

**PHEAA Student Loan Trust 2013-1 FRN
Monthly Servicing Report**

Distribution Date: 7/27/2020

Reporting Period: 6/01/2020 – 6/30/2020

Pennsylvania Higher Education Assistance Agency – *Sponsor*

PHEAA Student Loan Foundation – *Depositor*

Pennsylvania Higher Education Assistance Agency – *Servicer and Administrator*

Manufacturers and Traders Trust Company – *Indenture Trustee and Eligible Lender Trustee*

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 6/30/20

Report Period: 6/01/20 - 6/30/20

I. Series 2013-1 Floating Rate Notes - Asset & Liability Summary

A. Pool Balance

	5/31/2020	Net Activity	6/30/2020	
1. Student Loan - Principal Balance	\$ 221,538,026.35	\$ (2,944,704.53)	\$ 218,593,321.82	% of Initial Pool Balance 37.14%
2. Interest expected to be Capitalized	\$ 1,602,391.15	\$ (431,304.17)	\$ 1,171,086.98	
3. Total Pool Balance	\$ 223,140,417.50	\$ (3,376,008.70)	\$ 219,764,408.80	
4. Student Loan - Accrued Borrower Interest Balance	\$ 5,847,690.58	\$ (6,938.53)	\$ 5,840,752.05	
5. Accrued Interest Subsidy & Special Allowance	\$ (424,529.53)	\$ (227,989.52)	\$ (652,519.05)	
6. Weighted Average Coupon Rate	4.635%		4.626%	
7. Weighted Average Remaining to Maturity (in months)	161.62		161.49	
8. Number of Loans	22,391		22,003	
9. Number of Borrowers	12,967		12,727	
10. Weighted Average Age of Borrowers	46.1		46.2	

B. Adjusted Pool Balance

	5/31/2020	Change	6/30/2020
1. Capitalized Interest Fund	\$ -	\$ -	\$ -
2. Specified Reserve Fund Balance (greater of 0.25% of Pool Balance and 0.15% Initial Pool Balance - \$887,495.87)	\$ 887,495.87	\$ -	\$ 887,495.87
3 Adjusted Pool Balance (A3 + B1 + B2)	\$ 224,027,913.37		\$ 220,651,904.67

C. Other Fund Balances

	5/31/2020	Change	6/30/2020
1. Collection Fund	\$ 3,431,096.24	\$ 121,859.71	\$ 3,552,955.95
2. Reserve Fund	\$ 887,495.87	\$ -	\$ 887,495.87
3. Capitalized Interest Fund	\$ -	\$ -	\$ -
4. Department Rebate Fund	\$ 181,225.33	\$ 243,304.20	\$ 424,529.53
5. Acquisitions Fund	\$ -	\$ -	\$ -
6. Total - Other Account Balances	\$ 4,499,817.44	\$ 365,163.91	\$ 4,864,981.35

D. Notes Payable

Notes Payable	Final Maturity	CUSIP	Spread	5/31/2020	%	6/30/2020	%
1. 2013-1 LIBOR Notes	11/25/2036	69339BAA0	1mL+0.50%	\$ 197,854,130.71	100.00%	\$ 194,968,101.21	100.00%
2. Total Notes Payable				\$ 197,854,130.71	100.00%	\$ 194,968,101.21	100.00%

E. Parity Ratio Calculation:

	5/31/2020	Change	6/30/2020
1. Student Loan - Principal	\$ 221,538,026.35	\$ (2,944,704.53)	\$ 218,593,321.82
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	\$ 1,602,391.15	\$ (431,304.17)	\$ 1,171,086.98
3. Pool Balance (E1 + E2)	\$ 223,140,417.50	\$ (3,376,008.70)	\$ 219,764,408.80
4. Capitalized Interest Fund (after giving effect to transfers to be made on Distribution Date)	\$ -	\$ -	\$ -
5. Specified Reserve Fund Balance	\$ 887,495.87	\$ -	\$ 887,495.87
6. Adjusted Pool Balance (E3+E4+E5)	\$ 224,027,913.37	\$ (3,376,008.70)	\$ 220,651,904.67
7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	\$ 194,968,101.21	\$ (3,103,323.62)	\$ 191,864,777.59
8. Net Assets (E6 - E7)	\$ 29,059,812.16	\$ (272,685.08)	\$ 28,787,127.08
9. Parity Ratio (E6/E7)	1.1490		1.1500

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II. Series 2013-1 FRN Transactions and Accruals

		Beg/End Mon. Balance:
A.	Student Loan Cash Principal Activity	221,538,026.35
	1 Borrower Payments	\$ (1,851,841.70)
	2 Claim Payments	\$ (834,447.64)
	3 Consolidation Payoffs	\$ (525,561.69)
	4 Other Cash Payments from Servicer	\$ 1,111.53
	5 Acquisitions / Sales	\$ -
	6 Total Principal Cash Activity	\$ (3,210,739.50)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$ 266,627.91
	2 Cancellations / Reissues	\$ -
	3 Amounts due to / (from) Servicer for non-cash adjustments	\$ (23.13)
	4 Amounts due to / (from) Guarantor - Ins fees	\$ -
	5 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	6 Amounts due to / (from) Dept. of Ed.	\$ -
	7 Borrower Benefit reductions	\$ -
	8 Other Non-Cash Adjustments	\$ (569.81)
	9 Total Non-Cash Principal Activity	\$ 266,034.97
C.	Total Student Loan Principal Activity	\$ (2,944,704.53)
D.	Student Loan Cash Interest Activity	5,423,161.05
	1 Borrower Payments (includes Late Fees)	\$ (511,485.78)
	2 Claim Payments	\$ (27,319.72)
	3 Consolidation Payoffs	\$ (11,251.12)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ -
	6 Subsidy Payments (ISP)	\$ -
	7 Special Allowance Payments (SAP)	\$ -
	8 Total Interest Collections	\$ (550,056.62)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$ 835,909.09
	2 Interest Subsidy Payment Accrual	\$ 19,833.35
	3 Special Allowance Payment Accrual Estimate	\$ (247,822.87)
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	\$ -
	5 Capitalized Interest	\$ (266,627.91)
	6 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	8 Other Adjustments	\$ (26,163.09)
	9 Total Non-Cash Interest Activity	\$ 315,128.57
F.	Total Student Loan Interest Activity	\$ (234,928.05)
G.	Non-Reimbursable Losses During Collection Period	\$ (7,712.29)
H.	Cumulative Non-Reimbursable Losses to Date	\$ (2,061,618.02)
		\$ 223,781,554.82

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

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III. Series 2013-1 FRN - Collection Account Reconciliation
Cash Receipts & Disbursements for the period

Beginning Cash Balance		\$ 3,659,021.90
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 1,851,841.70
	2 Principal Payments Received - Claim Payments	\$ 834,447.64
	3 Principal Payments Received - Consolidation Payoffs	\$ 525,561.69
	4 Principal Payments Received - Other Payments from Servicer	\$ (1,111.53)
	5 Principal Payments Received - Sales	\$ -
	6 Total Principal Collections	\$ 3,210,739.50
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 511,485.78
	2 Interest Payments Received - Claim Payments	\$ 27,319.72
	3 Interest Payments Received - Consolidation Payoffs	\$ 11,251.12
	4 Interest Payments Received - Other Payments from Servicer	\$ -
	5 Interest Payments Received - Interest Subsidy & Special Payments	\$ -
	6 Interest Payments Received - Sales	\$ -
	7 Total Interest Collections	\$ 550,056.62
C.	Reimbursements (to)/from Servicer	\$ -
D.	Rehab Loan Adjustments	\$ -
E.	Reimbursements from Servicer for Keystone Rebate Fees	\$ -
F.	Reimbursements from Dept. of Ed. for Interest & Special Allowance	\$ -
G.	Owner Trustee Holdover	\$ -
H.	Transfer from Collections Acct	\$ -
I.	Transfers to Department Rebate Fund	\$ (243,304.20)
J.	Investment Earnings	
	1 Collection Account Investment Earnings	\$ 77.16
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 0.30
	4 Acquisition Fund Investment Earnings	\$ -
	5 Capitalized Bond Interest Fund Investment Earnings	\$ -
	6 Reserve Fund Investment Earnings	\$ 17.18
	7 Total Investment Earnings	\$ 94.64
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (189,649.54)
	2 Servicing Fees	\$ (84,161.32)
	3 Indenture Trustee Fee	\$ (2,537.97)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ (4,500.00)
	6 Admin Fees	\$ (137,659.35)
	7 Interest Payments - LIBOR Notes	\$ (110,180.02)
	8 Principal Payments - LIBOR Notes	\$ (2,886,029.50)
	9 Funds transferred to the Issuer	\$ -
	10 Total Previously Remitted Fees	\$ (3,415,717.70)
		\$ 3,760,890.76
L.	Total Cash Available at 06/30/20 (Collection Fund)	\$ 3,760,890.76

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IV. Series 2013-1 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	06/23/20	0.18450%

B. LIBOR Rate Interest Calculation	Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
2013-1 FRN LIBOR Notes	0.50%	0.68450%	7/27/2020	32	6/25/2020	7/26/2020	\$ 118,627.26
Total - 2013-1 FRN Interest Payable							\$ 118,627.26

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

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V. Principal Distributions and Reserve Fund Reconciliation

A. Distribution Amounts thru July 27, 2020		2013-1 LIBOR Notes	
1	Monthly Interest Due	\$	118,627.26
2	Monthly Interest Paid	\$	118,627.26
3	Interest Shortfall	\$	-
4	Interest Shortfall Due	\$	-
5	Interest Shortfall Paid	\$	-
6	Interest Shortfall	\$	-
7	Monthly Principal Paid	\$	3,103,323.62
8	Total Distribution Amount	\$	3,221,950.88

B. Principal Distribution Amount Reconciliation		Actual Distribution	
1	Notes Outstanding as of 06/30/20	\$	194,968,101.21
2	less: Current Adjusted Pool Balance 06/30/20	\$	220,651,904.67
3	Total Principal Distribution Amount	\$	-
		\$	3,103,323.62

C. Reserve Fund and Capitalized Interest Fund Reconciliation		Reserve Fund	Cap Int Fund
1	Beginning Period Balance 06/01/20	\$ 887,495.87	\$ -
2	Deposits to Reserve Fund	\$ -	\$ -
3	Interest Earned	\$ 17.18	\$ -
4	Transfer of Interest Earned to the Collection Account	\$ (17.18)	\$ -
5	Transfer of Excess Reserve/Cap Int to the Collection Account	\$ -	\$ -
6	Total Reserve Fund Balance Available at 06/30/20	\$ 887,495.87	\$ -
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$ -	\$ -
8	Total Adjusted Reserve Fund Balance Available 06/30/20	\$ 887,495.87	\$ -
9	Specified Reserve Fund Balance (greater of .25% of the pool balance or .15% of initial pool balance)	\$ 887,495.87	\$ -
10	Excess Reserve - Transfer to/ (from) Collection Account	\$ -	\$ -

D. LIBOR Note Balances		6/25/2020	Paydown Factors	7/27/2020
1	2013-1 FRN LIBOR Notes	\$194,968,101.21	\$ 3,103,323.62	\$ 191,864,777.59
2	2013-1 Pool Factor	0.3338781	0.0053144	0.3285637
Total Notes Outstanding		\$194,968,101.21	\$ 3,103,323.62	\$ 191,864,777.59

VI. Series 2013-1 FRN - Priority of Distributions

		Per Distribution Date Certificate			Available Funds Balance
		Total Available Funds			\$ 3,760,890.76
Section 5.02		Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs	\$ -		\$ 3,760,890.76
Section 5.03		Transfer from the Capitalized Interest Fund to the Collection Fund	\$ -		\$ 3,760,890.76
Section 5.05(c)		Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	\$ -		\$ 3,760,890.76
Section 5.04(c)		<u>Distributions:</u>			
(i)		Payments to the Dept of Ed for Consolidation Rebate Fees	\$ 187,257.25		\$ 3,573,633.51
(ii)		Deposit to the Department Rebate Account an amount sufficient to make the balance in the Dept Rebate Account, after taking into consideration funds then on deposit therein, equal to the Dept Rebate Interest Amt;	\$ 227,989.52		\$ 3,345,643.99
(iii)(A)		Payment of the Indenture Trustee fee to the Indenture Trustee	\$ 2,425.54		\$ 3,343,218.45
(iii)(B)		Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	\$ 1,000.00		\$ 3,342,218.45
(iii)(C)		Payment of the Owner Trustee Fee to the Owner Trustee (June Distribution Date Only)	\$ -		\$ 3,342,218.45
(iv)		Payment of the Administrator Fee to the Administrator	\$ 37,190.81		\$ 3,305,027.64
(iv)		Payment of Other Administration Expense to the Administrator (June Distribution only)	\$ -		\$ 3,305,027.64
(v)		Payment of the Primary Servicing fee to the Servicer	\$ 83,076.76		\$ 3,221,950.88
(vi)		to the Noteholders, the Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	\$ 118,627.26		\$ 3,103,323.62
(vii)		to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;	\$ -		\$ 3,103,323.62
(viii)		to the Noteholders, the Principal Distribution Amount (until paid in full)	\$ -		\$ 3,103,323.62
(ix)		Amounts due to the Indenture Trustee as Extraordinary Trustee Fee	\$ -		\$ 3,103,323.62
(x)		Amounts payable to the Noteholders as a supplement payment of the principal on the Notes pursuant to Section 5.04(c)(x) of the Indenture	\$ 3,103,323.62		\$ -
(xi)		Remaining amounts released to the Issuer	\$ -		\$ -

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VII. Series 2013-1 Portfolio Characteristics

	Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment		
			\$	\$	%	%	%	%	# months	# months	
	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	
A	Borrower Status Distribution:										
	Interim										
	In-School	2	1	5,500	3,500	0.00%	0.00%	5.804%	6.800%	120	120
	Grace	4	5	21,387	23,387	0.01%	0.01%	4.508%	4.470%	120	120
	Repayment										
	Current	17,506	18,212	162,044,915	174,969,342	73.15%	80.04%	4.603%	4.594%	160	160
	31-60 Days Delinquent	296	240	2,987,112	2,774,609	1.35%	1.27%	5.366%	5.558%	152	164
	61-90 Days Delinquent	139	159	1,454,232	1,400,577	0.66%	0.64%	4.984%	5.407%	144	141
	91-120 Days Delinquent	108	83	996,219	684,070	0.45%	0.31%	5.245%	4.985%	188	144
	121-180 Days Delinquent	98	122	1,101,964	1,023,375	0.50%	0.47%	5.884%	5.335%	156	173
	181-270 Days Delinquent	145	115	1,603,480	1,331,001	0.72%	0.61%	5.223%	5.705%	153	155
> 271 Days Delinquent	98	92	1,074,174	1,038,904	0.48%	0.48%	5.912%	5.439%	144	158	
Total Repayment	18,390	19,023	171,262,096	183,221,877	77.31%	83.82%	4.646%	4.633%	160	160	
Forbearance	2,985	2,113	41,395,656	27,909,618	18.69%	12.77%	4.953%	5.000%	180	179	
Deferment	1,010	861	8,853,388	7,434,940	4.00%	3.40%	5.121%	5.184%	169	170	
B	Total Portfolio	22,391	22,003	221,538,026	218,593,322	100%	100%	4.636%	4.627%	160	160

Note: Delinquent means more than 30 days past due

*Percentages may not sum to 100% due to rounding

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

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VIII. Series 2013-1 Portfolio Characteristics and Weighted Average Payments

	Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment Months	
	\$	\$	\$	\$	%	%	%	%	\$	\$
	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020	5/31/2020	6/30/2020
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	9,430	9,268	92,845,929	91,419,825	41.91%	41.82%	4.607%	4.599%	151	150
2. Unsubsidized Consolidation Loans	9,718	9,549	118,914,256	117,529,287	53.68%	53.77%	4.612%	4.602%	169	170
3. Subsidized Stafford Loans	1,863	1,831	4,092,939	4,043,264	1.85%	1.85%	4.977%	4.945%	121	122
4. Unsubsidized Stafford Loans	1,279	1,257	4,632,054	4,580,134	2.09%	2.10%	5.040%	5.033%	137	137
5. Grad PLUS Loans	10	10	223,494	204,152	0.10%	0.09%	7.788%	7.817%	246	248
6. HEAL Loans	3	3	3,707	3,571	0.00%	0.00%	2.750%	2.750%	75	73
7. HEALTH Loans	19	18	187,308	182,516	0.08%	0.08%	2.598%	2.597%	84	82
8. PLUS Loans	68	66	637,329	629,563	0.29%	0.29%	7.730%	7.738%	103	103
9. SLS Loans	1	1	1,010	1,010	0.00%	0.00%	5.230%	5.230%	134	133
Total - Loan Type	22,391	22,003	221,538,026	218,593,322	100%	100%	4.636%	4.627%	160	160
2 Program Type										
1. Graduate	351	342	2,754,146	2,702,391	1.24%	1.24%	5.110%	5.096%	147	147
2. Undergraduate	20,190	19,845	205,925,369	203,208,034	92.95%	92.96%	4.590%	4.582%	161	161
3. Proprietary	1,850	1,816	12,858,511	12,682,897	5.80%	5.80%	5.263%	5.251%	150	151
Total - Program Type	22,391	22,003	221,538,026	218,593,322	100%	100%	4.636%	4.627%	160	160
3 School Type										
1. 4 Year Private	7,086	6,940	78,394,979	77,226,459	35.39%	35.33%	4.701%	4.693%	163	163
2. 4 Year Public	11,063	10,888	107,554,962	106,264,854	48.55%	48.61%	4.432%	4.424%	158	159
3. 2 Year Private	553	546	4,320,929	4,277,115	1.95%	1.96%	5.163%	5.149%	154	153
4. 2 Year Public	1,180	1,167	8,491,831	8,414,742	3.83%	3.85%	5.076%	5.075%	149	149
5. Prop/Voc/Tech	1,842	1,808	12,799,877	12,624,497	5.78%	5.78%	5.263%	5.251%	150	151
6. Unknown	667	654	9,975,449	9,785,654	4.50%	4.48%	4.913%	4.891%	174	172
Total - School Type	22,391	22,003	221,538,026	218,593,322	100%	100%	4.636%	4.627%	160	160
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	21,735	21,355	212,955,492	210,233,934	96.13%	96.18%	4.618%	4.610%	159	160
2. Rehab Loans	656	648	8,582,535	8,359,388	3.87%	3.82%	5.091%	5.045%	168	166
Total - Rehab / Non Rehab Loans	22,391	22,003	221,538,026	218,593,322	100%	100%	4.636%	4.627%	160	160

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made		
	W.A. Time until repayment (months)	
	5/31/2020	6/30/2020
1. In school	27	24
2. Grace	5	4
3. Deferment	18	20
4. Forbearance	2	2
	W.A. Time in Repayment (months)	
5. Repayment	171	172
6. Total Portfolio Weighted Average	131	143

IX. Series 2013-1 FFELP Portfolio Indices

			Ending Principal					Ending Principal		
			Balance	% of Total				Balance	% of Total	
			5/31/2020	5/31/2020				5/31/2020	5/31/2020	
A	Stafford				B	Unsub Stafford				
	<u>SAP Category</u>	<u>SAP Spread</u>				<u>SAP Category</u>	<u>SAP Spread</u>			
		<u>Int Rate</u>					<u>Int Rate</u>			
	SA	Tbill + 3.50%	Fixed	2,521	0.00%	SE	Tbill + 3.10%	Fixed	-	0.00%
	SB	Tbill + 3.50%	Fixed	-	0.00%	SE	Tbill + 3.10%	Variable	-	0.00%
	SD	Tbill + 3.25%	Fixed	3,572	0.00%	SG	Tbill + 3.10%	Variable	111,439	0.05%
	SD	Tbill + 3.25%	Variable	-	0.00%	SH	Tbill + 2.50%	Variable	14,999	0.01%
	SE	Tbill + 3.10%	Fixed	6,009	0.00%	SJ	Tbill + 2.20%	Variable	19,641	0.01%
	SE	Tbill + 3.10%	Variable	11,450	0.01%	SK	Tbill + 2.80%	Variable	143,596	0.07%
	SG	Tbill + 3.10%	Variable	132,705	0.06%	LA	1mL + 1.74%	Variable	213,383	0.10%
	SH	Tbill + 2.50%	Variable	12,981	0.01%	LB	1mL + 2.34%	Variable	2,410,162	1.10%
	SJ	Tbill + 2.20%	Variable	4,065	0.00%	LE	1mL + 1.74% (Neg SAP)	Fixed	71,409	0.03%
	SK	Tbill + 2.80%	Variable	176,667	0.08%	LE	1mL + 1.74% (Neg SAP)	Variable	5,710	0.00%
	LA	1mL + 1.74%	Variable	211,972	0.10%	LF	1mL + 2.34% (Neg SAP)	Fixed	1,019,659	0.47%
	LB	1mL + 2.34%	Variable	2,197,395	1.01%	LF	1mL + 2.34% (Neg SAP)	Variable	73,896	0.03%
	LE	1mL + 1.74% (Neg SAP)	Fixed	71,924	0.03%	LI	1mL + 1.34% (Neg SAP)	Fixed	58,190	0.03%
	LE	1mL + 1.74% (Neg SAP)	Variable	6,748	0.00%	LJ	1mL + 1.94% (Neg SAP)	Fixed	428,902	0.20%
	LF	1mL + 2.34% (Neg SAP)	Fixed	704,524	0.32%				9,147	0.00%
	LF	1mL + 2.34% (Neg SAP)	Variable	97,589	0.04%		None - Not eligible for SAP			
	LI	1mL + 1.34% (Neg SAP)	Fixed	39,944	0.02%					
	LJ	1mL + 1.94% (Neg SAP)	Fixed	346,454	0.16%					
	None - Not eligible for SAP			16,794	0.01%					
	Total - Stafford			4,043,315	1.85%		Total - Unsub Stafford		4,580,134	2.10%
C	Consolidation				D	Plus/SLS				
	<u>SAP Category</u>	<u>SAP Spread</u>				<u>SAP Category</u>	<u>SAP Spread</u>			
		<u>Int Rate</u>					<u>Int Rate</u>			
	SD	Tbill + 3.25%	Fixed	114,857	0.05%	SD	Tbill + 3.25%	Variable	1,010	0.00%
	SE	Tbill + 3.10%	Fixed	1,035,879	0.47%	SE	Tbill + 3.10%	Variable	-	0.00%
	SG	Tbill + 3.10%	Variable	566,090	0.26%	SG	Tbill + 3.10%	Variable	-	0.00%
	SL	T-bill + 3.10%	Fixed	1,951,347	0.89%	SH	Tbill + 2.50%	Variable	11,914	0.01%
	LC	1mL + 2.64%	Fixed	95,412,440	43.65%	LD	1mL + 2.64%	Variable	115,734	0.05%
	LG	1mL + 2.64% (Neg SAP)	Fixed	93,173,515	42.62%	LH	1mL + 2.64% (Neg SAP)	Fixed	706,116	0.32%
	LK	1mL + 2.24% (Neg SAP)		16,598,313	7.59%	LH	1mL + 2.64% (Neg SAP)	Variable	-	0.00%
	None - Not eligible for SAP			113,729	0.05%	LM	1mL + 1.94% (Neg SAP)	Fixed	-	0.00%
							None - Not eligible for SAP		-	0.00%
	Total - Consolidation			208,966,171	95.60%		Total - Plus/SLS		834,774	0.38%
						E	Heal Loans not eligible for SAP		186,087	0.09%
						F	Credit Balances Loans		(17,159)	-0.01%
							Total Ending Balance at 6/30/20		218,593,322	100%

X. Payment History, CPRs, and Cumulative Default Rate

A. Payment History and CPRs

Month End Date	Actual Ending Pool Balance	Since Issued CPR
6/30/2020	\$ 219,764,408.80	6.276%
5/31/2020	\$ 223,140,417.50	6.227%
4/30/2020	\$ 225,951,602.41	6.271%
3/31/2020	\$ 227,856,911.09	6.371%
2/29/2020	\$ 230,206,451.74	6.389%
1/31/2020	\$ 233,043,304.54	6.436%
12/31/2019	\$ 235,843,683.02	6.487%
11/30/2019	\$ 238,482,074.41	6.491%
10/31/2019	\$ 241,383,096.87	6.539%
9/30/2019	\$ 244,289,295.86	6.588%
8/31/2019	\$ 246,991,333.59	6.592%
7/31/2019	\$ 249,982,993.52	6.643%
6/30/2019	\$ 252,947,849.34	6.696%
5/31/2019	\$ 255,717,707.94	6.701%
4/30/2019	\$ 259,099,220.20	6.733%
3/31/2019	\$ 262,142,665.92	6.788%
2/28/2019	\$ 265,349,056.47	6.769%
1/31/2019	\$ 268,850,182.73	6.800%
12/31/2018	\$ 272,144,542.54	6.846%
11/30/2018	\$ 275,317,329.47	6.832%
10/31/2018	\$ 278,511,316.68	6.888%
9/30/2018	\$ 282,330,183.82	6.907%
8/31/2018	\$ 285,526,546.15	6.896%
7/31/2018	\$ 288,925,082.26	6.945%
6/30/2018	\$ 292,510,439.58	6.986%
6/30/2017	\$ 337,735,018.19	7.238%
6/30/2016	\$ 394,454,819.24	7.117%
6/30/2015	\$ 456,790,238.04	6.996%
6/30/2014	\$ 525,202,388.39	6.545%
9/30/2013	\$ 575,847,183.75	5.197%

B. Cumulative Default Rate

1. Current Period Defaults	
a. Claim payments from Guarantor*	\$ 861,767.36
b. 1-3% write offs	7,570.19
c. Claims filed pending payment	179,422.39
d. Total Current Period Defaults	\$ 1,048,759.94
2. Cumulative Defaults	
a. Claim payments from Guarantor	\$ 91,066,376.84
b. 1-3% write offs	1,796,167.16
c. Claims filed pending payment	179,422.39
d. Total Cumulative Defaults	\$ 93,041,966.39
3. Cumulative Default (% of original pool balance)	15.73%
4. Cumulative Default (% of cumulative Entered Repayment Balance)	15.98%
5. Cumulative Recoveries	\$ 91,066,376.84
6. Cumulative Recovery Rate (2a/2d)	97.88%
7. Cumulative Net Loss Rate (2b/2d)	1.93%
8. Rejected Claims Repurchased	
a. Current period purchases	\$ -
b. Cumulative repurchases	\$ -

*Claim payments include principal & interest payments

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 6/30/20 **Report Period: 6/01/20 - 6/30/20**

XI. Balance Sheet

<u>ASSETS</u>	<u>6/30/2020</u>
Cash	\$ 212,435
Assets Held by Trustee	
Investments	4,864,981
Accrued Interest Receivable	5,188,280
Student Loans Receivable, Net	218,466,703
Prepaid and Deferred Expenses	<u>-</u>
Total Assets	<u><u>228,732,399</u></u>
<u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	194,968,102
Discount on Bonds Payable	(56,935)
Accrued Interest Payable	22,243
Other Accounts Payable & Accrued Expenses	310,950
Deferred Revenue	1,018,205
Total Liabilities	<u>196,262,565</u>
Net Assets	<u>32,469,835</u>
Total Liabilities and Net Assets	<u><u>228,732,399</u></u>
Parity Ratio	1.1500

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

Supplemental Report

Report Date: 6/30/20

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XII. Historical Note Payable Characteristics

<u>Distribution</u>			<u>% of Orig Debt</u>	<u>% of Orig Debt</u>
<u>Date</u>	<u>Total Debt</u>	<u>% of Orig Debt</u>	<u>at 4% CPR*</u>	
6/12/2013	\$ 583,950,000	100.0%		
10/25/2013	\$ 562,717,728	96.4%		
1/27/2014	\$ 546,275,782	93.5%		
4/25/2014	\$ 527,854,742	90.4%		
6/25/2014	\$ 516,951,291	88.5%	91%	
7/25/2014	\$ 510,543,165	87.4%		
10/27/2014	\$ 492,363,445	84.3%		
1/26/2015	\$ 472,025,077	80.8%		
4/27/2015	\$ 454,370,441	77.8%		
6/25/2015	\$ 442,769,733	75.8%	81%	
7/27/2015	\$ 436,468,160	74.7%		
10/26/2015	\$ 418,288,570	71.6%		
1/25/2016	\$ 402,634,383	69.0%		
4/25/2016	\$ 386,193,587	66.1%		
6/27/2016	\$ 376,402,185	64.5%	71%	
7/25/2016	\$ 371,172,802	63.6%		
10/25/2016	\$ 356,841,473	61.1%		
1/25/2017	\$ 343,335,442	58.8%		
4/25/2017	\$ 326,683,748	55.9%		
6/26/2017	\$ 318,052,910	54.5%	62%	
7/25/2017	\$ 312,652,216	53.5%		
10/25/2017	\$ 300,212,116	51.4%		
1/25/2018	\$ 288,633,790	49.4%		
4/25/2018	\$ 276,958,616	47.4%		
6/25/2018	\$ 269,472,193	46.1%	54%	
7/25/2018	\$ 266,429,975	45.6%		
10/25/2018	\$ 256,010,709	43.8%		
1/25/2019	\$ 245,870,479	42.1%		
4/25/2019	\$ 235,641,250	40.4%		
6/25/2019	\$ 228,933,638	39.2%	46%	
7/25/2019	\$ 226,246,435	38.7%		
8/26/2019	\$ 222,928,198	38.2%		
9/25/2019	\$ 219,968,247	37.7%		
10/25/2019	\$ 217,186,448	37.2%		
11/25/2019	\$ 214,001,226	36.6%		
12/26/2019	\$ 211,100,711	36.2%		
1/27/2020	\$ 208,470,733	35.7%		
2/25/2020	\$ 205,486,637	35.2%		
3/25/2020	\$ 202,688,869	34.7%		
4/27/2020	\$ 200,220,334	34.3%		
5/26/2020	\$ 197,841,705	33.9%		
6/25/2020	\$ 194,968,101	33.4%	38%	
7/27/2020	\$ 191,864,778	32.9%		

* Appendix F of 2013-1 PPM

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

Supplemental Report

Report Date: 6/30/20

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XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Total Wgt		Wgt Avg Mths			PFH Prin Bal	% of Pool on PFH	PFH Pmt %*	% of PFH	
					Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	Wgt Avg Mths on Mandatory Frb	# of Bwrs on PFH	Pmt				Wtg Avg Mths on PFH	
6/30/2013	\$ 591,663,916	100.0%	11.5%	11.3%	32.6	21.5	11.1	660	20,565,522	3.5%	21.1%	42.0%	16.7	
9/30/2013	\$ 575,847,184	97.3%	10.9%	10.9%										
12/31/2013	\$ 560,220,676	94.7%	9.9%	11.0%										
3/31/2014	\$ 542,905,899	91.8%	10.0%	10.7%										
6/30/2014	\$ 525,202,388	88.8%	9.3%	10.4%	37.1	26.1	11.0	941	25,818,251	4.9%	22.2%	42.6%	19.2	
9/30/2014	\$ 508,003,656	85.9%	9.2%	11.1%										
12/31/2014	\$ 490,766,124	82.9%	8.6%	10.0%										
3/31/2015	\$ 474,020,098	80.1%	8.6%	9.4%										
6/30/2015	\$ 456,790,238	77.2%	8.0%	9.4%	39.3	26.7	12.7	1,329	33,016,018	7.2%	18.7%	48.3%	20.2	
9/30/2015	\$ 439,574,308	74.3%	7.8%	9.1%	39.7	24.6	15.0			8.1%	18.4%	57.3%	23.0	
12/31/2015	\$ 424,686,979	71.8%	7.1%	9.0%	40.0	25.0	15.0			8.7%	18.1%	59.5%	23.8	
3/31/2016	\$ 409,020,002	69.1%	7.1%	8.8%	41.5	25.3	16.2			8.9%	17.9%	60.5%	25.6	
6/30/2016	\$ 394,454,819	66.7%	6.6%	8.5%	42.0	25.7	16.3	1,562	38,377,894	9.7%	17.7%	61.1%	26.2	
9/30/2016	\$ 380,624,926	64.3%	6.1%	7.8%	42.1	26.3	15.8	1,574	38,702,748	10.2%	16.7%	62.7%	27.1	
12/31/2016	\$ 367,547,146	62.1%	5.7%	7.5%	42.8	26.6	16.3	1,642	39,786,477	10.8%	17.3%	63.8%	27.4	
3/31/2017	\$ 351,480,652	59.4%	6.2%	6.7%	43.3	26.4	16.9	1,707	40,979,759	11.7%	16.0%	66.5%	28.0	
6/30/2017	\$ 337,735,018	57.1%	5.9%	6.6%	44.0	27.1	16.9	1,649	41,140,058	12.2%	15.5%	67.9%	28.9	
9/30/2017	\$ 325,621,645	55.0%	5.5%	6.9%	45.6	27.1	18.5	1,687	42,138,440	12.9%	15.4%	69.3%	30.6	
12/31/2017	\$ 314,350,291	53.1%	5.1%	6.3%	44.9	27.1	17.9	1,702	42,408,274	13.5%	16.4%	70.0%	31.9	
3/31/2018	\$ 302,936,374	51.2%	5.1%	5.7%	46.8	27.9	18.9	1,728	43,974,424	14.5%	15.7%	70.7%	33.7	
6/30/2018	\$ 292,510,440	49.4%	4.8%	6.5%	48.3	28.6	19.7	1,742	43,778,877	15.0%	15.0%	72.5%	34.6	
9/30/2018	\$ 282,330,184	47.7%	4.9%	6.4%	49.6	28.3	21.3	1,759	44,158,346	15.6%	16.0%	71.7%	37.0	
12/31/2018	\$ 272,144,543	46.0%	4.4%	5.9%	48.1	28.3	19.8	1,796	44,761,431	16.4%	15.7%	72.6%	38.4	
3/31/2019	\$ 262,142,666	44.3%	4.6%	6.6%	50.6	29.0	21.6	1,777	43,701,947	16.7%	15.7%	72.5%	40.6	
6/30/2019	\$ 252,947,849	42.8%	4.5%	6.1%	51.5	29.1	22.3	1,797	44,025,151	17.4%	15.4%	74.4%	42.7	
7/31/2019	\$ 249,982,994	42.3%	4.5%	6.0%	52.3	28.9	23.4	1,786	44,135,467	17.7%	14.8%	74.8%	43.1	
8/31/2019	\$ 246,991,334	41.7%	4.2%	6.3%	52.5	29.4	23.1	1,805	44,230,558	17.9%	15.2%	74.6%	44.1	
9/30/2019	\$ 244,289,296	41.3%	4.3%	6.2%	52.2	28.6	23.5	1,802	44,229,574	18.1%	15.0%	74.2%	45.0	
10/31/2019	\$ 241,383,097	40.8%	4.3%	5.9%	53.1	29.1	24.1	1,812	44,498,045	18.4%	16.1%	74.2%	45.2	
11/30/2019	\$ 238,482,074	40.3%	4.2%	5.2%	54.0	29.5	24.5	1,816	45,014,533	18.9%	15.6%	75.1%	42.4	
12/31/2019	\$ 235,843,683	39.9%	4.0%	5.3%	53.7	29.5	24.2	1,832	44,985,968	19.1%	16.0%	75.3%	46.6	
1/31/2020	\$ 233,043,305	39.4%	4.2%	6.0%	54.0	29.3	24.8	1,790	44,141,248	18.9%	16.1%	75.3%	47.2	
2/29/2020	\$ 230,206,452	38.9%	4.2%	6.1%	55.7	29.4	26.3	1,798	44,931,121	19.5%	15.5%	76.0%	48.0	
3/31/2020	\$ 227,856,911	38.5%	4.4%	7.0%	53.0	28.2	24.7	1,790	44,672,829	19.6%	15.2%	77.8%	48.6	
4/30/2020	\$ 225,951,602	38.2%	4.3%	17.6%	43.2	25.6	17.5	1,635	40,680,415	18.0%	13.7%	79.8%	49.0	
5/31/2020	\$ 223,140,418	37.7%	4.0%	18.6%	44.9	26.2	18.7	1,580	39,676,157	17.8%	13.7%	80.2%	50.1	
6/30/2020	\$ 219,764,409	37.1%	3.4%	12.7%	47.6	27.1	20.5	1,636	42,008,295	19.1%	14.0%	80.3%	51.0	

PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR") -Mthly pymt may be as low as \$0.00. Eligible for loan forgiveness after 25 yrs and 300 pymts

* PFH Pmt % - Payment as a percentage of repayment plan prior to entering PFH (active or inactive repayment plan prior to entering PFH)

PHEAA - 2013-1 Floating Rate Student Loan Asset-Backed Notes

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XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt Avg Mths		Wgt Avg Mths	Total Wgt Avg	Wgt Avg Mths on	Wgt Avg Mths on
		on Frb	Discretionary Frb	on Mandatory Frb	Mths on Frb in 2013-1 Trust	Discretionary Frb in 2013-1 Trust	Mandatory Frb in 2013-1 Trust
6/30/2013	Discretionary Frb	27.9	21.0	6.9	0.6	0.6	-
	Mandatory Frb	40.9	22.5	18.4	0.6	-	0.6
	Total	32.6	21.5	11.1	0.6	0.4	0.2
6/30/2014	Discretionary Frb	28.9	22.2	6.7	27.2	21.1	6.2
	Mandatory Frb	49.3	31.9	17.4	40.2	24.0	16.3
	Total	37.1	26.1	11.0	32.4	22.3	10.3
6/30/2015	Discretionary Frb	32.1	23.9	8.2	30.5	22.8	7.7
	Mandatory Frb	49.7	30.6	19.2	41.6	23.7	17.8
	Total	39.3	26.7	12.7	35.1	23.2	11.9
6/30/2016	Discretionary Frb	35.5	22.4	13.1	17.2	11.8	5.4
	Mandatory Frb	50.2	29.8	20.4	20.0	6.1	13.9
	Total	42.0	25.7	16.3	18.4	9.3	9.2
6/30/2017	Discretionary Frb	35.6	23.4	12.2	21.0	14.4	6.6
	Mandatory Frb	53.3	31.2	22.1	23.5	7.5	16.0
	Total	44.0	27.1	16.9	22.2	11.1	11.1
6/30/2018	Discretionary Frb	32.6	22.0	10.6	21.5	14.8	6.7
	Mandatory Frb	57.1	32.3	24.9	27.2	9.8	17.4
	Total	48.3	28.6	19.7	25.1	11.6	13.5
6/30/2019	Discretionary Frb	32.1	23.1	9.0	22.1	16.5	5.6
	Mandatory Frb	60.1	31.8	28.2	30.5	9.2	21.4
	Total	51.5	29.1	22.3	27.9	11.4	16.6
7/31/2019	Discretionary Frb	35.5	23.0	12.4	22.0	16.0	6.1
	Mandatory Frb	60.5	31.8	28.7	31.4	9.6	21.8
	Total	52.3	28.9	23.4	28.3	11.7	16.7
8/31/2019	Discretionary Frb	35.8	23.3	12.5	21.7	15.8	5.9
	Mandatory Frb	60.7	32.4	28.3	31.5	10.1	21.4
	Total	52.5	29.4	23.1	28.3	12.0	16.3
9/30/2019	Discretionary Frb	38.0	23.4	14.6	22.3	15.5	6.8
	Mandatory Frb	59.9	31.5	28.3	30.2	9.2	21.0
	Total	52.2	28.6	23.5	27.4	11.4	16.0
10/31/2019	Discretionary Frb	37.9	23.0	14.9	21.9	15.4	6.5
	Mandatory Frb	62.0	32.6	29.4	32.2	9.4	22.7
	Total	53.1	29.1	24.1	28.4	11.6	16.7
11/30/2019	Discretionary Frb	38.6	22.8	15.8	23.8	16.3	7.5
	Mandatory Frb	62.1	33.0	29.1	33.6	9.8	23.8
	Total	54.0	29.5	24.5	30.2	12.1	18.2
12/31/2019	Discretionary Frb	37.7	23.4	14.3	22.9	15.9	7.0
	Mandatory Frb	62.5	32.9	29.7	33.5	9.5	24.0
	Total	53.7	29.5	24.2	29.7	11.8	18.0
1/31/2020	Discretionary Frb	37.0	22.8	14.2	21.7	14.8	6.9
	Mandatory Frb	62.7	32.6	30.2	33.1	10.7	22.4
	Total	54.0	29.3	24.8	29.3	12.1	17.2
2/29/2020	Discretionary Frb	38.4	23.2	15.2	22.7	14.9	7.8
	Mandatory Frb	64.2	32.5	31.7	33.6	10.5	23.1
	Total	55.7	29.4	26.3	30.0	11.9	18.1
3/31/2020	Discretionary Frb	35.6	21.5	14.0	22.6	14.5	8.1
	Mandatory Frb	60.4	31.1	29.3	29.5	9.0	20.5
	Total	53.0	28.2	24.7	27.4	10.6	16.8
4/30/2020	Discretionary Frb	34.2	20.7	13.5	21.2	14.1	7.1
	Mandatory Frb	44.4	26.3	18.0	19.3	7.4	11.8
	Total	43.2	25.6	17.5	19.5	8.2	11.3
5/31/2020	Discretionary Frb	33.4	20.5	12.9	19.7	14.0	5.6
	Mandatory Frb	46.2	26.8	19.4	20.5	7.6	12.9
	Total	44.9	26.2	18.7	20.4	8.2	12.2
6/30/2020	Discretionary Frb	36.2	20.8	15.3	23.0	15.8	7.2
	Mandatory Frb	49.3	28.0	21.3	23.3	8.4	14.9
	Total	47.6	27.1	20.5	23.3	9.4	13.9