05/27/2026

Keystone Student Loan Program for Parents

Application and Solicitation Disclosure
Fixed Interest Rate

KEYSTONE Student Loans
PO Box 2280
Malvern, PA 19355
1-866-233-3360
www.keystonestudentloans.org

Loan Interest Rate & Fees

Your interest rate will be between		
3.16 %	and	11.17 %

Your Interest Rate (upon approval)
The interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (your loan term, repayment selection, etc.) If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan. Your rate is fixed. This means that your rate cannot change.

Loan Fees

Application Fee: $0.00. **Origination Fee:** $0.00. **Late Fee:** $0.00. **Returned Item Fee:** $0.00.

Loan Cost Examples

The total amount you will pay for this loan will vary depending on when you start to repay it. This example provides estimates based upon two (2) different repayment options available to you while your student is enrolled in school.

Repayment Option (while enrolled in school)	**Amount Provided (amount provided directly to you or your school)**	**Interest Rate (highest possible starting rate)**	**Loan Term (how long you have to pay off the loan)**	**Total Paid over life of loan (includes associated fees)**
PAY ONLY THE INTEREST **Make interest payments but defer payments on the principal amount while the student is enrolled in school**	$10,000	11.17%	15 years, starting after the deferment period	$24,933.14
MAKE FULL PAYMENTS **Pay both the principal and interest amounts while the student is enrolled in school**	$10,000	9.92%	15 years, starting after the loan is made	$19,254.89

About this example
The repayment example assumes that your student remains in school for 4 years before beginning repayment. It is based on the highest starting rate currently charged.

SEE NEXT PAGE

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
DIRECT SUB/UNSUB for Students	6.39% fixed* Undergraduate subsidized and unsubsidized
	7.94% fixed* Graduate unsubsidized
DIRECT PLUS for Parents and Graduate/Professional Students	8.94% fixed*

You may qualify for Federal education loans.
For additional information, **contact your school's financial aid office or the Department of Education at:** www.studentaid.gov

* The rates are determined by federal law and are fixed for the life of the loan. The federal loan interest rates may change in the future, but only for new federal loans. Federal law may also change in the future. To learn more, go to https://studentaid.gov/understand-aid/types/loans/interest-rates.

Next Steps

1. **Find Out About Other Loan Options.**
   Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.studentaid.gov for more information about other loans.

2. **To Apply for this Loan, Complete the Application and the Self-Certification Form.**
   You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Eligibility Criteria

- Must be the spouse of the parent of, or the parent or guardian of, a student who is enrolled at an eligible school at least half-time
- Must be 18 years of age or older at the time you apply.
- Must be a resident of Delaware, Maryland, New Jersey, New York, Ohio, Virginia, or West Virginia and either a U.S. citizen or a Permanent Resident of the U.S.
- Residents of Delaware, Maryland, New Jersey, New York, Ohio, Virginia, or West Virginia with students must be attending an approved school in any state, other than Pennsylvania

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.