PHEAA Student Loan Trust 2013-3 FRN
Monthly Servicing Report

Distribution Date: 2/25/2019

Reporting Period: 1/01/2019 – 1/31/2019

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 - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

I. Series 2013-3 Floating Rate Notes - Asset & Liability Summary

A. Pool Balance	12/31/2018	Net Activity	1/31/2019	
1. Student Loan - Principal Balance	$ 251,801,009.62	$ (2,018,674.06)	$ 249,782,335.56	% of Initial
2. Interest expected to be Capitalized	$ 1,505,744.84	$ 64,405.04	$ 1,570,149.88	Pool Balance
3. Total Pool Balance	**$ 253,306,754.46**	**$ (1,954,269.02)**	**$ 251,352,485.44**	49.71%
4. Student Loan - Accrued Borrower Interest Balance	$ 6,525,602.68	$ 49,911.91	$ 6,575,514.59	
5. Accrued Interest Subsidy & Special Allowance	$ 132,349.20	$ (73,322.64)	$ 59,026.56	
6. Weighted Average Coupon Rate	4.908%		4.908%	
7. Weighted Average Remaining to Maturity (in months)	187.43		187.07	
8. Number of Loans	17,825		17,596	
9. Number of Borrowers	8,726		8,625	
10. Weighted Average Age of Borrowers	46.4		46.5	

B. Adjusted Pool Balance	12/31/2018	Change	1/31/2019
1. Capitalized Interest Fund (after giving effect to transfers to be made on Distribution Date)	$ -	$ -	$ -
2. Specified Reserve Fund Balance (greater of 0.25% of Pool Balance and 0.15% Initial Pool Balance - $758,491.53)	$ 758,491.53	$ -	$ 758,491.53
3. Adjusted Pool Balance (A3 + B1 + B2)	**$ 254,065,245.99**		**$ 252,110,976.97**

C. Other Fund Balances	12/31/2018	Change	1/31/2019
1. Collection Fund	$ 3,502,136.25	$ (515,874.20)	$ 2,986,262.05
2. Reserve Fund	$ 758,491.53	$ -	$ 758,491.53
3. Capitalized Interest Fund	$ -	$ -	$ -
4. Department Rebate Fund	$ 21,807.29	$ -	$ 21,807.29
5. Acquisitions Fund	$ -	$ -	$ -
6. Total - Other Account Balances	**$ 4,282,435.07**	**$ (515,874.20)**	**$ 3,766,560.87**

D. Notes Payable	Final Maturity	CUSIP	Spread	12/31/2018	%	1/31/2019	%
1. 2013-3 Class A LIBOR Notes	11/25/2042	69338QAA8	1mL+0.75%	$ 231,762,056.23	93.98%	$ 228,799,941.14	93.91%
2. 2013-3 Class B LIBOR Notes	10/25/2046	69338QAB6	1mL+1.50%	$ 14,850,000.00	6.02%	$ 14,850,000.00	6.09%
3. Total Notes Payable				**$ 246,612,056.23**	**100.00%**	**$ 243,649,941.14**	**100.00%**

E. Parity Ratio Calculation:	12/31/2018	Change	1/31/2019
1. Student Loan - Principal	$ 251,801,009.62	$ (2,018,674.06)	$ 249,782,335.56
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	$ 1,505,744.84	$ 64,405.04	$ 1,570,149.88
3. Pool Balance (E1 + E2)	**$ 253,306,754.46**	**$ (1,954,269.02)**	**$ 251,352,485.44**
4. Capitalized Interest Fund (after giving effect to transfers to be made on Distribution Date)	$ -	$ -	$ -
5. Specified Reserve Fund Balance	$ 758,491.53	$ -	$ 758,491.53
6. Adjusted Pool Balance (E3+E4+E5)	**$ 254,065,245.99**	**$ (1,954,269.02)**	**$ 252,110,976.97**
7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	**$ 243,649,941.14**	**$ (2,109,572.08)**	**$ 241,540,369.06**
8. Senior Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	**$ 228,799,941.14**	**$ (2,109,572.08)**	**$ 226,690,369.06**
9. Net Assets (E6 - E7)	**$ 10,415,304.85**	**$ 155,303.06**	**$ 10,570,607.91**
10. Parity Ratio (E6/E7)	**1.0427**		**1.0438**
11. Senior Parity Ratio (E6/E8)	**1.1104**		**1.1121**

F. Specified Overcollateralization Amount		
1. 1.70% of current Adjusted Pool Balance	$ 4,319,109.18	$ 4,285,886.61
2. 1.90% of initial Adjusted Pool Balance	$ 9,897,780.62	$ 9,897,780.62
3. Total - Specified Overcollateralization Amount	**$ 14,216,889.80**	**$ 14,183,667.23**

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

II. Series 2013-3 FRN Transactions and Accruals

			Beg/End Balances
A.	**Student Loan Cash Principal Activity**		**251,801,009.62**
	1 Borrower Payments	$ (1,433,155.81)	
	2 Claim Payments	$ (496,137.28)	
	3 Consolidation Payoffs	$ (373,848.72)	
	4 Other Cash Payments from Servicer	$ 874.95	
	5 Acquisitions / Sales	$ -	
	6 Total Principal Cash Activity	$ (2,302,266.86)	
B.	**Student Loan Non-Cash Principal Activity**		
	1 Capitalized Interest	$ 283,659.77	
	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	$ (66.97)	
	9 Total Non-Cash Principal Activity	$ 283,592.80	
C.	**Total Student Loan Principal Activity**	$ (2,018,674.06)	**$ 249,782,335.56**
D.	**Student Loan Cash Interest Activity**		**6,657,951.88**
	1 Borrower Payments (includes Late Fees)	$ (626,127.32)	
	2 Claim Payments	$ (16,759.91)	
	3 Consolidation Payoffs	$ (6,695.63)	
	4 Other Cash Payments from Servicer	$ -	
	5 Acquisitons / Sales	$ -	
	6 Subsidy Payments (ISP)	$ (186,412.31)	
	7 Special Allowance Payments (SAP)	$ 54,663.50	
	8 Total Interest Collections	$ (781,331.67)	
E.	**Student Loan Non-Cash Interest Activity**		
	1 Borrower Accruals	$ 1,030,887.54	
	2 Interest Subsidy Payment Accrual	$ 54,832.48	
	3 Special Allowance Payment Accrual Estimate	$ 4,194.08	
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	$ (600.39)	
	5 Capitalized Interest	$ (283,659.77)	
	6 Amounts due to / (from) Servicer for non-cash adjustments	$ -	
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	$ -	
	8 Other Adjustments	$ (47,733.00)	
	9 Total Non-Cash Interest Activity	$ 757,920.94	
F.	**Total Student Loan Interest Activity**	$ (23,410.73)	**$ 6,634,541.15**
G.	**Non-Reimbursable Losses During Collection Period**	$ (13,580.45)	
H.	**Cumulative Non-Reimbursable Losses to Date**	$ (1,883,529.07)	
			$ 256,416,876.71

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III. Series 2013-3 FRN - Collection Account Reconciliation
Cash Receipts & Disbursements for the period

	Beginning Cash Balance	**$**	**3,932,907.87**
A.	**Principal Cash Collections**		
	1 Principal Payments Received - Borrower Payments	$	1,433,155.81
	2 Principal Payments Received - Claim Payments	$	496,137.28
	3 Principal Payments Received - Consolidation Payoffs	$	373,848.72
	4 Principal Payments Received - Other Payments from Servicer	$	(874.95)
	5 Principal Payments Received - Sales	$	-
	6 **Total Principal Collections**	**$**	**2,302,266.86**
B.	**Interest Cash Collections**		
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	$	626,127.32
	2 Interest Payments Received - Claim Payments	$	16,759.91
	3 Interest Payments Received - Consolidation Payoffs	$	6,695.63
	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**	**$**	**649,582.86**
C.	**Reimbursements (to)/from Servicer**	$	-
D.	**Reimbursements from Guarantor for Insurance Fee Cancellations**	$	-
E.	**Reimbursements from Dept. of Ed. for Interest & Special Allowance**	$	131,748.81
F.	**Transfer from Capitalized Interest Fund**	$	-
G.	**Transfer from Acquisition Fund**	$	-
H.	**Transfer from Reserve Fund**	$	-
I.	**Transfers to Department Rebate Fund**	$	-
		$	-
J.	**Investment Earnings**	$	-
	1 Collection Account Investment Earnings	$	7,923.63
	2 Rebate Fund Investment Earnings	$	37.89
	3 Acquisition Fund Investment Earnings	$	-
	4 Capitalized Bond Interest Fund Investment Earnings	$	-
	5 Reserve Fund Investment Earnings	$	1,317.84
	6 **Total Investment Earnings**	**$**	**9,279.36**
K.	**Funds Previously Remitted - Cash Disbursements**		
	1 Consolidation rebate fees to Dept. of Ed.	$	(216,770.26)
	2 Servicing Fees	$	(29,688.99)
	3 Indenture Trustee Fee	$	(2,113.54)
	4 Eligible Lender Trustee Fee	$	(1,000.00)
	5 Owner Trustee fee	$	-
	6 Admin Fees	$	(42,746.65)
	7 Interest Payments - LIBOR Notes	$	(678,473.34)
	8 Principal Payments - LIBOR Notes	$	(2,962,115.09)
	9 Funds transferred to the Issuer	$	-
	10 **Total Previously Remitted Fees**	**$**	**(3,932,907.87)**
L.	**Total Cash Available at 01/31/19 (Collection Fund)**	**$**	**3,092,877.89**

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IV. Series 2013-3 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	01/23/19	2.51000%

B. LIBOR Rate Interest Calcualtion	Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
2013-3 FRN A LIBOR Notes	0.75%	3.26000%	2/25/2019	31	1/25/2019	2/24/2019	$ 642,292.28
2013-3 FRN B LIBOR Notes	1.50%	4.01000%	2/25/2019	31	1/25/2019	2/24/2019	$ 51,277.88
Total - 2013-3 FRN Interest Payable							**$ 693,570.16**

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
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V. Principal Distributions and Reserve Fund Reconciliation

A.	Distribution Amounts thru February 25, 2019	Combined	2013-3 Class A	2013-3 Class B
1	Monthly Interest Due	$ 693,570.16	$ 642,292.28	$ 51,277.88
2	Monthly Interest Paid	$ 693,570.16	$ 642,292.28	$ 51,277.88
3	**Interest Shortfall**	$ -	$ -	$ -
4	Interest Shortfall Due	$ -	$ -	$ -
5	Interest Shortfall Paid	$ -	$ -	$ -
6	**Interest Shortfall**	$ -	$ -	$ -
7	**Monthly Principal Paid**	$ 2,109,572.08	$ 2,109,572.08	$ -
8	**Total Distribution Amount**	$ 2,803,142.24	$ 2,751,864.36	$ 51,277.88

B.	Principal Distribution Amount Reconciliation		Actual Distribution
1	Notes Outstanding as of 01/31/19	$ 243,649,941.14	
2	Current Adjusted Pool Balance 01/31/19	$ 252,110,976.97	
3	less: Specified Overcollateralization Amount 01/31/19	$ 14,183,667.23	
4	Total (B2-B3)	$ 237,927,309.74	
5	Total Principal Distribution Amount (B1-B4)	$ 5,722,631.40	$ 2,109,572.08

C.	Reserve Fund and Capitalized Interest Fund Reconciliation	Reserve Fund	Cap Int Fund
1	Beginning Period Balance 01/01/19	$ 758,491.53	$ -
2	Transfer from Cap Int Fund to the Collection Account	$ -	$ -
3	Deposits to Reserve Fund	$ -	$ -
4	Interest Earned	$ 1,317.84	$ -
5	Transfer of Interest Earned to the Collection Account	$ (1,317.84)	$ -
6	Transfer of Excess Reserve to the Collection Account	$ -	$ -
7	Total Fund Balance Available at 01/31/19	$ 758,491.53	$ -
8	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	$ -	$ -
9	Total Adjusted Reserve Fund Balance Available 01/31/19	$ 758,491.53	$ -
10	Specified Reserve Fund Balance (greater of .25% of the pool balance or .15% of initial pool balance)	$ 758,491.53	$ -
11	Cap Int Fund Schedule (Exh C) Balance at 02/25/19	$ -	$ -
12	**Excess Reserve - Transfer to/ (from) Collection Account**	**$ -**	**$ -**
13	**Cap Int Fund Schedule (Exh C) - Transfer to Collection Account**	**$ -**	**$ -**

D.	LIBOR Note Balances	1/25/2019	Paydown Factors	2/25/2019
1	2013-3 FRN A LIBOR Notes	$ 228,799,941.14	$ 2,109,572.08	$ 226,690,369.06
2	2013-3 A Pool Factor	0.4548707	0.0041940	0.4506767
3	2013-3 FRN B LIBOR Notes	14,850,000.00	$ -	$ 14,850,000.00
4	2013-3 B Pool Factor	1.0000000	-	1.0000000
	Total Notes Outstanding	**$ 243,649,941.14**	$ 2,109,572.08	**$ 241,540,369.06**
	Total Note Pool Factor	**$ 0.4705029**	$ 0.0040737	**$ 0.4664292**

VI. Series 2013-3 FRN - Priority of Distributions

				Available Funds Balance
		Per Distribution Date Certificate		
		Total Available Funds		$ 3,092,877.89
	Section 5.02	Transfer of remaining funds in Acquisiton Fund not used to purchase loans or pay acquisition costs	$ -	$ 3,092,877.89
	Section 5.03	Transfer from the Capitalized Interest Fund to the Collection Fund	$ -	$ 3,092,877.89
	Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	$ -	$ 3,092,877.89
	Section 5.04(c)	**Distributions:**		
	(i)	Payments to the Dept of Ed for Consolidation Rebate Fees	$ 215,111.04	$ 2,877,766.85
	(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;	$ -	$ 2,877,766.85
	(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee	$ 2,088.83	$ 2,875,678.02
	(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	$ 1,000.00	$ 2,874,678.02
	(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (November Distribution Date Only)	$ -	$ 2,874,678.02
	(iv)	Payment of the Administrator Fee to the Administrator	$ 42,218.64	$ 2,832,459.38
	(iv)	Payment of Other Administration Expense to the Administrator (November Distribution only)	$ -	$ 2,832,459.38
	(v)	Payment of the Servicing fee to the Servicer	$ 29,317.14	$ 2,803,142.24
	(vi)	to the Class A Noteholders, the Class A Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	$ 642,292.28	$ 2,160,849.96
	(vii)	to the Class B Noteholders, the Class B Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	$ 51,277.88	$ 2,109,572.08
	(viii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to equal the Specified Reserve Fund Balance;	$ -	$ 2,109,572.08
	(ix)	to the Class A-1 Noteholders, the Principal Distribution Amount (until paid in full)	$ 2,109,572.08	$ -
	(x)	to the Class B-1 Noteholders, the Principal Distribution Amount (until paid in full) (after all Class A Noteholders have been paid in full)	$ -	$ -
	(xi)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee	$ -	$ -
	(xii)	Amounts payable to the Noteholders as a supplement payment of the principal on the Notes pursuant to Section 5.04(c)(xii) of the Indenture	$ -	$ -
	(xiii)	Remaining amounts released to the Depositor	$ -	$ -

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VII. Series 2013-3 Portfolio Characteristics

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment	
				$	$	%	%	%	%	# months	# months
		12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019
	Borrower Status Distribution:										
A	**Interim**										
	In-School	17	17	37,118	37,118	0.01%	0.01%	4.948%	4.948%	120	120
	Grace	7	5	37,551	22,051	0.01%	0.01%	5.910%	5.285%	130	120
	Repayment										
	Current	14,140	14,003	202,457,698	202,469,570	80.40%	81.06%	4.861%	4.861%	186	186
	31-60 Days Delinquent	445	392	6,626,064	5,028,387	2.63%	2.01%	5.377%	5.588%	174	197
	61-90 Days Delinquent	275	262	3,976,485	3,442,729	1.58%	1.38%	5.636%	5.309%	170	174
	91-120 Days Delinquent	196	187	1,808,339	2,609,257	0.72%	1.04%	5.795%	5.693%	170	165
	121-180 Days Delinquent	195	257	1,951,360	2,483,226	0.77%	0.99%	4.883%	5.570%	171	175
	181-270 Days Delinquent	216	214	2,609,804	2,234,259	1.04%	0.89%	5.848%	5.627%	185	163
	> 271 Days Delinquent	154	140	1,598,189	1,553,535	0.63%	0.62%	5.529%	5.323%	185	194
	Total Repayment	**15,621**	**15,455**	**221,027,939**	**219,820,962**	**87.78%**	**88.01%**	**4.915%**	**4.914%**	**186**	**185**
	Forbearance	1,132	1,134	18,134,635	17,106,721	7.20%	6.85%	5.331%	5.259%	210	194
	Deferment	1,048	985	12,563,766	12,795,483	4.99%	5.12%	5.579%	5.584%	228	232
B	**Total Portfolio**	**17,825**	**17,596**	**251,801,010**	**249,782,336**	**100%**	**100%**	**4.908%**	**4.908%**	**186**	**185**

Note: Delinquent means more than 30 days past due
*Percentages may not sum to 100% due to rounding

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
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VIII. Series 2013-3 Portfolio Characteristics and Weighted Average Payments

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment Months	
		$	$	$	$	%	%	%	%	$	$
		12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019	12/31/2018	1/31/2019
A	**Borrower Status Type:**										
1	**Loan Type**										
	1. Subsidized Consolidation Loans	6,667	6,593	98,255,344	97,412,567	39.02%	39.00%	4.836%	4.834%	178	178
	2. Unsubsidized Consolidation Loans	7,037	6,963	143,305,332	142,247,186	56.91%	56.95%	4.921%	4.921%	195	195
	3. Subsidized Stafford Loans	2,279	2,231	4,585,360	4,523,362	1.82%	1.81%	5.309%	5.308%	111	112
	4. Unsubsidized Stafford Loans	1,802	1,769	5,444,336	5,388,502	2.16%	2.16%	5.420%	5.429%	126	127
	5. Grad PLUS Loans	12	12	106,649	108,370	0.04%	0.04%	8.500%	8.500%	146	145
	6. PLUS Loans	27	27	101,539	99,900	0.04%	0.04%	7.521%	7.532%	56	56
	7. SLS Loans	1	1	2,449	2,449	0.00%	0.00%	12.000%	12.000%	67	66
	Total - Loan Type	**17,825**	**17,596**	**251,801,010**	**249,782,336**	**100%**	**100%**	**4.908%**	**4.908%**	**186**	**185**
2	**Program Type**										
	1. Graduate	143	142	1,447,135	1,438,798	0.57%	0.58%	5.838%	5.837%	153	154
	2. Undergraduate	16,329	16,121	232,319,455	230,381,248	92.26%	92.23%	4.889%	4.888%	186	186
	3. Proprietary	1,353	1,333	18,034,419	17,962,290	7.16%	7.19%	5.082%	5.091%	177	174
	Total - Program Type	**17,825**	**17,596**	**251,801,010**	**249,782,336**	**100%**	**100%**	**4.908%**	**4.908%**	**186**	**185**
3	**School Type**										
	1. 4 Year Private	4,565	4,570	103,797,917	103,580,026	41.22%	41.47%	4.855%	4.856%	198	198
	2. 4 Year Public	7,115	7,024	100,897,935	99,922,139	40.07%	40.00%	4.858%	4.858%	183	183
	3. 2 Year Private	313	252	3,836,852	3,390,731	1.52%	1.36%	5.108%	5.018%	167	172
	4. 2 Year Public	4,402	4,340	24,020,352	23,731,905	9.54%	9.50%	5.151%	5.150%	150	150
	5. Prop/Voc/Tech	1,315	1,295	17,210,844	17,142,492	6.84%	6.86%	5.180%	5.188%	175	171
	6. Unkown	115	115	2,037,110	2,015,042	0.81%	0.81%	4.598%	4.602%	197	197
	Total - School Type	**17,825**	**17,596**	**251,801,010**	**249,782,336**	**100%**	**100%**	**4.908%**	**4.908%**	**186**	**185**
4	**Rehab / Non Rehab Loans**										
	1. Non Rehab Loans	17,765	17,538	250,925,172	248,909,580	99.65%	99.65%	4.899%	4.898%	186	185
	2. Rehab Loans	60	58	875,837	872,756	0.35%	0.35%	7.736%	7.744%	197	201
	Total - Rehab / Non Rehab Loans	**17,825**	**17,596**	**251,801,010**	**249,782,336**	**100%**	**100%**	**4.908%**	**4.908%**	**186**	**185**

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	12/31/2018	1/31/2019
1. In school	22	19
2. Grace	2	2
3. Deferment	17	16
4. Forbearance	3	3
	W.A. Time in Repayment (months)	
5. Repayment	147	148
6. Total Portfolio Weighted Average	**128**	**129**

IX. Series 2013-3 FFELP Portfolio Indices

A Stafford

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 1/31/2019	% of Total 1/31/2019
SB	Tbill + 3.50%	Fixed	1,635	0.00%
SD	Tbill + 3.25%	Fixed	49,529	0.02%
SD	Tbill + 3.25%	Variable	1,732	0.00%
SE	Tbill + 3.10%	Fixed	-	0.00%
SE	Tbill + 3.10%	Variable	7,920	0.00%
SG	Tbill + 3.10%	Variable	89,711	0.04%
SH	Tbill + 2.50%	Variable	9,149	0.00%
SJ	Tbill + 2.20%	Variable	4,869	0.00%
SK	Tbill + 2.80%	Variable	25,558	0.01%
LA	1mL + 1.74%	Variable	296,638	0.12%
LB	1mL + 2.34%	Variable	1,881,516	0.75%
LE	1mL + 1.74% (Neg SAP)	Fixed	188,395	0.08%
LE	1mL + 1.74% (Neg SAP)	Variable	19,324	0.01%
LF	1mL + 2.34% (Neg SAP)	Fixed	1,446,268	0.58%
LF	1mL + 2.34% (Neg SAP)	Variable	124,198	0.05%
LI	1mL + 1.34% (Neg SAP)	Fixed	45,302	0.02%
LJ	1mL + 1.94% (Neg SAP)	Fixed	317,869	0.13%
None - Not eligible for SAP			13,764	0.01%
Total - Stafford			**4,523,376**	**1.81%**

B Unsub Stafford

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 1/31/2019	% of Total 1/31/2019
SG	Tbill + 3.10%	Variable	75,963	0.03%
SH	Tbill + 2.50%	Variable	-	0.00%
SJ	Tbill + 2.20%	Variable	7,137	0.00%
SK	Tbill + 2.80%	Variable	8,421	0.00%
LA	1mL + 1.74%	Variable	316,203	0.13%
LB	1mL + 2.34%	Variable	2,107,850	0.84%
LE	1mL + 1.74% (Neg SAP)	Fixed	245,421	0.10%
LE	1mL + 1.74% (Neg SAP)	Variable	10,536	0.00%
LF	1mL + 2.34% (Neg SAP)	Fixed	2,208,825	0.88%
LF	1mL + 2.34% (Neg SAP)	Variable	117,240	0.05%
LI	1mL + 1.34% (Neg SAP)	Fixed	43,126	0.02%
LJ	1mL + 1.94% (Neg SAP)	Fixed	227,753	0.09%
None - Not eligible for SAP			20,041	0.01%
Total - Unsub Stafford			**5,388,519**	**2.16%**

C Consolidation

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 1/31/2019	% of Total 1/31/2019
SD	Tbill + 3.25%	Fixed	29,159	0.01%
SE	Tbill + 3.10%	Fixed	501,307	0.20%
SG	Tbill + 3.10%	Variable	80,001	0.03%
SL	T-bill + 3.10%	Fixed	140,047	0.06%
LC	1mL + 2.64%	Fixed	75,890,601	30.38%
LG	1mL + 2.64% (Neg SAP)	Fixed	146,985,517	58.85%
LK	1mL + 2.24% (Neg SAP)	Fixed	15,817,661	6.33%
None - Not eligible for SAP			215,962	0.09%
Total - Consolidation			**239,660,254**	**95.95%**

D Plus/SLS

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 1/31/2019	% of Total 1/31/2019
SB	Tbill + 3.50%	Fixed	2,449	0.00%
SD	Tbill + 3.25%	Variable	-	0.00%
SE	Tbill + 3.10%	Variable	11,294	0.00%
SG	Tbill + 3.10%	Variable	-	0.00%
SH	Tbill + 2.50%	Variable	1,738	0.00%
LD	1mL +2.64%	Variable	12,209	0.00%
LH	1mL +2.64% (Neg SAP)	Fixed	71,476	0.03%
LH	1mL +2.64% (Neg SAP)	Variable	-	0.00%
LM	1mL +1.94% (Neg SAP)	Fixed	109,322	0.04%
None - Not eligible for SAP			2,230	0.00%
Total - Plus/SLS			**210,718**	**0.08%**

E Credit Balances Loans	(531)	0.00%
Total Ending Balance at 01/31/19	**249,782,336**	**100%**

X. Payment History, CPRs, and Cumulative Default Rate

A. Payment History and CPRs

Month End Date		Actual Ending Pool Balance	Since Issued CPR
1/31/2019	$	251,352,485.44	8.058%
12/31/2018	$	253,306,754.46	8.139%
11/30/2018	$	256,474,758.46	8.137%
10/31/2018	$	259,292,585.45	8.165%
9/30/2018	$	261,933,651.39	8.204%
8/31/2018	$	264,525,381.79	8.252%
7/31/2018	$	266,785,043.85	8.324%
6/30/2018	$	270,318,792.55	8.306%
5/31/2018	$	273,292,577.21	8.333%
4/30/2018	$	276,217,185.73	8.366%
3/31/2018	$	278,873,864.43	8.424%
2/28/2018	$	281,735,188.60	8.468%
1/31/2018	$	284,569,647.84	8.526%
12/31/2017	$	288,771,282.14	8.474%
11/30/2017	$	292,344,699.07	8.471%
10/31/2017	$	295,622,808.81	8.496%
9/30/2017	$	299,130,647.88	8.504%
8/31/2017	$	302,117,598.54	8.558%
7/31/2017	$	306,470,950.02	8.503%
6/30/2017	$	310,690,103.61	8.461%
5/31/2017	$	315,259,901.63	8.395%
4/30/2017	$	318,466,299.02	8.440%
3/31/2017	$	322,756,381.21	8.403%
2/28/2017	$	327,371,908.56	8.396%
1/31/2017	$	330,776,325.97	7.738%
12/31/2016	$	335,157,588.10	8.014%
9/30/2016	$	346,942,050.51	8.003%
6/30/2016	$	359,902,628.14	8.292%
3/31/2016	$	373,547,976.47	8.183%
12/31/2015	$	387,718,206.77	8.038%
9/30/2015	$	401,455,844.71	7.946%
6/30/2015	$	415,812,387.54	7.789%
3/31/2015	$	431,274,069.35	7.476%
12/31/2014	$	445,811,856.15	7.274%
9/30/2014	$	461,068,091.27	6.816%
6/30/2014	$	477,010,809.95	5.773%
3/31/2014	$	491,703,256.56	4.138%
12/31/2013	$	503,373,886.67	1.055%

B. Cumulative Default Rate

1. Current Period Defaults		
a. Claim payments from Guarantor*	$	512,897.19
b. 1-3% write offs		13,598.05
c. Claims filed pending payment		597,763.11
d. Total Current Period Defaults	$	1,124,258.35
2. Cumulative Defaults		
a. Claim payments from Guarantor	$	86,052,093.18
b. 1-3% write offs		1,808,662.87
c. Claims filed pending payment		597,763.11
d. Total Cummulative Defaults	$	88,458,519.16
3. Cumulative Default (% of original pool balance)		17.49%
4. Cumulative Default (% of cumulative Entered Repayment Balance)		17.65%
5. Cumulative Recoveries	$	86,052,093.18
6. Cumulative Recovery Rate (2a/2d)		97.28%
7. Cumulative Net Loss Rate (2b/2d)		2.04%
8. Rejected Claims Repurchased		
a. Current period purchases	$	-
b. Cumulative repurchases	$	-

*Claim payments include principal & interest payments

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

XI. Balance Sheet

ASSETS	**1/31/2019**
Cash	$ 106,616
Assets Held by Trustee	
Investments	3,766,561
Accrued Interest Receivable	6,643,647
Student Loans Receivable, Net	249,594,336
Discount - Std Ln purchase	(1,149,809)
Total Assets	258,961,350

LIABILITIES AND NET ASSETS	
Bonds Payable	243,649,941
Discount on Bonds Payable	(1,734,886)
Accrued Interest Payable	156,612
Other Accounts Payable & Accrued Expenses	289,736
Deferred Outflow	-
Total Liabilities	242,361,403
Net Assets	16,599,947
Total Liabilities and Net Assets	258,961,350
Parity Ratio	1.0438
Senior Parity Ratio	1.1121

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Supplemental Report
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

XII. Historical Note Payable Characteristics

Distribution Date	Total Debt	% of Orig Debt	Class A Debt	% of Orig Class A Debt	% of Orig Class A at 4% CPR*	Class B Debt	% of Orig Class B Debt	% of Orig Class B at 4% CPR*
11/20/2013	$ 517,850,000	100.0%	$ 503,000,000	100.0%		$ 14,850,000	100.0%	
4/25/2014	$ 502,270,084	97.0%	$ 487,420,084	96.9%		$ 14,850,000	100.0%	
7/25/2014	$ 486,842,972	94.0%	$ 471,992,972	93.8%		$ 14,850,000	100.0%	
10/27/2014	$ 469,704,964	90.7%	$ 454,854,964	90.4%		$ 14,850,000	100.0%	
12/26/2014	$ 460,302,275	88.9%	$ 445,452,275	88.6%	91%	$ 14,850,000	100.0%	100%
1/26/2015	$ 454,125,831	87.7%	$ 439,275,831	87.3%		$ 14,850,000	100.0%	
4/27/2015	$ 438,527,815	84.7%	$ 423,677,815	84.2%		$ 14,850,000	100.0%	
7/27/2015	$ 421,802,010	81.5%	$ 406,952,010	80.9%		$ 14,850,000	100.0%	
10/26/2015	$ 404,711,802	78.2%	$ 389,861,802	77.5%		$ 14,850,000	100.0%	
12/28/2015	$ 395,150,144	76.3%	$ 380,300,144	75.6%	82%	$ 14,850,000	100.0%	100%
1/25/2016	$ 388,722,266	75.1%	$ 373,872,266	74.3%		$ 14,850,000	100.0%	
4/25/2016	$ 371,434,752	71.7%	$ 356,584,752	70.9%		$ 14,850,000	100.0%	
7/25/2016	$ 356,143,342	68.8%	$ 341,293,342	67.9%		$ 14,850,000	100.0%	
10/25/2016	$ 339,144,607	65.5%	$ 324,294,607	64.5%		$ 14,850,000	100.0%	
12/27/2016	$ 330,503,213	63.8%	$ 315,653,213	62.8%	73%	$ 14,850,000	100.0%	100%
1/25/2017	$ 326,308,485	63.0%	$ 311,458,485	61.9%		$ 14,850,000	100.0%	
4/25/2017	$ 313,627,328	60.6%	$ 298,777,328	59.4%		$ 14,850,000	100.0%	
7/25/2017	$ 301,062,855	58.1%	$ 286,212,855	56.9%		$ 14,850,000	100.0%	
10/25/2017	$ 289,232,812	55.9%	$ 274,382,812	54.5%		$ 14,850,000	100.0%	
12/26/2017	$ 282,573,729	54.6%	$ 267,723,729	53.2%	66%	$ 14,850,000	100.0%	100%
1/25/2018	$ 279,091,978	53.9%	$ 264,241,978	52.5%		$ 14,850,000	100.0%	
4/25/2018	$ 268,948,253	51.9%	$ 254,098,253	50.5%		$ 14,850,000	100.0%	
7/25/2018	$ 260,183,941	50.2%	$ 245,333,941	48.8%		$ 14,850,000	100.0%	
10/25/2018	$ 251,688,836	48.6%	$ 236,838,836	47.1%		$ 14,850,000	100.0%	
11/26/2018	$ 249,389,736	48.2%	$ 234,539,736	46.6%		$ 14,850,000	100.0%	
12/26/2018	$ 246,612,056	47.6%	$ 231,762,056	46.1%	59%	$ 14,850,000	100.0%	100%
1/25/2019	$ 243,649,941	47.1%	$ 228,799,941	45.5%		$ 14,850,000	100.0%	
2/25/2019	$ 241,540,369	46.6%	$ 226,690,369	45.1%		$ 14,850,000	100.0%	

* Appendix F of 2013-3 PPM

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Supplemental Report
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Total Wgt Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	Wgt Avg Mths on Mandatory Frb	# of Bwrs on PFH	PFH Prin Bal	% of Pool on PFH	PFH Pmt %*	% of PFH Pool w/ $0 Pmt	Wtg Avg Mths on PFH
11/20/2013	$ 505,661,020	100.0%	12.2%	15.5%									
3/31/2014	$ 491,703,257	97.2%	11.2%	13.9%									
6/30/2014	$ 477,010,810	94.3%	10.7%	13.0%	39.4	26.9	12.5	558	32,348,027	6.8%	17.7%	47.1%	12.6
9/30/2014	$ 461,068,091	91.2%	10.6%	13.5%									
12/31/2014	$ 445,811,856	88.2%	10.0%	12.7%									
3/31/2015	$ 431,274,069	85.3%	10.0%	12.0%									
6/30/2015	$ 415,812,388	82.2%	9.1%	11.4%	44.2	28.7	15.5	830	43,980,548	10.6%	15.4%	54.6%	15.9
9/30/2015	$ 401,455,845	79.4%	9.2%	10.6%	43.6	28.6	15.0			11.1%	15.1%	58.3%	22.0
12/31/2015	$ 387,718,207	76.7%	8.3%	10.6%	40.0	25.0	15.0			12.1%	14.6%	61.1%	23.5
3/31/2016	$ 373,547,976	73.9%	8.5%	10.6%	47.2	29.9	17.2			12.3%	14.6%	62.4%	24.6
6/30/2016	$ 359,902,628	71.2%	7.9%	9.8%	45.4	28.8	16.6	1,012	50,807,686	14.1%	13.3%	65.5%	24.5
9/30/2016	$ 346,942,051	68.6%	7.4%	8.7%	45.4	28.6	16.8	1,064	53,495,866	15.4%	13.4%	66.1%	25.6
12/31/2016	$ 335,157,588	66.3%	7.1%	9.2%	46.0	28.1	17.9	1,063	50,907,958	15.2%	13.1%	67.3%	27.3
3/31/2017	$ 322,756,381	63.8%	6.7%	9.1%	46.0	28.1	17.9	1,103	53,722,664	16.6%	13.3%	65.7%	28.6
6/30/2017	$ 310,690,104	61.4%	6.5%	8.7%	45.7	28.2	17.5	1,061	52,672,834	17.0%	13.8%	65.6%	30.5
9/30/2017	$ 299,130,648	59.2%	6.2%	8.2%	47.8	29.4	18.4	1,104	52,758,287	17.6%	13.6%	70.0%	32.6
12/31/2017	$ 288,771,282	57.1%	5.9%	7.8%	45.8	28.1	17.7	1,135	54,082,620	18.7%	13.3%	69.7%	33.7
3/31/2018	$ 278,873,864	55.2%	6.4%	7.6%	49.0	29.4	19.6	1,126	53,074,089	19.0%	14.0%	70.8%	35.7
6/30/2018	$ 270,318,793	53.5%	5.4%	9.2%	52.8	31.2	21.6	1,136	52,357,004	19.4%	13.7%	71.1%	37.3
9/30/2018	$ 261,933,651	51.8%	5.6%	8.5%	52.8	31.9	20.9	1,149	54,612,879	20.8%	13.7%	72.0%	38.5
10/31/2018	$ 259,292,585	51.3%	5.3%	7.6%	52.5	31.5	21.1	1,150	53,892,993	20.8%	13.5%	72.7%	39.6
11/30/2018	$ 256,474,758	50.7%	5.4%	7.4%	53.7	31.8	21.9	1,151	54,432,265	21.2%	13.5%	72.8%	40.4
12/31/2018	$ 253,306,754	50.1%	5.0%	7.2%	53.0	31.4	21.5	1,141	54,258,191	21.4%	13.0%	73.1%	41.1
1/31/2019	$ 251,352,485	49.7%	5.1%	6.8%	54.2	31.3	22.9	1,132	53,617,699	21.3%	13.3%	73.4%	42.2

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 - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Supplemental Report
Report Date: 1/31/19 **Report Period: 1/01/19 - 1/31/19**

XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	Wgt Avg Mths on Mandatory Frb	Total Wgt Avg Mths on Frb in 2013-3 Trust	Wgt Avg Mths on Discretionary Frb in 2013-3 Trust	Wgt Avg Mths on Mandatory Frb in 2013-3 Trust
6/30/2014	Discretionary Frb	31.8	22.0	9.8	6.0	5.6	0.3
	Mandatory Frb	51.6	34.8	16.8	6.2	0.7	5.5
	Total	39.4	26.9	12.5	6.1	3.7	2.3
6/30/2015	Discretionary Frb	34.5	22.4	12.1	12.5	9.3	3.2
	Mandatory Frb	56.3	36.6	19.7	13.8	3.2	10.6
	Total	44.2	28.7	15.5	13.1	6.6	6.5
9/30/2015	Discretionary Frb	34.8	22.9	11.9	13.5	9.9	3.6
	Mandatory Frb	55.9	36.6	19.4	15.8	3.8	12.0
	Total	43.6	28.6	15.0	14.5	7.3	7.1
12/31/2015	Discretionary Frb	33.3	21.7	11.6	15.5	10.9	4.6
	Mandatory Frb	50.9	30.4	20.5	19.0	6.1	12.8
	Total	40.0	25.0	15.0	16.8	9.1	7.7
3/31/2016	Discretionary Frb	35.0	22.6	12.4	15.4	10.8	4.6
	Mandatory Frb	59.2	37.1	22.0	18.6	4.8	13.7
	Total	47.2	29.9	17.2	17.0	7.8	9.2
6/30/2016	Discretionary Frb	36.0	22.8	13.2	16.0	11.3	4.7
	Mandatory Frb	55.5	35.3	20.2	18.3	5.2	13.1
	Total	45.4	28.8	16.6	17.1	8.4	8.7
9/30/2016	Discretionary Frb	31.4	21.1	10.4	14.7	10.5	4.2
	Mandatory Frb	57.7	35.2	22.5	20.6	5.6	15.0
	Total	45.4	28.6	16.8	17.8	7.9	10.0
12/31/2016	Discretionary Frb	35.1	21.6	13.5	15.4	10.9	4.5
	Mandatory Frb	57.4	34.9	22.5	21.0	5.3	15.7
	Total	46.0	28.1	17.9	18.1	8.2	10.0
3/31/2017	Discretionary Frb	34.9	21.7	13.2	16.8	11.7	5.1
	Mandatory Frb	58.4	35.2	23.2	23.5	6.0	17.5
	Total	46.0	28.1	17.9	20.0	9.0	11.0
6/30/2017	Discretionary Frb	34.3	22.4	11.9	17.3	12.2	5.1
	Mandatory Frb	56.9	33.9	23.0	22.8	5.9	16.9
	Total	45.7	28.2	17.5	20.1	9.0	11.1
9/30/2017	Discretionary Frb	36.8	23.0	13.7	18.8	12.8	6.0
	Mandatory Frb	57.5	35.0	22.5	21.5	5.6	15.9
	Total	47.8	29.4	18.4	20.2	9.0	11.3
12/31/2017	Discretionary Frb	36.7	23.4	13.3	19.3	13.3	6.0
	Mandatory Frb	56.4	33.6	22.8	22.4	5.9	16.4
	Total	45.8	28.1	17.7	20.7	9.9	10.8
3/31/2018	Discretionary Frb	39.5	23.5	16.0	20.4	13.5	6.9
	Mandatory Frb	58.0	34.9	23.0	24.0	6.4	17.6
	Total	49.0	29.4	19.6	22.3	9.9	12.4
6/30/2018	Discretionary Frb	37.7	23.2	14.5	21.6	14.3	7.3
	Mandatory Frb	60.9	35.5	25.4	25.8	7.9	18.0
	Total	52.8	31.2	21.6	24.3	10.1	14.3
9/30/2018	Discretionary Frb	34.9	22.3	12.6	22.6	15.0	7.6
	Mandatory Frb	59.8	35.7	24.1	25.6	7.6	18.0
	Total	52.8	31.9	20.9	24.8	9.7	15.1
10/31/2018	Discretionary Frb	36.6	23.0	13.6	23.6	16.0	7.6
	Mandatory Frb	59.8	35.4	24.5	26.1	7.5	18.6
	Total	52.5	31.5	21.1	25.3	10.2	15.1
11/30/2018	Discretionary Frb	36.3	23.1	13.2	23.6	16.2	7.4
	Mandatory Frb	62.3	36.1	26.2	27.4	8.5	18.8
	Total	53.7	31.8	21.9	26.1	11.0	15.0
12/31/2018	Discretionary Frb	35.3	22.7	12.7	21.5	15.4	6.1
	Mandatory Frb	60.9	35.3	25.5	27.2	7.7	19.5
	Total	53.0	31.4	21.5	25.4	10.1	15.3
1/31/2019	Discretionary Frb	31.2	21.2	9.9	19.6	14.2	5.4
	Mandatory Frb	63.7	35.4	28.3	28.9	7.6	21.3
	Total	54.2	31.3	22.9	26.2	9.5	16.7