

Fixed APR & Term Examples

Example Overview

The examples below are based on the following:

- Single disbursement of \$10,000
- 4 years of schooling (46 months)
- 6 months of grace period (except Immediate Repayment and Parent Loans)
- On-time monthly payments under one of our repayment plans; monthly payment amounts reflect a payment amount while in repayment
 - **Immediate Repayment**—Principal and interest payments start at disbursement
 - **Interest Only**—Accrued interest payments made while in school and grace period
 - **Partial Interest**—A fixed \$25.00 monthly payment while in school and grace period (if applicable)
 - **Full Deferral**—No payments made while in school or grace period (if applicable)
- All accrued interest will capitalize upon entering repayment
- Annual percentage rates (APR) shown do not reflect any discounts, such as the 0.50% Graduation and 0.25% Direct Debit interest rate rewards and may be different than the APR received
- The last payment may differ from the monthly payment in these examples

Keystone Undergraduate & Graduate Loans

5-YEAR REPAYMENT TERM (60 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	3.16%	\$180.40	\$10,823.93
	Highest APR	7.04%	\$198.30	\$11,897.71
Interest Only	Lowest APR	6.50%	\$195.76	\$14,570.64
	Highest APR	10.38%	\$214.54	\$17,387.91
Partial Interest	Lowest APR	6.66%	\$232.62	\$15,256.99
	Highest APR	9.90%	\$291.51	\$18,790.52
Full Deferral	Lowest APR	6.65%	\$262.07	\$15,724.25
	Highest APR	9.81%	\$323.92	\$19,435.46

10-YEAR REPAYMENT TERM (120 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	5.26%	\$107.39	\$12,886.82
	Highest APR	9.14%	\$127.60	\$15,311.72
Interest Only	Lowest APR	6.75%	\$114.93	\$16,724.85
	Highest APR	10.63%	\$135.89	\$20,930.31
Partial Interest	Lowest APR	6.96%	\$139.25	\$18,009.65
	Highest APR	10.32%	\$187.82	\$23,838.82
Full Deferral	Lowest APR	7.01%	\$157.52	\$18,902.54
	Highest APR	10.30%	\$209.49	\$25,138.54

15-YEAR REPAYMENT TERM (180 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	6.01%	\$84.49	\$15,208.88
	Highest APR	9.88%	\$106.97	\$19,254.89
Interest Only	Lowest APR	7.25%	\$91.40	\$19,602.16
	Highest APR	11.12%	\$114.73	\$25,491.64
Partial Interest	Lowest APR	7.23%	\$110.99	\$21,278.97
	Highest APR	10.64%	\$158.75	\$29,874.79
Full Deferral	Lowest APR	7.31%	\$125.97	\$22,675.23
	Highest APR	10.67%	\$177.52	\$31,954.50

Keystone Parent Loans**5-YEAR REPAYMENT TERM** (60 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	3.16%	\$180.40	\$10,823.93
	Highest APR	7.04%	\$198.30	\$11,897.71
Interest Only	Lowest APR	6.50%	\$195.76	\$14,244.64
	Highest APR	10.38%	\$214.54	\$16,866.91

10-YEAR REPAYMENT TERM (120 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	5.26%	\$107.39	\$12,886.82
	Highest APR	9.14%	\$127.60	\$15,311.72
Interest Only	Lowest APR	6.75%	\$114.93	\$16,386.35
	Highest APR	10.63%	\$135.89	\$20,396.81

15-YEAR REPAYMENT TERM (180 months)

Repayment Plan	APR (effective as of 6/4/26)		Monthly Payment	Total to be Repaid
Immediate Repayment	Lowest APR	6.01%	\$84.49	\$15,208.88
	Highest APR	9.88%	\$106.97	\$19,254.89
Interest Only	Lowest APR	7.25%	\$91.40	\$19,238.66
	Highest APR	11.12%	\$114.73	\$24,933.14

Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA uses applicants FICO scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.

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