

**PHEAA Student Loan Trust 2013-3 FRN  
Monthly Servicing Report**

**Distribution Date: 8/25/2020**

**Reporting Period: 7/01/2020 – 7/31/2020**

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: 7/31/20

Report Period: 7/01/20 - 7/31/20

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

A. Pool Balance	6/30/2020	Net Activity	7/31/2020	% of Initial Pool Balance
1. Student Loan - Principal Balance	\$ 210,244,856.75	\$ (1,688,919.32)	\$ 208,555,937.43	41.56%
2. Interest expected to be Capitalized	\$ 1,853,971.24	\$ (243,042.95)	\$ 1,610,928.29	
<b>3. Total Pool Balance</b>	<b>\$ 212,098,827.99</b>	<b>\$ (1,931,962.27)</b>	<b>\$ 210,666,865.72</b>	
4. Student Loan - Accrued Borrower Interest Balance	\$ 7,543,839.35	\$ 92,058.12	\$ 7,635,897.47	
5. Accrued Interest Subsidy & Special Allowance	\$ (796,683.00)	\$ 494,022.92	\$ (302,660.08)	
6. Weighted Average Coupon Rate	4.886%		4.834%	
7. Weighted Average Remaining to Maturity (in months)	182.57		182.05	
8. Number of Loans	14,330		14,142	
9. Number of Borrowers	7,032		6,939	
10. Weighted Average Age of Borrowers	48.1		48.2	

B. Adjusted Pool Balance	6/30/2020	Change	7/31/2020
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
<b>3. Adjusted Pool Balance (A3 + B1 + B2)</b>	<b>\$ 212,857,319.52</b>		<b>\$ 210,925,357.25</b>

C. Other Fund Balances	6/30/2020	Change	7/31/2020
1. Collection Fund	\$ 2,012,322.29	\$ 196,108.34	\$ 2,208,430.63
2. Reserve Fund	\$ 758,491.53	\$ -	\$ 758,491.53
3. Capitalized Interest Fund	\$ -	\$ -	\$ -
4. Department Rebate Fund	\$ 526,038.65	\$ (526,038.65)	\$ -
5. Acquisitions Fund	\$ -	\$ -	\$ -
<b>6. Total - Other Account Balances</b>	<b>\$ 3,296,852.47</b>	<b>\$ (329,930.31)</b>	<b>\$ 2,966,922.16</b>

D. Notes Payable	Final Maturity	CUSIP	Spread	6/30/2020	%	7/31/2020	%
1. 2013-3 Class A LIBOR Notes	11/25/2042	69338QAA8	1mL+0.75%	\$ 188,217,028.00	92.69%	\$ 186,767,016.45	92.63%
2. 2013-3 Class B LIBOR Notes	10/25/2046	69338QAB6	1mL+1.50%	\$ 14,850,000.00	7.31%	\$ 14,850,000.00	7.37%
<b>3. Total Notes Payable</b>				<b>\$ 203,067,028.00</b>	<b>100.00%</b>	<b>\$ 201,617,016.45</b>	<b>100.00%</b>

E. Parity Ratio Calculation:	6/30/2020	Change	7/31/2020
1. Student Loan - Principal	\$ 210,244,856.75	\$ (1,688,919.32)	\$ 208,555,937.43
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized	\$ 1,853,971.24	\$ (243,042.95)	\$ 1,610,928.29
<b>3. Pool Balance (E1 + E2)</b>	<b>\$ 212,098,827.99</b>	<b>\$ (1,931,962.27)</b>	<b>\$ 210,666,865.72</b>
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
<b>6. Adjusted Pool Balance (E3+E4+E5)</b>	<b>\$ 212,857,319.52</b>	<b>\$ (1,931,962.27)</b>	<b>\$ 210,925,357.25</b>
7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	\$ 201,617,016.45	\$ (1,712,172.77)	\$ 199,904,843.68
8. Senior Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)	\$ 186,767,016.45	\$ (1,712,172.77)	\$ 185,054,843.68
<b>9. Net Assets (E6 - E7)</b>	<b>\$ 11,240,303.07</b>	<b>\$ (219,789.50)</b>	<b>\$ 11,020,513.57</b>
10. Parity Ratio (E6/E7)	1.0558		1.0551
11. Senior Parity Ratio (E6/E8)	1.1397		1.1398

F. Specified Overcollateralization Amount	6/30/2020	7/31/2020
1. 1.70% of current Adjusted Pool Balance	\$ 3,618,574.43	\$ 3,585,731.07
2. 1.90% of initial Adjusted Pool Balance	\$ 9,897,780.62	\$ 9,897,780.62
<b>3. Total - Specified Overcollateralization Amount</b>	<b>\$ 13,516,355.05</b>	<b>\$ 13,483,511.69</b>

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

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II. Series 2013-3 FRN Transactions and Accruals

Beg/End Balances

		Beg/End Balances
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>210,244,856.75</b>
	1 Borrower Payments	\$ (1,337,598.96)
	2 Claim Payments	\$ (413,704.10)
	3 Consolidation Payoffs	\$ (150,501.12)
	4 Other Cash Payments from Servicer	\$ 1,560.12
	5 Acquisitions / Sales	\$ -
	<b>6 Total Principal Cash Activity</b>	<b>\$ (1,900,244.06)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>	
	1 Capitalized Interest	\$ 211,620.28
	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	\$ (295.54)
	<b>9 Total Non-Cash Principal Activity</b>	<b>\$ 211,324.74</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>	<b>\$ (1,688,919.32)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>	<b>6,747,156.35</b>
	1 Borrower Payments (includes Late Fees)	\$ (485,364.70)
	2 Claim Payments	\$ (24,464.30)
	3 Consolidation Payoffs	\$ (7,234.68)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ -
	6 Subsidy Payments (ISP)	\$ (104,185.56)
	7 Special Allowance Payments (SAP)	\$ 900,868.56
	<b>8 Total Interest Collections</b>	<b>\$ 279,619.32</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>	
	1 Borrower Accruals	\$ 843,590.74
	2 Interest Subsidy Payment Accrual	\$ 31,125.39
	3 Special Allowance Payment Accrual Estimate	\$ (333,785.47)
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	\$ -
	5 Capitalized Interest	\$ (211,620.28)
	6 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	8 Other Adjustments	\$ (22,848.66)
	<b>9 Total Non-Cash Interest Activity</b>	<b>\$ 306,461.72</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>	<b>\$ 586,081.04</b>
<b>G.</b>	<b>Non-Reimbursable Losses During Collection Period</b>	<b>\$ (8,632.06)</b>
<b>H.</b>	<b>Cumulative Non-Reimbursable Losses to Date</b>	<b>\$ (2,063,661.34)</b>
		<b>\$ 215,889,174.82</b>

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

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III. Series 2013-3 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	<b>Beginning Cash Balance</b>	<b>\$ 2,145,010.89</b>
<b>A.</b>	<b>Principal Cash Collections</b>	
	1 Principal Payments Received - Borrower Payments	\$ 1,337,598.96
	2 Principal Payments Received - Claim Payments	\$ 413,704.10
	3 Principal Payments Received - Consolidation Payoffs	\$ 150,501.12
	4 Principal Payments Received - Other Payments from Servicer	\$ (1,560.12)
	5 Principal Payments Received - Sales	\$ -
	<b>6 Total Principal Collections</b>	<b>\$ 1,900,244.06</b>
<b>B.</b>	<b>Interest Cash Collections</b>	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 485,364.70
	2 Interest Payments Received - Claim Payments	\$ 24,464.30
	3 Interest Payments Received - Consolidation Payoffs	\$ 7,234.68
	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>\$ 517,063.68</b>
<b>C.</b>	<b>Reimbursements (to)/from Servicer</b>	\$ -
<b>D.</b>	<b>Reimbursements from Guarantor for Insurance Fee Cancellations</b>	\$ -
<b>E.</b>	<b>Reimbursements from Dept. of Ed. for Interest &amp; Special Allowance</b>	\$ -
<b>F.</b>	<b>Transfer from Capitalized Interest Fund</b>	\$ -
<b>G.</b>	<b>Transfer from Acquisition Fund</b>	\$ -
<b>H.</b>	<b>Transfer from Reserve Fund</b>	\$ -
<b>I.</b>	<b>Transfers to Department Rebate Fund</b>	\$ (270,644.35)
<b>J.</b>	<b>Investment Earnings</b>	
	1 Collection Account Investment Earnings	\$ 29.81
	2 Rebate Fund Investment Earnings	\$ -
	3 Acquisition Fund Investment Earnings	\$ 2.28
	4 Capitalized Bond Interest Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 6.30
	<b>6 Total Investment Earnings</b>	<b>\$ 38.39</b>
<b>K.</b>	<b>Funds Previously Remitted - Cash Disbursements</b>	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (183,156.68)
	2 Servicing Fees	\$ (24,301.32)
	3 Indenture Trustee Fee	\$ (1,681.55)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (35,634.43)
	7 Interest Payments - LIBOR Notes	\$ (178,581.01)
	8 Principal Payments - LIBOR Notes	\$ (1,450,011.55)
	9 Funds transferred to the Issuer	\$ -
	<b>10 Total Previously Remitted Fees</b>	<b>\$ (1,874,366.54)</b>
<b>L.</b>	<b>Total Cash Available at 07/31/20 (Collection Fund)</b>	<b>\$ 2,417,346.13</b>

**PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes**

**Statement to Noteholders**

**Report Date: 7/31/20**

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**IV. Series 2013-3 FRN - Notes Payable Detail**

	Reset Date	1m LIBOR
<b>A. LIBOR Rate Reset</b>	07/23/20	0.17163%

<b>B. LIBOR Rate Interest Calculation</b>	Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
2013-3 FRN A LIBOR Notes	0.75%	0.92163%	8/25/2020	29	7/27/2020	8/24/2020	\$ 138,660.35
2013-3 FRN B LIBOR Notes	1.50%	1.67163%	8/25/2020	29	7/27/2020	8/24/2020	\$ 19,996.87
<b>Total - 2013-3 FRN Interest Payable</b>							<b>\$ 158,657.22</b>

**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 August 25, 2020	Combined	2013-3 Class A	2013-3 Class B
1	Monthly Interest Due	\$ 158,657.22	\$ 138,660.35	\$ 19,996.87
2	Monthly Interest Paid	\$ 158,657.22	\$ 138,660.35	\$ 19,996.87
3	<b>Interest Shortfall</b>	\$ -	\$ -	\$ -
4	Interest Shortfall Due	\$ -	\$ -	\$ -
5	Interest Shortfall Paid	\$ -	\$ -	\$ -
6	<b>Interest Shortfall</b>	\$ -	\$ -	\$ -
7	<b>Monthly Principal Paid</b>	\$ 1,712,172.77	\$ 1,712,172.77	\$ -
8	<b>Total Distribution Amount</b>	\$ 1,870,829.99	\$ 1,850,833.12	\$ 19,996.87

B.	Principal Distribution Amount Reconciliation	Actual Distribution	
1	Notes Outstanding as of 07/31/20	\$ 201,617,016.45	
2	Current Adjusted Pool Balance 07/31/20	\$ 210,925,357.25	
3	less: Specified Overcollateralization Amount 07/31/20	\$ 13,483,511.69	
4	Total (B2-B3)	\$ 197,441,845.56	
5	Total Principal Distribution Amount (B1-B4)	\$ 4,175,170.89	\$ 1,712,172.77

C.	Reserve Fund and Capitalized Interest Fund Reconciliation	Reserve Fund	Cap Int Fund
1	Beginning Period Balance 07/01/20	\$ 758,491.53	\$ -
2	Transfer from Cap Int Fund to the Collection Account	\$ -	\$ -
3	Deposits to Reserve Fund	\$ -	\$ -
4	Interest Earned	\$ 6.30	\$ -
5	Transfer of Interest Earned to the Collection Account	\$ (6.30)	\$ -
6	Transfer of Excess Reserve to the Collection Account	\$ -	\$ -
7	Total Fund Balance Available at 07/31/20	\$ 758,491.53	\$ -
8	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$ -	\$ -
9	Total Adjusted Reserve Fund Balance Available 07/31/20	\$ 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 08/25/20	\$ -	\$ -
12	<b>Excess Reserve - Transfer to/ (from) Collection Account</b>	\$ -	\$ -
13	<b>Cap Int Fund Schedule (Exh C) - Transfer to Collection Account</b>	\$ -	\$ -

D.	LIBOR Note Balances	7/27/2020	Paydown Factors	8/25/2020
1	2013-3 FRN A LIBOR Notes	\$ 186,767,016.45	\$ 1,712,172.77	\$ 185,054,843.68
2	2013-3 A Pool Factor	0.3713062	0.0034039	0.3679023
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
	<b>Total Notes Outstanding</b>	<b>\$ 201,617,016.45</b>	<b>\$ 1,712,172.77</b>	<b>\$ 199,904,843.68</b>
	<b>Total Note Pool Factor</b>	<b>\$ 0.3893348</b>	<b>\$ 0.0033063</b>	<b>\$ 0.3860285</b>

## VI. Series 2013-3 FRN - Priority of Distributions

Per Distribution Date Certificate			Available Funds Balance	
Total Available Funds			\$ 2,417,346.13	
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs	\$ -	\$ -	\$ 2,417,346.13
Section 5.03	Transfer from the Capitalized Interest Fund to the Collection Fund	\$ -	\$ -	\$ 2,417,346.13
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	\$ -	\$ -	\$ 2,417,346.13
Section 5.04(c)	<b>Distributions:</b>			
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees	\$ 181,819.45	\$ 181,819.45	\$ 2,235,526.68
(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;	\$ 302,660.08	\$ 302,660.08	\$ 1,932,866.60
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee	\$ 1,717.98	\$ 1,717.98	\$ 1,931,148.62
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	\$ 1,000.00	\$ 1,000.00	\$ 1,930,148.62
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (November Distribution Date Only)	\$ -	\$ -	\$ 1,930,148.62
(iv)	Payment of the Administrator Fee to the Administrator	\$ 35,350.51	\$ 35,350.51	\$ 1,894,798.11
(iv)	Payment of Other Administration Expense to the Administrator (November Distribution only)	\$ -	\$ -	\$ 1,894,798.11
(v)	Payment of the Servicing fee to the Servicer	\$ 23,968.12	\$ 23,968.12	\$ 1,870,829.99
(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;	\$ 138,660.35	\$ 138,660.35	\$ 1,732,169.64
(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;	\$ 19,996.87	\$ 19,996.87	\$ 1,712,172.77
(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;	\$ -	\$ -	\$ 1,712,172.77
(ix)	to the Class A-1 Noteholders, the Principal Distribution Amount (until paid in full)	\$ 1,712,172.77	\$ 1,712,172.77	\$ -
(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	\$ -	\$ -	\$ -

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

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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
		6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020
A	<b>Borrower Status Distribution:</b>										
	<b>Interim</b>										
	In-School	11	11	18,688	18,688	0.01%	0.01%	4.546%	2.711%	120	120
	Grace	-	-	-	-	0.00%	0.00%	0.000%	0.000%	-	-
	<b>Repayment</b>										
	Current	11,216	11,562	161,571,596	169,071,995	76.85%	81.07%	4.859%	4.811%	181	180
	31-60 Days Delinquent	178	242	3,127,046	3,345,923	1.49%	1.60%	5.883%	5.452%	207	215
	61-90 Days Delinquent	110	126	1,184,512	2,006,427	0.56%	0.96%	5.026%	5.476%	159	204
	91-120 Days Delinquent	65	70	668,157	774,246	0.32%	0.37%	5.682%	4.948%	202	158
	121-180 Days Delinquent	101	75	1,089,702	662,973	0.52%	0.32%	5.222%	5.371%	161	173
	181-270 Days Delinquent	128	134	1,603,972	1,707,357	0.76%	0.82%	5.375%	5.099%	150	140
> 271 Days Delinquent	83	93	592,410	794,177	0.28%	0.38%	6.074%	5.358%	151	158	
<b>Total Repayment</b>	<b>11,881</b>	<b>12,302</b>	<b>169,837,395</b>	<b>178,363,100</b>	<b>80.78%</b>	<b>85.52%</b>	<b>4.894%</b>	<b>4.838%</b>	<b>181</b>	<b>180</b>	
Forbearance	1,707	1,115	30,735,874	20,811,821	14.62%	9.98%	5.208%	5.244%	193	198	
Deferment	731	714	9,652,900	9,362,329	4.59%	4.49%	5.388%	5.315%	204	205	
<b>B</b>	<b>Total Portfolio</b>	<b>14,330</b>	<b>14,142</b>	<b>210,244,857</b>	<b>208,555,937</b>	<b>100%</b>	<b>100%</b>	<b>4.887%</b>	<b>4.834%</b>	<b>181</b>	<b>180</b>

**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	
	\$	\$	\$	\$	%	%	%	%	\$	\$
	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020	6/30/2020	7/31/2020
<b>A Borrower Status Type:</b>										
<b>1 Loan Type</b>										
1. Subsidized Consolidation Loans	5,510	5,435	81,252,143	80,530,723	38.65%	38.61%	4.802%	4.794%	171	171
2. Unsubsidized Consolidation Loans	5,789	5,717	120,952,277	120,086,609	57.53%	57.58%	4.894%	4.884%	190	190
3. Subsidized Stafford Loans	1,660	1,641	3,515,778	3,482,026	1.67%	1.67%	5.531%	4.293%	122	122
4. Unsubsidized Stafford Loans	1,344	1,323	4,378,059	4,309,925	2.08%	2.07%	5.625%	4.521%	143	143
5. Grad PLUS Loans	11	11	101,766	103,086	0.05%	0.05%	8.500%	8.500%	165	164
6. PLUS Loans	15	14	42,870	41,605	0.02%	0.02%	8.093%	7.792%	34	34
7. SLS Loans	1	1	1,965	1,965	0.00%	0.00%	12.000%	12.000%	70	69
<b>Total - Loan Type</b>	<b>14,330</b>	<b>14,142</b>	<b>210,244,857</b>	<b>208,555,937</b>	<b>100%</b>	<b>100%</b>	<b>4.887%</b>	<b>4.834%</b>	<b>181</b>	<b>180</b>
<b>2 Program Type</b>										
1. Graduate	120	120	1,246,906	1,211,824	0.59%	0.58%	5.913%	5.611%	159	160
2. Undergraduate	13,124	12,946	194,306,409	192,747,852	92.42%	92.42%	4.868%	4.817%	182	181
3. Proprietary	1,086	1,076	14,691,541	14,596,261	6.99%	7.00%	5.051%	5.002%	171	171
<b>Total - Program Type</b>	<b>14,330</b>	<b>14,142</b>	<b>210,244,857</b>	<b>208,555,937</b>	<b>100%</b>	<b>100%</b>	<b>4.887%</b>	<b>4.834%</b>	<b>181</b>	<b>180</b>
<b>3 School Type</b>										
1. 4 Year Private	3,846	3,803	88,534,662	87,873,905	42.11%	42.13%	4.851%	4.830%	192	192
2. 4 Year Public	5,790	5,699	84,253,324	83,495,971	40.07%	40.04%	4.826%	4.785%	178	177
3. 2 Year Private	204	204	2,916,548	2,902,851	1.39%	1.39%	4.965%	4.953%	158	158
4. 2 Year Public	3,340	3,296	19,161,930	19,002,816	9.11%	9.11%	5.177%	4.917%	153	153
5. Prop/Voc/Tech	1,058	1,048	13,980,626	13,889,704	6.65%	6.66%	5.161%	5.109%	169	169
6. Unkown	92	92	1,397,766	1,390,692	0.66%	0.67%	3.995%	3.962%	186	185
<b>Total - School Type</b>	<b>14,330</b>	<b>14,142</b>	<b>210,244,857</b>	<b>208,555,937</b>	<b>100%</b>	<b>100%</b>	<b>4.887%</b>	<b>4.834%</b>	<b>181</b>	<b>180</b>
<b>4 Rehab / Non Rehab Loans</b>										
1. Non Rehab Loans	14,287	14,099	209,758,667	208,070,575	99.77%	99.77%	4.881%	4.830%	181	180
2. Rehab Loans	43	43	486,190	485,363	0.23%	0.23%	7.315%	6.471%	168	167
<b>Total - Rehab / Non Rehab Loans</b>	<b>14,330</b>	<b>14,142</b>	<b>210,244,857</b>	<b>208,555,937</b>	<b>100%</b>	<b>100%</b>	<b>4.887%</b>	<b>4.834%</b>	<b>181</b>	<b>180</b>

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

**B. Weighted Average Payments Made**

	W.A. Time until repayment (months)	
	6/30/2020	7/31/2020
1. In school	73	72
2. Grace	0	0
3. Deferment	16	16
4. Forbearance	2	3
	W.A. Time in Repayment (months)	
5. Repayment	165	166
<b>6. Total Portfolio Weighted Average</b>	<b>132</b>	<b>141</b>

IX. Series 2013-3 FFELP Portfolio Indices

			Ending Principal					Ending Principal	
			Balance	% of Total				Balance	% of Total
			7/31/2020	7/31/2020				7/31/2020	7/31/2020
<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>	
	SB	Tbill + 3.50%		959		SG	Tbill + 3.10%	Variable	71,743
	SD	Tbill + 3.25%		47,220		SH	Tbill + 2.50%	Variable	-
	SD	Tbill + 3.25%		1,528		SJ	Tbill + 2.20%	Variable	7,252
	SE	Tbill + 3.10%		-		SK	Tbill + 2.80%	Variable	3,269
	SE	Tbill + 3.10%		7,131		LA	1mL + 1.74%	Variable	224,991
	SG	Tbill + 3.10%		90,060		LB	1mL + 2.34%	Variable	1,720,114
	SH	Tbill + 2.50%		2,982		LE	1mL + 1.74% (Neg SAP)	Fixed	166,154
	SJ	Tbill + 2.20%		2,994		LE	1mL + 1.74% (Neg SAP)	Variable	6,799
	SK	Tbill + 2.80%		17,156		LF	1mL + 2.34% (Neg SAP)	Fixed	1,828,405
	LA	1mL + 1.74%		166,142		LF	1mL + 2.34% (Neg SAP)	Variable	99,274
	LB	1mL + 2.34%		1,514,188		LI	1mL + 1.34% (Neg SAP)	Fixed	19,334
	LE	1mL + 1.74% (Neg SAP)		111,719		LJ	1mL + 1.94% (Neg SAP)	Fixed	162,597
	LE	1mL + 1.74% (Neg SAP)		12,046			None - Not eligible for SAP		-
	LF	1mL + 2.34% (Neg SAP)		1,139,440					0.00%
	LF	1mL + 2.34% (Neg SAP)		103,007					
	LI	1mL + 1.34% (Neg SAP)		7,973					
	LJ	1mL + 1.94% (Neg SAP)		257,487					
	None - Not eligible for SAP			-					
	<b>Total - Stafford</b>			<b>3,482,032</b>		<b>Total - Unsub Stafford</b>			<b>4,309,933</b>
				<b>1.67%</b>					<b>2.07%</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>	
	SD	Tbill + 3.25%		28,723		SB	Tbill + 3.50%	Fixed	1,965
	SE	Tbill + 3.10%		219,187		SD	Tbill + 3.25%	Variable	-
	SE	Tbill + 3.10%		-		SE	Tbill + 3.10%	Variable	-
	SG	Tbill + 3.10%		69,575		SG	Tbill + 3.10%	Variable	-
	SL	T-bill + 3.10%		133,000		SH	Tbill + 2.50%	Variable	1,141
	LC	1mL + 2.64%		64,726,380		LD	1mL +2.64%	Variable	3,768
	LG	1mL + 2.64% (Neg SAP)		123,328,236		LH	1mL +2.64% (Neg SAP)	Fixed	41,418
	LK	1mL + 2.24% (Neg SAP)		12,112,764		LH	1mL +2.64% (Neg SAP)	Variable	-
	None - Not eligible for SAP			-		LM	1mL +1.94% (Neg SAP)	Fixed	97,684
							None - Not eligible for SAP		681
	<b>Total - Consolidation</b>			<b>200,617,865</b>		<b>Total - Plus/SLS</b>			<b>146,655</b>
				<b>96.19%</b>					<b>0.07%</b>
					<b>E</b>	<b>Credit Balances Loans</b>			(547)
									0.00%
						<b>Total Ending Balance at 07/31/20</b>			<b>208,555,937</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
7/31/2020	\$ 210,166,865.72	7.364%
6/30/2020	\$ 212,098,827.99	7.409%
5/31/2020	\$ 213,802,326.48	7.472%
4/30/2020	\$ 216,184,348.00	7.492%
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%
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*	\$	438,168.40
b. 1-3% write offs		8,479.53
c. Claims filed pending payment		122,825.56
d. Total Current Period Defaults	\$	569,473.49
2. Cumulative Defaults		
a. Claim payments from Guarantor	\$	95,859,814.56
b. 1-3% write offs		1,988,077.47
c. Claims filed pending payment		122,825.56
d. Total Cumulative Defaults	\$	97,970,717.59
3. Cumulative Default (% of original pool balance)		19.37%
4. Cumulative Default (% of cumulative Entered Repayment Balance)		19.40%
5. Cumulative Recoveries	\$	95,859,814.56
6. Cumulative Recovery Rate (2a/2d)		97.85%
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: 7/31/20**                      **Report Period: 7/01/20 - 7/31/20**

**XI. Balance Sheet**

<b><u>ASSETS</u></b>	<b><u>7/31/2020</u></b>
Cash	\$ 208,916
Assets Held by Trustee	
Investments	2,966,922
Accrued Interest Receivable	7,333,272
Student Loans Receivable, Net	208,451,314
Discount - Std Ln purchase	(221,457)
Total Assets	<u>218,738,967</u>
 <b><u>LIABILITIES AND NET ASSETS</u></b>	
Bonds Payable	201,617,016
Discount on Bonds Payable	(474,622)
Accrued Interest Payable	27,355
Other Accounts Payable & Accrued Expenses	243,856
Total Liabilities	<u>201,413,605</u>
Net Assets	<u>17,325,362</u>
Total Liabilities and Net Assets	<u>218,738,967</u>
Parity Ratio	<u>1.0551</u>
Senior Parity Ratio	<u>1.1398</u>

**PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes**

**Supplemental Report**

**Report Date: 7/31/20**

**Report Period: 7/01/20 - 7/31/20**

**XII. Historical Note Payable Characteristics**

<u>Distribution</u>		<u>% of Orig</u>		<u>% of Orig</u>	<u>% of Orig Class</u>		<u>% of Orig Class</u>	<u>% of Orig</u>
<u>Date</u>	<u>Total Debt</u>	<u>Debt</u>	<u>Class A Debt</u>	<u>Class A Debt</u>	<u>A at 4% CPR*</u>	<u>Class B Debt</u>	<u>B Debt</u>	<u>Class B at 4% CPR*</u>
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%	
7/25/2019	\$ 228,193,180	44.1%	\$ 213,343,180	42.4%		\$ 14,850,000	100.0%	
10/25/2019	\$ 220,913,852	42.7%	\$ 206,063,852	41.0%		\$ 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%	
4/27/2020	\$ 207,640,705	40.1%	\$ 192,790,705	38.3%		\$ 14,850,000	100.0%	
5/26/2020	\$ 205,668,396	39.7%	\$ 190,818,396	37.9%		\$ 14,850,000	100.0%	
6/25/2020	\$ 203,067,028	39.2%	\$ 188,217,028	37.4%		\$ 14,850,000	100.0%	
7/27/2020	\$ 201,617,016	38.9%	\$ 186,767,016	37.1%		\$ 14,850,000	100.0%	
8/25/2020	\$ 199,904,844	38.6%	\$ 185,054,844	36.8%		\$ 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: 7/31/20

Report Period: 7/01/20 - 7/31/20

XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Total Wgt		Wgt Avg Mths		# of Bwrs on PFH	PFH Prin Bal	% of Pool		% of PFH	
					Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	on PFH			PFH Pmt %*	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	
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	
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	
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	
6/30/2020	\$ 212,098,828	41.9%	4.6%	14.5%	50.2	28.7	21.5	1,020	46,489,875	21.9%	13.5%	79.9%	52.2	
7/31/2020	\$ 210,166,866	41.6%	4.5%	9.9%	55.4	29.7	25.8	1,028	46,876,699	22.3%	14.8%	78.9%	53.7	

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: 7/31/20

Report Period: 7/01/20 - 7/31/20

XIV. Additional Forbearance Detail

<u>EOM</u>	<u>Status at End of Reporting Period</u>	<u>Total Wgt Avg Mths</u>		<u>Wgt Avg Mths on Mandatory Frb</u>	<u>Total Wgt Avg Mths on Frb in 2013-3 Trust</u>	<u>Wgt Avg Mths on Discretionary Frb in 2013-3 Trust</u>	<u>Wgt Avg Mths on Mandatory Frb in 2013-3 Trust</u>
		<u>on Frb</u>	<u>Discretionary Frb</u>	<u>Frb</u>			
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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	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
	<b>Total</b>	57.4	33.1	24.3	29.7	10.9	18.9
6/30/2020	Discretionary Frb	32.2	21.3	10.9	19.1	13.1	6.0
	Mandatory Frb	52.5	29.6	22.9	23.7	8.4	15.3
	<b>Total</b>	50.2	28.7	21.5	23.2	8.9	14.2
7/31/2020	Discretionary Frb	32.8	20.6	12.2	21.0	12.8	8.2
	Mandatory Frb	60.0	31.5	28.5	28.3	8.1	20.2
	<b>Total</b>	55.4	29.7	25.8	27.1	8.9	18.2