



**Zero Interest
For 48 Months**

NURSING REWARDS



For Nursing Graduates

Save Money with
RISLA Nursing Rewards

Zero Interest for 48 Months

0% interest for up to four years (48 months) of repayment on qualifying non-federal RISLA loans.

Payment Reduction

There is a reduction in the monthly payment amount during the interest rate reduction period. During this time, the entire payment amount is applied to the principal.

How to Apply

If you have graduated and are working as a registered nurse in Rhode Island apply today with [RISLA's Nursing Reward Application](#).

Nursing Rewards

BENEFIT PROGRAM

The RISLA Nursing Rewards Program is dedicated to helping solve Rhode Island's nursing shortage. By offering valuable incentives, this program encourages graduates to begin their careers in licensed healthcare facilities throughout the state. Join us in making a difference while advancing your nursing career!

[LEARN MORE >>](#)

888-897-4752 | CALL TODAY

customerservice@risla.com





Nursing Rewards Eligibility

- Applies to the RISLA Student Loan and to the RISLA Parent Loan on behalf of the benefiting student.
- The student must become a licensed registered nurse.
- The student must be employed by a licensed healthcare facility in Rhode Island and work at least 20 hours per week with the responsibility of direct patient care.
- Individuals who were licensed registered nurses prior to taking out a RISLA Student Loan or RISLA Parent Loan are NOT eligible for any rewards under this program. Additionally, RISLA refinance loans are not eligible for the nursing rewards program.
- Please note that federal loans are not eligible for this program.
- Other restrictions may apply.
- Note: RISLA reserves the right to terminate the Nursing Rewards Program at any time.

Student Loan

Rates Starting As Low As

4.49% APR^{1,2}

[GET MY RATE >](#)



Simplify your student loan journey with RISLA! We provide low fixed rates, extra benefits, and highly rated customer service nationwide for students and parents. Our fast and easy application process will kickstart your education journey!

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Estimated Program Saving Per \$10,000 at Repayment

Annual Savings

Expected potential cost saving

\$253 - \$553

Savings Over 4 Years

Expected potential cost saving

\$1,008 - \$2,208

[LEARN MORE >](#)

1. APR: The Annual Percentage Rate (APR) reflects the estimated total cost of the loan, including origination fees (\$0), accruing interest, and the effect of capitalized interest. Interest begins accruing after each loan disbursement. The rate shown includes the 0.25% interest rate reduction for using the [auto-pay](#) feature and RI Advantage Discount.

2. RI ADVANTAGE DISCOUNT: applies to any Rhode Island resident students attending school in any state or non-Rhode Island resident students attending a school in Rhode Island.

3. DEFERRED APR: Interest rates are the same for graduate students. However, the APR range differs from the range shown above for undergraduate students.

4. THE COSIGNER RELEASE PROGRAM: is not offered to Colorado, Connecticut, Maine or Nevada residents.

Contact Information

RISLA Student Loans & Refinancing

[risla.com](https://www.risla.com)

College Planning Center

Free Resource to prepare, plan, and pay for college

collegeplanningcenter.org

Scholarship Hub

Scholarship opportunities to help parents and students

rislascholarshiphub.org

RISLA Employer Financial Wellness

Customer Service | 401-468-1779

employerrepay@risla.com

risla.com/for-employers