PHEAA Student Loan Trust 2013-3 FRN
Monthly Servicing Report

Distribution Date: 4/27/2020

Reporting Period: 3/01/2020 – 3/31/2020

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 - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 3/31/20 **Report Period: 3/01/20 - 3/31/20**

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

A. Pool Balance	2/29/2020	Net Activity	3/31/2020	
1. Student Loan - Principal Balance	$ 218,893,144.51	$ (2,742,533.02)	$ 216,150,611.49	% of Initial
2. Interest expected to be Capitalized	$ 1,285,525.36	$ 22,459.13	$ 1,307,984.49	Pool Balance
3. Total Pool Balance	**$ 220,178,669.87**	**$ (2,720,073.89)**	**$ 217,458,595.98**	43.00%
4. Student Loan - Accrued Borrower Interest Balance	$ 7,112,377.99	$ 174,897.26	$ 7,287,275.25	
5. Accrued Interest Subsidy & Special Allowance	$ (201,594.10)	$ (157,304.92)	$ (358,899.02)	
6. Weighted Average Coupon Rate	4.880%		4.877%	
7. Weighted Average Remaining to Maturity (in months)	183.68		183.43	
8. Number of Loans	15,094		14,907	
9. Number of Borrowers	7,415		7,326	
10. Weighted Average Age of Borrowers	47.7		47.8	

B. Adjusted Pool Balance	2/29/2020	Change	3/31/2020
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)	**$ 220,937,161.40**		**$ 218,217,087.51**

C. Other Fund Balances	2/29/2020	Change	3/31/2020
1. Collection Fund	$ 2,376,778.42	$ 886,002.27	$ 3,262,780.69
2. Reserve Fund	$ 758,491.53	$ -	$ 758,491.53
3. Capitalized Interest Fund	$ -	$ -	$ -
4. Department Rebate Fund	$ 101,700.96	$ 100,529.32	$ 202,230.28
5. Acquisitions Fund	$ -	$ -	$ -
6. Total - Other Account Balances	**$ 3,236,970.91**	**$ 986,531.59**	**$ 4,223,502.50**

D. Notes Payable	Final Maturity	CUSIP	Spread	2/29/2020	%	3/31/2020	%
1. 2013-3 Class A LIBOR Notes	11/25/2042	69338QAA8	1mL+0.75%	$ 197,186,522.18	93.00%	$ 195,458,489.58	92.94%
2. 2013-3 Class B LIBOR Notes	10/25/2046	69338QAB6	1mL+1.50%	$ 14,850,000.00	7.00%	$ 14,850,000.00	7.06%
3. Total Notes Payable				**$ 212,036,522.18**	**100.00%**	**$ 210,308,489.58**	**100.00%**

E. Parity Ratio Calculation:	2/29/2020	Change	3/31/2020
1. Student Loan - Principal	$ 218,893,144.51	$ (2,742,533.02)	$ 216,150,611.49
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	$ 1,285,525.36	$ 22,459.13	$ 1,307,984.49
3. Pool Balance (E1 + E2)	**$ 220,178,669.87**	**$ (2,720,073.89)**	**$ 217,458,595.98**
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)	**$ 220,937,161.40**	**$ (2,720,073.89)**	**$ 218,217,087.51**
7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	**$ 210,308,489.58**	**$ (2,667,784.58)**	**$ 207,640,705.00**
8. Senior Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	**$ 195,458,489.58**	**$ (2,667,784.58)**	**$ 192,790,705.00**
9. Net Assets (E6 - E7)	**$ 10,628,671.82**	**$ (52,289.31)**	**$ 10,576,382.51**
10. Parity Ratio (E6/E7)	**1.0505**		**1.0509**
11. Senior Parity Ratio (E6/E8)	**1.1304**		**1.1319**

F. Specified Overcollateralization Amount		
1. 1.70% of current Adjusted Pool Balance	$ 3,755,931.74	$ 3,709,690.49
2. 1.90% of initial Adjusted Pool Balance	$ 9,897,780.62	$ 9,897,780.62
3. Total - Specified Overcollateralization Amount	**$ 13,653,712.36**	**$ 13,607,471.11**

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 3/31/20 **Report Period: 3/01/20 - 3/31/20**

II. Series 2013-3 FRN Transactions and Accruals

			Beg/End Balances
A.	**Student Loan Cash Principal Activity**		**218,893,144.51**
	1 Borrower Payments	$ (1,333,470.46)	
	2 Claim Payments	$ (920,793.75)	
	3 Consolidation Payoffs	$ (570,777.60)	
	4 Other Cash Payments from Servicer	$ 510.94	
	5 Acquisitions / Sales	$ -	
	6 Total Principal Cash Activity	$ (2,824,530.87)	
B.	**Student Loan Non-Cash Principal Activity**		
	1 Capitalized Interest	$ 82,197.69	
	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	$ (199.84)	
	9 Total Non-Cash Principal Activity	$ 81,997.85	
C.	**Total Student Loan Principal Activity**	$ (2,742,533.02)	**$ 216,150,611.49**
D.	**Student Loan Cash Interest Activity**		**6,910,783.89**
	1 Borrower Payments (includes Late Fees)	$ (511,365.29)	
	2 Claim Payments	$ (33,700.30)	
	3 Consolidation Payoffs	$ (40,453.07)	
	4 Other Cash Payments from Servicer	$ -	
	5 Acquisitons / Sales	$ -	
	6 Subsidy Payments (ISP)	$ -	
	7 Special Allowance Payments (SAP)	$ -	
	8 Total Interest Collections	$ (585,518.66)	
E.	**Student Loan Non-Cash Interest Activity**		
	1 Borrower Accruals	$ 878,130.04	
	2 Interest Subsidy Payment Accrual	$ 38,477.05	
	3 Special Allowance Payment Accrual Estimate	$ (195,781.97)	
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	$ -	
	5 Capitalized Interest	$ (82,197.69)	
	6 Amounts due to / (from) Servicer for non-cash adjustments	$ -	
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	$ -	
	8 Other Adjustments	$ (35,516.43)	
	9 Total Non-Cash Interest Activity	$ 603,111.00	
F.	**Total Student Loan Interest Activity**	$ 17,592.34	**$ 6,928,376.23**
G.	**Non-Reimbursable Losses During Collection Period**	$ (18,047.50)	
H.	**Cumulative Non-Reimbursable Losses to Date**	$ (2,036,294.69)	
			$ 223,078,987.72

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

	Beginning Cash Balance	**$**	**2,498,791.47**
A.	**Principal Cash Collections**		
	1 Principal Payments Received - Borrower Payments	$	1,333,470.46
	2 Principal Payments Received - Claim Payments	$	920,793.75
	3 Principal Payments Received - Consolidation Payoffs	$	570,777.60
	4 Principal Payments Received - Other Payments from Servicer	$	(510.94)
	5 Principal Payments Received - Sales	$	-
	6 **Total Principal Collections**	**$**	**2,824,530.87**
B.	**Interest Cash Collections**		
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	$	511,365.29
	2 Interest Payments Received - Claim Payments	$	33,700.30
	3 Interest Payments Received - Consolidation Payoffs	$	40,453.07
	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**	**$**	**585,518.66**
C.	**Reimbursements (to)/from Servicer**	$	-
D.	**Reimbursements from Guarantor for Insurance Fee Cancellations**	$	-
E.	**Reimbursements from Dept. of Ed. for Interest & Special Allowance**	$	-
F.	**Transfer from Capitalized Interest Fund**	$	-
G.	**Transfer from Acquisition Fund**	$	-
H.	**Transfer from Reserve Fund**	$	-
I.	**Transfers to Department Rebate Fund**	$	(100,529.32)
J.	**Investment Earnings**		
	1 Collection Account Investment Earnings	$	3,477.94
	2 Rebate Fund Investment Earnings	$	46.64
	3 Acquisition Fund Investment Earnings	$	-
	4 Capitalized Bond Interest Fund Investment Earnings	$	-
	5 Reserve Fund Investment Earnings	$	815.68
	6 **Total Investment Earnings**	**$**	**4,340.26**
K.	**Funds Previously Remitted - Cash Disbursements**		
	1 Consolidation rebate fees to Dept. of Ed.	$	(190,070.75)
	2 Servicing Fees	$	(25,542.32)
	3 Indenture Trustee Fee	$	(1,691.61)
	4 Eligible Lender Trustee Fee	$	(1,000.00)
	5 Owner Trustee fee	$	-
	6 Admin Fees	$	(36,986.98)
	7 Interest Payments - LIBOR Notes	$	(414,937.89)
	8 Principal Payments - LIBOR Notes	$	(1,728,032.60)
	9 Funds transferred to the Issuer	$	-
	10 **Total Previously Remitted Fees**	**$**	**(2,398,262.15)**
L.	**Total Cash Available at 03/31/20 (Collection Fund)**	**$**	**3,414,389.79**

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IV. Series 2013-3 FRN - Notes Payable Detail

	Reset Date	1m LIBOR
A. LIBOR Rate Reset	03/23/20	0.94663%

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%	1.69663%	4/27/2020	33	3/25/2020	4/26/2020	$ 303,985.68
2013-3 FRN B LIBOR Notes	1.50%	2.44663%	4/27/2020	33	3/25/2020	4/26/2020	$ 33,304.75
Total - 2013-3 FRN Interest Payable							**$ 337,290.43**

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V. Principal Distributions and Reserve Fund Reconciliation

A.		Distribution Amounts thru April 27, 2020	Combined	2013-3 Class A	2013-3 Class B
	1	Monthly Interest Due	$ 337,290.43	$ 303,985.68	$ 33,304.75
	2	Monthly Interest Paid	$ 337,290.43	$ 303,985.68	$ 33,304.75
	3	**Interest Shortfall**	$ -	$ -	$ -
	4	Interest Shortfall Due	$ -	$ -	$ -
	5	Interest Shortfall Paid	$ -	$ -	$ -
	6	**Interest Shortfall**	$ -	$ -	$ -
	7	**Monthly Principal Paid**	$ 2,667,784.58	$ 2,667,784.58	$ -
	8	**Total Distribution Amount**	$ 3,005,075.01	$ 2,971,770.26	$ 33,304.75

B.		Principal Distribution Amount Reconciliation		Actual Distribution
	1	Notes Outstanding as of 03/31/20	$ 210,308,489.58	
	2	Current Adjusted Pool Balance 03/31/20	$ 218,217,087.51	
	3	less: Specified Overcollateralization Amount 03/31/20	$ 13,607,471.11	
	4	Total (B2-B3)	$ 204,609,616.40	
	5	Total Principal Distribution Amount (B1-B4)	$ 5,698,873.18	$ 2,667,784.58

C.		Reserve Fund and Capitalized Interest Fund Reconciliation	Reserve Fund	Cap Int Fund
	1	Beginning Period Balance 03/01/20	$ 758,491.53	$ -
	2	Transfer from Cap Int Fund to the Collection Account	$ -	$ -
	3	Deposits to Reserve Fund	$ -	$ -
	4	Interest Earned	$ 815.68	$ -
	5	Transfer of Interest Earned to the Collection Account	$ (815.68)	$ -
	6	Transfer of Excess Reserve to the Collection Account	$ -	$ -
	7	Total Fund Balance Available at 03/31/20	$ 758,491.53	$ -
	8	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	$ -	$ -
	9	Total Adjusted Reserve Fund Balance Available 03/31/20	$ 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 04/27/20	$ -	$ -
	12	**Excess Reserve - Transfer to/ (from) Collection Account**	**$ -**	**$ -**
	13	**Cap Int Fund Schedule (Exh C) - Transfer to Collection Account**	**$ -**	**$ -**

D.		LIBOR Note Balances	3/25/2020	Paydown Factors	4/27/2020
	1	2013-3 FRN A LIBOR Notes	$ 195,458,489.58	$ 2,667,784.58	$ 192,790,705.00
	2	2013-3 A Pool Factor	0.3885855	0.0053037	0.3832817
	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	**$ 210,308,489.58**	$ 2,667,784.58	**$ 207,640,705.00**
		Total Note Pool Factor	**$ 0.4061185**	$ 0.0051517	**$ 0.4009669**

VI. Series 2013-3 FRN - Priority of Distributions

				Available Funds Balance
		Per Distribution Date Certificate		
		Total Available Funds		$ 3,414,389.79
	Section 5.02	Transfer of remaining funds in Acquisiton Fund not used to purchase loans or pay acquisition costs	$ -	$ 3,414,389.79
	Section 5.03	Transfer from the Capitalized Interest Fund to the Collection Fund	$ -	$ 3,414,389.79
	Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	$ -	$ 3,414,389.79
	Section 5.04(c)	**Distributions:**		
	(i)	Payments to the Dept of Ed for Consolidation Rebate Fees	$ 187,896.11	$ 3,226,493.68
	(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;	$ 156,668.74	$ 3,069,824.94
	(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee	$ 1,792.63	$ 3,068,032.31
	(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	$ 1,000.00	$ 3,067,032.31
	(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (November Distribution Date Only)	$ -	$ 3,067,032.31
	(iv)	Payment of the Administrator Fee to the Administrator	$ 36,697.18	$ 3,030,335.13
	(iv)	Payment of Other Administration Expense to the Administrator (November Distribution only)	$ -	$ 3,030,335.13
	(v)	Payment of the Servicing fee to the Servicer	$ 25,260.12	$ 3,005,075.01
	(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;	$ 303,985.68	$ 2,701,089.33
	(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;	$ 33,304.75	$ 2,667,784.58
	(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;	$ -	$ 2,667,784.58
	(ix)	to the Class A-1 Noteholders, the Principal Distribution Amount (until paid in full)	$ 2,667,784.58	$ -
	(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
		2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020
	Borrower Status Distribution:										
A	**Interim**										
	In-School	11	11	18,688	18,688	0.01%	0.01%	4.546%	4.546%	120	120
	Grace	-	-	-	-	0.00%	0.00%	0.000%	0.000%	-	-
	Repayment										
	Current	12,277	12,164	178,450,228	175,187,237	81.52%	81.05%	4.859%	4.846%	182	182
	31-60 Days Delinquent	338	284	5,315,308	4,663,476	2.43%	2.16%	5.019%	5.514%	182	190
	61-90 Days Delinquent	166	223	1,776,919	3,536,703	0.81%	1.64%	5.292%	5.050%	156	176
	91-120 Days Delinquent	142	94	1,953,030	1,136,556	0.89%	0.53%	5.395%	5.469%	163	147
	121-180 Days Delinquent	169	198	1,960,363	2,404,357	0.90%	1.11%	5.510%	5.245%	182	160
	181-270 Days Delinquent	148	145	1,440,861	1,381,735	0.66%	0.64%	5.238%	5.658%	159	158
	> 271 Days Delinquent	80	80	1,096,169	622,624	0.50%	0.29%	5.147%	5.119%	226	171
	Total Repayment	**13,320**	**13,188**	**191,992,879**	**188,932,689**	**87.71%**	**87.41%**	**4.884%**	**4.882%**	**182**	**181**
	Forbearance	925	892	16,438,547	15,977,831	7.51%	7.39%	5.535%	5.400%	220	213
	Deferment	838	816	10,443,031	11,221,403	4.77%	5.19%	5.315%	5.344%	211	220
B	**Total Portfolio**	**15,094**	**14,907**	**218,893,145**	**216,150,611**	**100%**	**100%**	**4.881%**	**4.878%**	**182**	**181**

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

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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	
		$	$	$	$	%	%	%	%	$	$
		2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020	2/29/2020	3/31/2020
A	**Borrower Status Type:**										
1	**Loan Type**										
	1. Subsidized Consolidation Loans	5,782	5,712	84,919,570	83,773,116	38.79%	38.76%	4.803%	4.798%	173	172
	2. Unsubsidized Consolidation Loans	6,079	6,007	125,634,486	124,114,463	57.40%	57.42%	4.884%	4.881%	192	191
	3. Subsidized Stafford Loans	1,781	1,752	3,654,054	3,620,054	1.67%	1.67%	5.534%	5.534%	120	120
	4. Unsubsidized Stafford Loans	1,425	1,409	4,532,154	4,492,323	2.07%	2.08%	5.618%	5.619%	140	141
	5. Grad PLUS Loans	11	11	101,766	101,766	0.05%	0.05%	8.500%	8.500%	161	164
	6. PLUS Loans	15	15	48,836	46,611	0.02%	0.02%	8.027%	8.085%	36	35
	7. SLS Loans	1	1	2,279	2,279	0.00%	0.00%	12.000%	12.000%	71	70
	Total - Loan Type	**15,094**	**14,907**	**218,893,145**	**216,150,611**	**100%**	**100%**	**4.881%**	**4.878%**	**182**	**181**
2	**Program Type**										
	1. Graduate	126	124	1,275,243	1,258,307	0.58%	0.58%	5.901%	5.893%	159	159
	2. Undergraduate	13,808	13,646	201,848,133	199,644,346	92.21%	92.36%	4.860%	4.859%	183	182
	3. Proprietary	1,160	1,137	15,769,768	15,247,958	7.20%	7.05%	5.067%	5.034%	174	174
	Total - Program Type	**15,094**	**14,907**	**218,893,145**	**216,150,611**	**100%**	**100%**	**4.881%**	**4.878%**	**182**	**181**
3	**School Type**										
	1. 4 Year Private	4,043	4,008	92,396,416	91,134,532	42.21%	42.16%	4.839%	4.840%	195	194
	2. 4 Year Public	6,080	6,004	87,265,896	86,539,057	39.87%	40.04%	4.821%	4.819%	178	177
	3. 2 Year Private	211	209	2,958,346	2,945,286	1.35%	1.36%	4.977%	4.977%	158	157
	4. 2 Year Public	3,533	3,483	19,798,224	19,583,675	9.04%	9.06%	5.168%	5.169%	152	153
	5. Prop/Voc/Tech	1,132	1,109	15,041,576	14,524,144	6.87%	6.72%	5.172%	5.140%	172	172
	6. Unkown	95	94	1,432,687	1,423,916	0.65%	0.66%	3.975%	3.976%	188	188
	Total - School Type	**15,094**	**14,907**	**218,893,145**	**216,150,611**	**100%**	**100%**	**4.881%**	**4.878%**	**182**	**181**
4	**Rehab / Non Rehab Loans**										
	1. Non Rehab Loans	15,047	14,862	218,396,079	215,660,470	99.77%	99.77%	4.875%	4.872%	182	182
	2. Rehab Loans	47	45	497,065	490,142	0.23%	0.23%	7.408%	7.403%	167	169
	Total - Rehab / Non Rehab Loans	**15,094**	**14,907**	**218,893,145**	**216,150,611**	**100%**	**100%**	**4.881%**	**4.878%**	**182**	**181**

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	2/29/2020	3/31/2020
1. In school	25	76
2. Grace	0	0
3. Deferment	17	16
4. Forbearance	3	3
	W.A. Time in Repayment (months)	
5. Repayment	161	162
6. Total Portfolio Weighted Average	**140**	**141**

IX. Series 2013-3 FFELP Portfolio Indices

A Stafford

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 3/31/2020	% of Total 3/31/2020
SB	Tbill + 3.50%	Fixed	1,084	0.00%
SD	Tbill + 3.25%	Fixed	46,707	0.02%
SD	Tbill + 3.25%	Variable	1,540	0.00%
SE	Tbill + 3.10%	Fixed	-	0.00%
SE	Tbill + 3.10%	Variable	7,107	0.00%
SG	Tbill + 3.10%	Variable	93,118	0.04%
SH	Tbill + 2.50%	Variable	2,982	0.00%
SJ	Tbill + 2.20%	Variable	-	0.00%
SK	Tbill + 2.80%	Variable	20,558	0.01%
LA	1mL + 1.74%	Variable	204,069	0.09%
LB	1mL + 2.34%	Variable	1,545,946	0.72%
LE	1mL + 1.74% (Neg SAP)	Fixed	126,074	0.06%
LE	1mL + 1.74% (Neg SAP)	Variable	13,854	0.01%
LF	1mL + 2.34% (Neg SAP)	Fixed	1,166,020	0.54%
LF	1mL + 2.34% (Neg SAP)	Variable	102,602	0.05%
LI	1mL + 1.34% (Neg SAP)	Fixed	24,797	0.01%
LJ	1mL + 1.94% (Neg SAP)	Fixed	261,514	0.12%
None - Not eligible for SAP			2,082	0.00%
Total - Stafford			**3,620,054**	**1.67%**

B Unsub Stafford

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 3/31/2020	% of Total 3/31/2020
SG	Tbill + 3.10%	Variable	71,770	0.03%
SH	Tbill + 2.50%	Variable	-	0.00%
SJ	Tbill + 2.20%	Variable	-	0.00%
SK	Tbill + 2.80%	Variable	10,801	0.00%
LA	1mL + 1.74%	Variable	243,698	0.11%
LB	1mL + 2.34%	Variable	1,793,392	0.83%
LE	1mL + 1.74% (Neg SAP)	Fixed	202,858	0.09%
LE	1mL + 1.74% (Neg SAP)	Variable	10,044	0.00%
LF	1mL + 2.34% (Neg SAP)	Fixed	1,850,412	0.86%
LF	1mL + 2.34% (Neg SAP)	Variable	98,883	0.05%
LI	1mL + 1.34% (Neg SAP)	Fixed	14,385	0.01%
LJ	1mL + 1.94% (Neg SAP)	Fixed	192,982	0.09%
None - Not eligible for SAP			3,098	0.00%
Total - Unsub Stafford			**4,492,323**	**2.08%**

C Consolidation

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 3/31/2020	% of Total 3/31/2020
SD	Tbill + 3.25%	Fixed	28,672	0.01%
SE	Tbill + 3.10%	Fixed	215,379	0.10%
SE	Tbill + 3.10%	Variable	-	0.00%
SG	Tbill + 3.10%	Variable	70,313	0.03%
SL	T-bill + 3.10%	Fixed	134,694	0.06%
LC	1mL + 2.64%	Fixed	66,790,383	30.90%
LG	1mL + 2.64% (Neg SAP)	Fixed	127,544,743	59.01%
LK	1mL + 2.24% (Neg SAP)	Fixed	13,068,658	6.05%
None - Not eligible for SAP			35,251	0.02%
Total - Consolidation			**207,888,092**	**96.18%**

D Plus/SLS

SAP Category	SAP Spread	Int Rate	Ending Principal Balance 3/31/2020	% of Total 3/31/2020
SB	Tbill + 3.50%	Fixed	2,279	0.00%
SD	Tbill + 3.25%	Variable	-	0.00%
SE	Tbill + 3.10%	Variable	-	0.00%
SG	Tbill + 3.10%	Variable	-	0.00%
SH	Tbill + 2.50%	Variable	1,386	0.00%
LD	1mL +2.64%	Variable	3,861	0.00%
LH	1mL +2.64% (Neg SAP)	Fixed	45,643	0.02%
LH	1mL +2.64% (Neg SAP)	Variable	-	0.00%
LM	1mL +1.94% (Neg SAP)	Fixed	96,364	0.04%
None - Not eligible for SAP			1,124	0.00%
Total - Plus/SLS			**150,656**	**0.07%**

E Credit Balances Loans	(513)	0.00%
Total Ending Balance at 03/31/20	**216,150,611**	**100%**

X. Payment History, CPRs, and Cumulative Default Rate

A. Payment History and CPRs

Month End Date	Actual Ending Pool Balance	Since Issued CPR
3/31/2020	$ 217,458,595.98	7.588%
2/29/2020	$ 220,178,669.87	7.590%
1/31/2020	$ 221,917,414.41	7.662%
12/31/2019	$ 223,675,118.24	7.730%
11/30/2019	$ 226,619,171.08	7.721%
10/31/2019	$ 228,382,403.66	7.794%
9/30/2019	$ 230,706,956.28	7.830%
8/31/2019	$ 232,507,092.20	7.905%
7/31/2019	$ 235,013,534.27	7.931%
6/30/2019	$ 237,917,205.42	7.932%
5/31/2019	$ 239,918,090.27	8.000%
4/30/2019	$ 242,946,994.09	7.996%
3/31/2019	$ 245,873,187.81	8.005%
2/28/2019	$ 248,711,111.43	8.020%
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%
6/30/2017	$ 310,690,103.61	8.461%
6/30/2016	$ 359,902,628.14	8.292%
6/30/2015	$ 415,812,387.54	7.789%
6/30/2014	$ 477,010,809.95	5.773%
12/31/2013	$ 503,373,886.67	1.055%

B. Cumulative Default Rate

1. Current Period Defaults	
a. Claim payments from Guarantor*	$ 954,494.05
b. 1-3% write offs	17,946.02
c. Claims filed pending payment	599,743.23
d. Total Current Period Defaults	$ 1,572,183.30
2. Cumulative Defaults	
a. Claim payments from Guarantor	$ 94,002,492.90
b. 1-3% write offs	1,960,939.05
c. Claims filed pending payment	599,743.23
d. Total Cummulative Defaults	$ 96,563,175.18
3. Cumulative Default (% of original pool balance)	19.10%
4. Cumulative Default (% of cumulative Entered Repayment Balance)	19.04%
5. Cumulative Recoveries	$ 94,002,492.90
6. Cumulative Recovery Rate (2a/2d)	97.35%
7. Cumulative Net Loss Rate (2b/2d)	2.03%
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: 3/31/20 **Report Period: 3/01/20 - 3/31/20**

XI. Balance Sheet

ASSETS	**3/31/2020**
Cash	$ 151,609
Assets Held by Trustee	
Investments	4,223,503
Accrued Interest Receivable	6,933,598
Student Loans Receivable, Net	216,015,850
Discount - Std Ln purchase	(368,719)
Total Assets	226,955,840

LIABILITIES AND NET ASSETS	
Bonds Payable	210,308,490
Discount on Bonds Payable	(687,590)
Accrued Interest Payable	71,546
Other Accounts Payable & Accrued Expenses	252,646
Total Liabilities	209,945,092
Net Assets	17,010,749
Total Liabilities and Net Assets	226,955,840
Parity Ratio	1.0509
Senior Parity Ratio	1.1319

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Supplemental Report
Report Date: 3/31/20 **Report Period: 3/01/20 - 3/31/20**

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%	
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%	
4/25/2019	$ 236,133,236	45.6%	$ 221,283,236	44.0%		$ 14,850,000	100.0%	
5/28/2019	$ 233,071,446	45.0%	$ 218,221,446	43.4%		$ 14,850,000	100.0%	
6/25/2019	$ 230,134,370	44.4%	$ 215,284,370	42.8%		$ 14,850,000	100.0%	
7/25/2019	$ 228,193,180	44.1%	$ 213,343,180	42.4%		$ 14,850,000	100.0%	
8/26/2019	$ 225,054,729	43.5%	$ 210,204,729	41.8%		$ 14,850,000	100.0%	
9/25/2019	$ 222,685,329	43.0%	$ 207,835,329	41.3%		$ 14,850,000	100.0%	
10/25/2019	$ 220,913,852	42.7%	$ 206,063,852	41.0%		$ 14,850,000	100.0%	
11/25/2019	$ 218,617,126	42.2%	$ 203,767,126	40.5%		$ 14,850,000	100.0%	
12/26/2019	$ 216,807,902	41.9%	$ 201,957,902	40.2%	52%	$ 14,850,000	100.0%	100%
1/27/2020	$ 213,795,625	41.3%	$ 198,945,625	39.6%		$ 14,850,000	100.0%	
2/25/2020	$ 212,036,522	40.9%	$ 197,186,522	39.2%		$ 14,850,000	100.0%	
3/25/2020	$ 210,308,490	40.6%	$ 195,458,490	38.9%		$ 14,850,000	100.0%	
4/27/2020	$ 207,640,705	40.1%	$ 192,790,705	38.3%		$ 14,850,000	100.0%	

* Appendix F of 2013-3 PPM

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
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
3/31/2019	$ 245,873,188	48.6%	5.2%	8.6%	54.7	31.5	23.2	1,133	52,999,175	21.6%	14.6%	72.7%	43.7
6/30/2019	$ 237,917,205	47.1%	4.9%	8.3%	57.4	33.1	24.3	1,143	53,185,168	22.4%	14.9%	77.0%	45.7
7/31/2019	$ 235,013,534	46.5%	5.1%	8.5%	56.2	32.3	23.9	1,136	52,201,281	22.2%	14.7%	77.8%	45.3
8/31/2019	$ 232,507,092	46.0%	5.1%	8.0%	58.6	32.8	25.8	1,138	52,539,565	22.6%	14.1%	77.6%	46.0
9/30/2019	$ 230,706,956	45.6%	5.0%	7.1%	56.4	32.2	24.2	1,132	52,879,885	22.9%	13.8%	77.3%	46.9
10/31/2019	$ 228,382,404	45.2%	4.9%	6.8%	54.2	30.5	23.6	1,131	53,118,317	23.3%	14.0%	77.7%	47.7
11/30/2019	$ 226,619,171	44.8%	5.0%	7.2%	57.1	30.4	26.6	1,128	52,099,578	23.0%	14.1%	78.4%	48.9
12/31/2019	$ 223,675,118	44.2%	4.6%	7.9%	57.9	31.3	26.6	1,120	51,448,646	23.0%	13.8%	78.4%	49.7
1/31/2020	$ 221,917,414	43.9%	4.4%	8.0%	58.5	31.7	26.8	1,098	51,424,210	23.2%	13.4%	79.5%	49.8
2/29/2020	$ 220,178,670	43.5%	4.7%	7.5%	57.4	31.3	26.2	1,096	51,099,790	23.2%	13.2%	79.5%	50.4
3/31/2020	$ 217,458,596	43.0%	5.2%	7.3%	54.4	30.6	23.8	1,110	50,800,911	23.4%	13.1%	79.9%	51.4

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: 3/31/20 **Report Period: 3/01/20 - 3/31/20**

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
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
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
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
6/30/2019	Discretionary Frb	34.6	22.2	12.4	21.5	14.5	6.9
	Mandatory Frb	65.8	37.1	28.7	32.8	9.5	23.3
	Total	57.4	33.1	24.3	29.7	10.9	18.9
7/31/2019	Discretionary Frb	34.2	21.8	12.4	20.3	14.0	6.3
	Mandatory Frb	64.3	36.1	28.1	30.7	9.6	21.0
	Total	56.2	32.3	23.9	27.9	10.8	17.1
8/31/2019	Discretionary Frb	35.8	22.2	13.5	20.2	13.0	7.2
	Mandatory Frb	66.9	36.6	30.3	31.2	8.5	22.7
	Total	58.6	32.8	25.8	28.3	9.7	18.6
9/30/2019	Discretionary Frb	37.5	22.0	15.5	21.9	13.6	8.3
	Mandatory Frb	62.6	35.5	27.0	29.9	9.7	20.3
	Total	56.4	32.2	24.2	27.9	10.7	17.3
10/31/2019	Discretionary Frb	37.5	21.9	15.6	21.6	14.0	7.6
	Mandatory Frb	59.7	33.4	26.3	29.8	9.6	20.1
	Total	54.2	30.5	23.6	27.8	10.7	17.0
11/30/2019	Discretionary Frb	38.5	22.3	16.2	23.9	15.0	8.9
	Mandatory Frb	63.8	33.4	30.4	31.4	10.2	21.2
	Total	57.1	30.4	26.6	29.4	11.5	17.9
12/31/2019	Discretionary Frb	39.1	23.2	15.9	23.2	15.5	7.7
	Mandatory Frb	64.3	34.1	30.2	30.7	8.8	21.9
	Total	57.9	31.3	26.6	28.8	10.5	18.3
1/31/2020	Discretionary Frb	38.4	23.5	14.9	22.5	15.8	6.7
	Mandatory Frb	65.3	34.5	30.8	32.7	9.5	23.2
	Total	58.5	31.7	26.8	30.1	11.1	19.0
2/29/2020	Discretionary Frb	39.7	24.3	15.5	22.8	15.4	7.4
	Mandatory Frb	62.3	33.2	29.1	31.2	9.9	21.3
	Total	57.4	31.3	26.2	29.4	11.1	18.3
3/31/2020	Discretionary Frb	37.7	23.5	14.3	23.6	15.6	8.0
	Mandatory Frb	59.0	32.6	26.4	28.8	9.1	19.7
	Total	54.4	30.6	23.8	27.7	10.5	17.1