

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

**Distribution Date: 9/25/2020**

**Reporting Period: 8/01/2020 – 8/31/2020**

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: 8/31/20

Report Period: 8/01/20 - 8/31/20

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

A. Pool Balance

	7/31/2020	Net Activity	8/31/2020	
1. Student Loan - Principal Balance	\$ 215,748,031.49	\$ (2,415,546.11)	\$ 213,332,485.38	% of Initial Pool Balance
2. Interest expected to be Capitalized	\$ 917,854.07	\$ 81,187.90	\$ 999,041.97	
<b>3. Total Pool Balance</b>	<b>\$ 216,665,885.56</b>	<b>\$ (2,334,358.21)</b>	<b>\$ 214,331,527.35</b>	
4. Student Loan - Accrued Borrower Interest Balance	\$ 5,903,709.18	\$ (4,253.41)	\$ 5,899,455.77	
5. Accrued Interest Subsidy & Special Allowance	\$ (246,057.84)	\$ (246,097.35)	\$ (492,155.19)	
6. Weighted Average Coupon Rate	4.554%		4.555%	
7. Weighted Average Remaining to Maturity (in months)	161.45		161.41	
8. Number of Loans	21,609		21,276	
9. Number of Borrowers	12,498		12,292	
10. Weighted Average Age of Borrowers	46.3		46.4	

B. Adjusted Pool Balance

	7/31/2020	Change	8/31/2020
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
<b>3 Adjusted Pool Balance (A3 + B1 + B2)</b>	<b>\$ 217,553,381.43</b>		<b>\$ 215,219,023.22</b>

C. Other Fund Balances

	7/31/2020	Change	8/31/2020
1. Collection Fund	\$ 3,277,731.06	\$ (604,867.05)	\$ 2,672,864.01
2. Reserve Fund	\$ 887,495.87	\$ -	\$ 887,495.87
3. Capitalized Interest Fund	\$ -	\$ -	\$ -
4. Department Rebate Fund	\$ -	\$ 246,057.84	\$ 246,057.84
5. Acquisitions Fund	\$ -	\$ -	\$ -
<b>6. Total - Other Account Balances</b>	<b>\$ 4,165,226.93</b>	<b>\$ (358,809.21)</b>	<b>\$ 3,806,417.72</b>

D. Notes Payable

Notes Payable	Final Maturity	CUSIP	Spread	7/31/2020	%	8/31/2020	%
1. 2013-1 LIBOR Notes	11/25/2036	69339BAA0	1mL+0.50%	\$ 191,864,777.59	100.00%	\$ 188,854,245.54	100.00%
<b>2. Total Notes Payable</b>				<b>\$ 191,864,777.59</b>	<b>100.00%</b>	<b>\$ 188,854,245.54</b>	<b>100.00%</b>

E. Parity Ratio Calculation:

	7/31/2020	Change	8/31/2020
1. Student Loan - Principal	\$ 215,748,031.49	\$ (2,415,546.11)	\$ 213,332,485.38
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	\$ 917,854.07	\$ 81,187.90	\$ 999,041.97
<b>3. Pool Balance (E1 + E2)</b>	<b>\$ 216,665,885.56</b>	<b>\$ (2,334,358.21)</b>	<b>\$ 214,331,527.35</b>
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
<b>6. Adjusted Pool Balance (E3+E4+E5)</b>	<b>\$ 217,553,381.43</b>	<b>\$ (2,334,358.21)</b>	<b>\$ 215,219,023.22</b>
<b>7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)</b>	<b>\$ 188,854,245.54</b>	<b>\$ (2,556,458.95)</b>	<b>\$ 186,297,786.59</b>
<b>8. Net Assets (E6 - E7)</b>	<b>\$ 28,699,135.89</b>	<b>\$ 222,100.74</b>	<b>\$ 28,921,236.63</b>
<b>9. Parity Ratio (E6/E7)</b>	<b>1.1520</b>		<b>1.1552</b>

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

Statement to Noteholders

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**II. Series 2013-1 FRN Transactions and Accruals**

		Beg/End Mon. Balance:
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>215,748,031.49</b>
	1 Borrower Payments	\$ (1,782,080.41)
	2 Claim Payments	\$ (518,937.36)
	3 Consolidation Payoffs	\$ (342,380.85)
	4 Other Cash Payments from Servicer	\$ 683.75
	5 Acquisitions / Sales	\$ -
	<b>6 Total Principal Cash Activity</b>	<b>\$ (2,642,714.87)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$ 227,214.11
	2 Cancellations / Reissues	\$ -
	3 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	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	\$ (45.35)
	<b>9 Total Non-Cash Principal Activity</b>	<b>\$ 227,168.76</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>\$ (2,415,546.11)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	<b>5,657,651.34</b>
	1 Borrower Payments (includes Late Fees)	\$ (554,855.20)
	2 Claim Payments	\$ (11,082.72)
	3 Consolidation Payoffs	\$ (6,902.01)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ -
	6 Subsidy Payments (ISP)	\$ -
	7 Special Allowance Payments (SAP)	\$ -
	<b>8 Total Interest Collections</b>	<b>\$ (572,839.93)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$ 817,756.01
	2 Interest Subsidy Payment Accrual	\$ 28,432.64
	3 Special Allowance Payment Accrual Estimate	\$ (274,529.99)
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	\$ -
	5 Capitalized Interest	\$ (227,214.11)
	6 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	8 Other Adjustments	\$ (21,955.38)
	<b>9 Total Non-Cash Interest Activity</b>	<b>\$ 322,489.17</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$ (250,350.76)</b>
<b>G.</b>	<b>Non-Reimbursable Losses During Collection Period</b>	<b>\$ (6,309.30)</b>
<b>H.</b>	<b>Cumulative Non-Reimbursable Losses to Date</b>	<b>\$ (2,081,913.71)</b>
		<b>\$ 218,739,785.96</b>

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

<b>Beginning Cash Balance</b>		<b>\$ 3,667,411.54</b>
<b>A.</b>	<b>Principal Cash Collections</b>	
	1 Principal Payments Received - Borrower Payments	\$ 1,782,080.41
	2 Principal Payments Received - Claim Payments	\$ 518,937.36
	3 Principal Payments Received - Consolidation Payoffs	\$ 342,380.85
	4 Principal Payments Received - Other Payments from Servicer	\$ (683.75)
	5 Principal Payments Received - Sales	\$ -
	<b>6 Total Principal Collections</b>	<b>\$ 2,642,714.87</b>
<b>B.</b>	<b>Interest Cash Collections</b>	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 554,855.20
	2 Interest Payments Received - Claim Payments	\$ 11,082.72
	3 Interest Payments Received - Consolidation Payoffs	\$ 6,902.01
	4 Interest Payments Received - Other Payments from Servicer	\$ -
	5 Interest Payments Received - Interest Subsidy & Special Payments	\$ -
	6 Interest Payments Received - Sales	\$ -
	<b>7 Total Interest Collections</b>	<b>\$ 572,839.93</b>
<b>C.</b>	<b>Reimbursements (to)/from Servicer</b>	\$ -
<b>D.</b>	<b>Rehab Loan Adjustments</b>	\$ -
<b>E.</b>	<b>Reimbursements from Servicer for Keystone Rebate Fees</b>	\$ -
<b>F.</b>	<b>Reimbursements from Dept. of Ed. for Interest &amp; Special Allowance</b>	\$ -
<b>G.</b>	<b>Owner Trustee Holdover</b>	\$ -
<b>H.</b>	<b>Transfer from Collections Acct</b>	\$ -
<b>I.</b>	<b>Transfers to Department Rebate Fund</b>	\$ (246,057.84)
<b>J.</b>	<b>Investment Earnings</b>	
	1 Collection Account Investment Earnings	\$ 39.74
	2 Payments Clearing Account Investment Earnings	\$ -
	3 Rebate Fund Investment Earnings	\$ 3.30
	4 Acquisition Fund Investment Earnings	\$ -
	5 Capitalized Bond Interest Fund Investment Earnings	\$ -
	6 Reserve Fund Investment Earnings	\$ 7.44
	<b>7 Total Investment Earnings</b>	<b>\$ 50.48</b>
<b>K.</b>	<b>Funds Previously Remitted - Cash Disbursements</b>	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (184,944.71)
	2 Servicing Fees	\$ (81,972.50)
	3 Indenture Trustee Fee	\$ (2,470.70)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (36,628.13)
	7 Interest Payments - LIBOR Notes	\$ (103,805.61)
	8 Principal Payments - LIBOR Notes	\$ (3,010,532.05)
	9 Funds transferred to the Issuer	\$ -
	<b>10 Total Previously Remitted Fees</b>	<b>\$ (3,421,353.70)</b>
		<b>\$ 3,215,605.28</b>
<b>L.</b>	<b>Total Cash Available at 08/31/20 (Collection Fund)</b>	<b>\$ 3,215,605.28</b>

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

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**IV. Series 2013-1 FRN - Notes Payable Detail**

	Reset Date	1m LIBOR
<b>A. LIBOR Rate Reset</b>	08/21/20	0.17513%

<b>B. LIBOR Rate Interest Calculation</b>	Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
2013-1 FRN LIBOR Notes	0.50%	0.67513%	9/25/2020	31	8/25/2020	9/24/2020	\$ 109,792.67
<b>Total - 2013-1 FRN Interest Payable</b>							<b>\$ 109,792.67</b>

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

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**V. Principal Distributions and Reserve Fund Reconciliation**

<b>A. Distribution Amounts thru September 25, 2020</b>		<b>2013-1 LIBOR Notes</b>	
1	Monthly Interest Due	\$	109,792.67
2	Monthly Interest Paid	\$	109,792.67
3	<b>Interest Shortfall</b>	\$	-
4	Interest Shortfall Due	\$	-
5	Interest Shortfall Paid	\$	-
6	<b>Interest Shortfall</b>	\$	-
7	<b>Monthly Principal Paid</b>	\$	2,556,458.95
8	<b>Total Distribution Amount</b>	\$	2,666,251.62

  

<b>B. Principal Distribution Amount Reconciliation</b>		<b>Actual Distribution</b>	
1	Notes Outstanding as of 08/31/20	\$	188,854,245.54
2	less: Current Adjusted Pool Balance 08/31/20	\$	215,219,023.22
3	<b>Total Principal Distribution Amount</b>	\$	-
		\$	2,556,458.95

  

<b>C. Reserve Fund and Capitalized Interest Fund Reconciliation</b>		<b>Reserve Fund</b>	<b>Cap Int Fund</b>
1	Beginning Period Balance 08/01/20	\$ 887,495.87	\$ -
2	Deposits to Reserve Fund	\$ -	\$ -
3	Interest Earned	\$ 7.44	\$ -
4	Transfer of Interest Earned to the Collection Account	\$ (7.44)	\$ -
5	Transfer of Excess Reserve/Cap Int to the Collection Account	\$ -	\$ -
6	<b>Total Reserve Fund Balance Available at 08/31/20</b>	\$ 887,495.87	\$ -
7	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$ -	\$ -
8	<b>Total Adjusted Reserve Fund Balance Available 08/31/20</b>	\$ 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	<b>Excess Reserve - Transfer to/ (from) Collection Account</b>	\$ -	\$ -

  

<b>D. LIBOR Note Balances</b>		<b>8/25/2020</b>	<b>Paydown Factors</b>	<b>9/25/2020</b>
1	2013-1 FRN LIBOR Notes	\$188,854,245.54	\$ 2,556,458.95	\$ 186,297,786.59
2	2013-1 Pool Factor	0.3234082	0.0043779	0.3190304
<b>Total Notes Outstanding</b>		<b>\$188,854,245.54</b>	<b>\$ 2,556,458.95</b>	<b>\$ 186,297,786.59</b>

## VI. Series 2013-1 FRN - Priority of Distributions

		<b>Per Distribution Date Certificate</b>			<b>Available Funds Balance</b>
		<b>Total Available Funds</b>			\$ 3,215,605.28
Section 5.02		Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs	\$ -		\$ 3,215,605.28
Section 5.03		Transfer from the Capitalized Interest Fund to the Collection Fund	\$ -		\$ 3,215,605.28
Section 5.05(c)		Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	\$ -		\$ 3,215,605.28
Section 5.04(c)		<b><u>Distributions:</u></b>			
(i)		Payments to the Dept of Ed for Consolidation Rebate Fees	\$ 182,930.12		\$ 3,032,675.16
(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;	\$ 246,097.35		\$ 2,786,577.81
(iii)(A)		Payment of the Indenture Trustee fee to the Indenture Trustee	\$ 2,428.98		\$ 2,784,148.83
(iii)(B)		Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	\$ 1,000.00		\$ 2,783,148.83
(iii)(C)		Payment of the Owner Trustee Fee to the Owner Trustee (June Distribution Date Only)	\$ -		\$ 2,783,148.83
(iv)		Payment of the Administrator Fee to the Administrator	\$ 36,111.70		\$ 2,747,037.13
(iv)		Payment of Other Administration Expense to the Administrator (June Distribution only)	\$ -		\$ 2,747,037.13
(v)		Payment of the Primary Servicing fee to the Servicer	\$ 80,785.51		\$ 2,666,251.62
(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;	\$ 109,792.67		\$ 2,556,458.95
(vii)		to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to the Specified Reserve Fund Balance;	\$ -		\$ 2,556,458.95
(viii)		to the Noteholders, the Principal Distribution Amount (until paid in full)	\$ -		\$ 2,556,458.95
(ix)		Amounts due to the Indenture Trustee as Extraordinary Trustee Fee	\$ -		\$ 2,556,458.95
(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	\$ 2,556,458.95		\$ -
(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
		7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020
A	<b>Borrower Status Distribution:</b>										
	<b>Interim</b>										
	In-School	3	1	14,762	3,500	0.01%	0.00%	3.008%	6.800%	120	120
	Grace	3	4	12,125	13,262	0.01%	0.01%	3.265%	1.830%	120	120
	<b>Repayment</b>										
	Current	18,729	18,281	182,944,639	176,782,055	84.80%	82.87%	4.522%	4.516%	160	159
	31-60 Days Delinquent	266	378	3,322,031	5,236,345	1.54%	2.45%	5.254%	5.082%	170	181
	61-90 Days Delinquent	133	160	1,585,569	1,933,056	0.73%	0.91%	5.766%	5.095%	166	161
	91-120 Days Delinquent	82	83	838,400	1,219,162	0.39%	0.57%	5.111%	5.942%	150	173
	121-180 Days Delinquent	132	139	1,088,865	1,274,581	0.50%	0.60%	5.250%	5.178%	158	150
	181-270 Days Delinquent	109	102	991,347	1,072,936	0.46%	0.50%	5.436%	5.412%	139	163
	> 271 Days Delinquent	65	63	773,433	602,435	0.36%	0.28%	5.124%	5.490%	167	139
<b>Total Repayment</b>	<b>19,516</b>	<b>19,206</b>	<b>191,544,284</b>	<b>188,120,570</b>	<b>88.78%</b>	<b>88.18%</b>	<b>4.559%</b>	<b>4.560%</b>	<b>160</b>	<b>160</b>	
Forbearance	1,241	1,252	16,839,528	18,234,697	7.81%	8.55%	4.995%	5.162%	178	187	
Deferment	846	813	7,337,332	6,960,456	3.40%	3.26%	4.988%	4.955%	171	171	
<b>B</b>	<b>Total Portfolio</b>	<b>21,609</b>	<b>21,276</b>	<b>215,748,031</b>	<b>213,332,485</b>	<b>100%</b>	<b>100%</b>	<b>4.554%</b>	<b>4.555%</b>	<b>160</b>	<b>160</b>

**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	
	\$	\$	\$	\$	%	%	%	%	\$	\$
	7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020	7/31/2020	8/31/2020
<b>A Borrower Status Type:</b>										
<b>1 Loan Type</b>										
1. Subsidized Consolidation Loans	9,105	8,966	90,189,211	89,002,116	41.80%	41.72%	4.589%	4.588%	150	150
2. Unsubsidized Consolidation Loans	9,379	9,239	116,083,486	114,966,832	53.81%	53.89%	4.591%	4.593%	169	169
3. Subsidized Stafford Loans	1,791	1,763	3,960,148	3,913,125	1.84%	1.83%	3.354%	3.347%	122	122
4. Unsubsidized Stafford Loans	1,239	1,214	4,502,352	4,460,935	2.09%	2.09%	3.566%	3.564%	137	137
5. Grad PLUS Loans	9	9	204,033	189,234	0.09%	0.09%	7.766%	7.712%	251	250
6. HEAL Loans	3	3	2,666	2,480	0.00%	0.00%	1.750%	1.750%	61	57
7. HEALTH Loans	18	18	176,232	170,470	0.08%	0.08%	1.620%	1.619%	81	80
8. PLUS Loans	64	63	628,894	626,282	0.29%	0.29%	7.302%	7.302%	103	103
9. SLS Loans	1	1	1,010	1,010	0.00%	0.00%	3.420%	3.420%	132	131
<b>Total - Loan Type</b>	<b>21,609</b>	<b>21,276</b>	<b>215,748,031</b>	<b>213,332,485</b>	<b>100%</b>	<b>100%</b>	<b>4.554%</b>	<b>4.555%</b>	<b>160</b>	<b>160</b>
<b>2 Program Type</b>										
1. Graduate	336	328	2,642,160	2,602,660	1.22%	1.22%	4.330%	4.319%	148	147
2. Undergraduate	19,497	19,209	200,666,554	198,556,834	93.01%	93.07%	4.522%	4.523%	160	160
3. Proprietary	1,776	1,739	12,439,317	12,172,991	5.77%	5.71%	5.134%	5.121%	151	151
<b>Total - Program Type</b>	<b>21,609</b>	<b>21,276</b>	<b>215,748,031</b>	<b>213,332,485</b>	<b>100%</b>	<b>100%</b>	<b>4.554%</b>	<b>4.555%</b>	<b>160</b>	<b>160</b>
<b>3 School Type</b>										
1. 4 Year Private	6,817	6,723	76,077,585	75,290,623	35.26%	35.29%	4.636%	4.638%	163	163
2. 4 Year Public	10,683	10,511	104,932,679	103,907,292	48.64%	48.71%	4.353%	4.357%	159	158
3. 2 Year Private	540	532	4,267,386	4,165,356	1.98%	1.95%	4.972%	4.964%	153	153
4. 2 Year Public	1,152	1,139	8,332,949	8,234,723	3.86%	3.86%	4.923%	4.922%	150	149
5. Prop/Voc/Tech	1,768	1,731	12,381,105	12,115,165	5.74%	5.68%	5.133%	5.120%	151	151
6. Unknown	649	640	9,756,328	9,619,325	4.52%	4.51%	4.859%	4.845%	173	175
<b>Total - School Type</b>	<b>21,609</b>	<b>21,276</b>	<b>215,748,031</b>	<b>213,332,485</b>	<b>100%</b>	<b>100%</b>	<b>4.554%</b>	<b>4.555%</b>	<b>160</b>	<b>160</b>
<b>4 Rehab / Non Rehab Loans</b>										
1. Non Rehab Loans	20,971	20,642	207,432,940	205,133,875	96.15%	96.16%	4.540%	4.541%	159	159
2. Rehab Loans	638	634	8,315,091	8,198,611	3.85%	3.84%	4.918%	4.906%	167	167
<b>Total - Rehab / Non Rehab Loans</b>	<b>21,609</b>	<b>21,276</b>	<b>215,748,031</b>	<b>213,332,485</b>	<b>100%</b>	<b>100%</b>	<b>4.554%</b>	<b>4.555%</b>	<b>160</b>	<b>160</b>

\*Percentages may not sum to 100% due to rounding

**B. Weighted Average Payments Made**

	W.A. Time until repayment (months)	
	7/31/2020	8/31/2020
1. In school	11	22
2. Grace	2	6
3. Deferment	20	20
4. Forbearance	3	3
	W.A. Time in Repayment (months)	
5. Repayment	173	174
<b>6. Total Portfolio Weighted Average</b>	<b>153</b>	<b>153</b>

IX. Series 2013-1 FFELP Portfolio Indices

			Ending Principal					Ending Principal		
			Balance	% of Total				Balance	% of Total	
			8/31/2020	8/31/2020				8/31/2020	8/31/2020	
<b>A</b>	<b>Stafford</b>				<b>B</b>	<b>Unsub Stafford</b>				
	<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	2,636	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	3,674	0.00%	SG	Tbill + 3.10%	Variable	110,800	0.05%
	SD	Tbill + 3.25%	Variable	-	0.00%	SH	Tbill + 2.50%	Variable	14,999	0.01%
	SE	Tbill + 3.10%	Fixed	5,992	0.00%	SJ	Tbill + 2.20%	Variable	19,693	0.01%
	SE	Tbill + 3.10%	Variable	11,450	0.01%	SK	Tbill + 2.80%	Variable	106,620	0.05%
	SG	Tbill + 3.10%	Variable	132,347	0.06%	LA	1mL + 1.74%	Variable	217,598	0.10%
	SH	Tbill + 2.50%	Variable	12,981	0.01%	LB	1mL + 2.34%	Variable	2,359,883	1.11%
	SJ	Tbill + 2.20%	Variable	4,065	0.00%	LE	1mL + 1.74% (Neg SAP)	Fixed	72,815	0.03%
	SK	Tbill + 2.80%	Variable	150,859	0.07%	LE	1mL + 1.74% (Neg SAP)	Variable	5,710	0.00%
	LA	1mL + 1.74%	Variable	211,940	0.10%	LF	1mL + 2.34% (Neg SAP)	Fixed	997,053	0.47%
	LB	1mL + 2.34%	Variable	2,139,585	1.00%	LF	1mL + 2.34% (Neg SAP)	Variable	73,911	0.03%
	LE	1mL + 1.74% (Neg SAP)	Fixed	68,470	0.03%	LI	1mL + 1.34% (Neg SAP)	Fixed	62,306	0.03%
	LE	1mL + 1.74% (Neg SAP)	Variable	6,748	0.00%	LJ	1mL + 1.94% (Neg SAP)	Fixed	417,243	0.20%
	LF	1mL + 2.34% (Neg SAP)	Fixed	681,244	0.32%	None - Not eligible for SAP			2,307	0.00%
	LF	1mL + 2.34% (Neg SAP)	Variable	94,547	0.04%					
	LI	1mL + 1.34% (Neg SAP)	Fixed	39,895	0.02%					
	LJ	1mL + 1.94% (Neg SAP)	Fixed	330,086	0.15%					
	None - Not eligible for SAP			16,794	0.01%					
	<b>Total - Stafford</b>			<b>3,913,313</b>	<b>1.83%</b>	<b>Total - Unsub Stafford</b>			<b>4,460,938</b>	<b>2.09%</b>
<b>C</b>	<b>Consolidation</b>				<b>D</b>	<b>Plus/SLS</b>				
	<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	112,723	0.05%	SD	Tbill + 3.25%	Variable	1,010	0.00%
	SE	Tbill + 3.10%	Fixed	1,028,763	0.48%	SE	Tbill + 3.10%	Variable	-	0.00%
	SG	Tbill + 3.10%	Variable	553,513	0.26%	SG	Tbill + 3.10%	Variable	-	0.00%
	SL	T-bill + 3.10%	Fixed	1,917,834	0.90%	SH	Tbill + 2.50%	Variable	12,168	0.01%
	LC	1mL + 2.64%	Fixed	93,006,500	43.60%	LD	1mL + 2.64%	Variable	113,143	0.05%
	LG	1mL + 2.64% (Neg SAP)	Fixed	90,994,447	42.65%	LH	1mL + 2.64% (Neg SAP)	Fixed	690,486	0.32%
	LK	1mL + 2.24% (Neg SAP)		16,242,412	7.61%	LH	1mL + 2.64% (Neg SAP)	Variable	-	0.00%
	None - Not eligible for SAP			114,393	0.05%	LM	1mL + 1.94% (Neg SAP)	Fixed	-	0.00%
						None - Not eligible for SAP			-	0.00%
	<b>Total - Consolidation</b>			<b>203,970,586</b>	<b>95.61%</b>	<b>Total - Plus/SLS</b>			<b>816,808</b>	<b>0.38%</b>
						<b>E</b>	<b>Heal Loans not eligible for SAP</b>		172,951	0.08%
						<b>F</b>	<b>Credit Balances Loans</b>		(2,110)	0.00%
						<b>Total Ending Balance at 8/31/20</b>			<b>213,332,485</b>	<b>100%</b>

**X. Payment History, CPRs, and Cumulative Default Rate**

**A. Payment History and CPRs**

Month End Date	Actual Ending Pool Balance	Since Issued CPR
8/31/2020	\$ 214,331,527.35	6.188%
7/31/2020	\$ 216,665,885.56	6.254%
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%
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*	\$	530,020.08
b. 1-3% write offs		6,242.44
c. Claims filed pending payment		51,584.11
d. Total Current Period Defaults	\$	587,846.63
2. Cumulative Defaults		
a. Claim payments from Guarantor	\$	92,412,337.49
b. 1-3% write offs		1,816,334.66
c. Claims filed pending payment		51,584.11
d. Total Cumulative Defaults	\$	94,280,256.26
3. Cumulative Default (% of original pool balance)		15.93%
4. Cumulative Default (% of cumulative Entered Repayment Balance)		15.91%
5. Cumulative Recoveries	\$	92,412,337.49
6. Cumulative Recovery Rate (2a/2d)		98.02%
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: 8/31/20**                      **Report Period: 8/01/20 - 8/31/20**

**XI. Balance Sheet**

<b><u>ASSETS</u></b>	<b><u>8/31/2020</u></b>
Cash	\$ 542,741
Assets Held by Trustee	
Investments	3,806,418
Accrued Interest Receivable	5,407,363
Student Loans Receivable, Net	213,189,034
Prepaid and Deferred Expenses	<u>-</u>
Total Assets	<u><u>222,945,556</u></u>
 <b><u>LIABILITIES AND NET ASSETS</u></b>	
Bonds Payable	188,854,246
Discount on Bonds Payable	(42,333)
Accrued Interest Payable	24,792
Other Accounts Payable & Accrued Expenses	303,263
Deferred Revenue	757,816
Total Liabilities	<u>189,897,784</u>
Net Assets	<u>33,047,772</u>
Total Liabilities and Net Assets	<u><u>222,945,556</u></u>
Parity Ratio	1.1552

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

**Supplemental Report**

**Report Date: 8/31/20**

**Report Period: 8/01/20 - 8/31/20**

**XII. Historical Note Payable Characteristics**

<u>Distribution</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%		
10/25/2019	\$ 217,186,448	37.2%		
1/27/2020	\$ 208,470,733	35.7%		
4/27/2020	\$ 200,220,334	34.3%		
6/25/2020	\$ 194,968,101	33.4%	38%	
7/27/2020	\$ 191,864,778	32.9%		
8/25/2020	\$ 188,854,246	32.3%		
9/25/2020	\$ 186,297,787	31.9%		

\* Appendix F of 2013-1 PPM

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

Supplemental Report

Report Date: 8/31/20

Report Period: 8/01/20 - 8/31/20

XIII. Historical Loan Portfolio Characteristics

<u>EOM</u>	<u>O/S Pool Balance</u>	<u>% of Orig Pool Bal</u>	<u>% of Pool on Deferment</u>	<u>% of Pool on Forbearance</u>	<u>Total Wgt Avg Mths on Frb</u>	<u>Wgt Avg Mths on Discretionary Frb</u>	<u>Wgt Avg Mths on Mandatory Frb</u>	<u># of Bwrs on PFH</u>	<u>PFH Prin Bal</u>	<u>% of Pool on PFH</u>	<u>PFH Pmt %*</u>	<u>% of PFH Pool w/ \$0 Pmt</u>	<u>Wgt Avg Mths on PFH</u>	
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
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
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
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
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
7/31/2020	\$ 216,665,886	36.6%	3.4%	7.8%	53.9		29.9	23.9	1,670	42,831,869	19.8%	14.4%	79.1%	52.1
8/31/2020	\$ 214,331,527	36.2%	3.2%	8.5%	54.3		29.6	24.6	1,641	42,128,811	19.7%	14.4%	78.9%	52.5

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

Supplemental Report

Report Date: 8/31/20

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XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt		Wgt Avg Mths		Total Wgt Avg	Wgt Avg Mths on	Wgt Avg Mths on
		Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	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	
	<b>Total</b>	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	
	<b>Total</b>	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	
	<b>Total</b>	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	
	<b>Total</b>	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	
	<b>Total</b>	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	
	<b>Total</b>	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	
	<b>Total</b>	51.5	29.1	22.3	27.9	11.4	16.6	
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	
	<b>Total</b>	47.6	27.1	20.5	23.3	9.4	13.9	
7/31/2020	Discretionary Frb	30.4	20.4	10.0	21.3	15.0	6.2	
	Mandatory Frb	59.2	32.1	27.1	30.3	9.9	20.3	
	<b>Total</b>	53.9	29.9	23.9	28.6	10.8	17.7	
8/31/2020	Discretionary Frb	36.5	23.5	13.0	23.7	15.9	7.8	
	Mandatory Frb	58.5	31.1	27.4	29.9	9.7	20.2	
	<b>Total</b>	54.3	29.6	24.6	28.7	10.9	17.8	