to have payments automatically deducted from any bank account at anytime during the repayment period, you'll receive a 0.25% interest rate reduction.

AM I ELIGIBLE FOR A STAFFORD LOAN?

- You must be a U.S. citizen or eligible non-citizen and meet the standard Stafford eligibility requirements.
- Complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov
- Be enrolled at least half-time at a Title IV approved college or university
- Be pursuing a degree or a certificate of completion
- Maintain satisfactory academic progress as determined by the school

STUDY TIP



SAVE ON INTEREST EXPENSE

- PNC Bank strongly encourages unsubsidized Stafford borrowers to pay the accumulating interest while in school or deferment status.
- You will receive quarterly interest statements.
- Paying the interest as it accrues each quarter will save you money over the repayment term of the loan because any accrued interest you do not pay will be added to the principal balance at the end of the deferment period.
- When the loan enters repayment, interest will be calculated on the principal balance which will increase if accrued interest is not paid. Therefore, the total amount you will repay over the life of the loan will increase.