

# Refi, Simplify, & Save

## Student Loan Refinancing

Rates Starting as Low as

**3.99%** APR<sup>1,2</sup>

[GET MY RATE >](#)



### RI Advantage Discount

is an exclusive interest rate discount for qualified education loans for Rhode Island residents at any school or non-Rhode Island resident students at a school in Rhode Island.

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### FOR PARENTS

For parents who have a high-cost PLUS or private loan, reducing your interest rate can possibly save you thousands in the overall cost of repayment.



Simplify your student loans. Save more over time.



#### PAY NOW

Refinancing may be a better option for repaying your student loans. Lowering your interest rate can save on overall repayment costs and potentially decrease your monthly payment.

- RISLA provides fixed, low-interest rates nationwide for students, graduates, and parents.

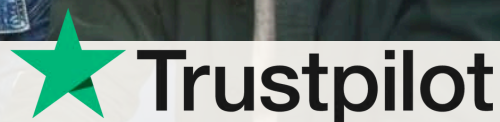


#### PAY LATER

Refinance while still attending school to reduce your interest rate on loans currently accruing interest costs. No payments are due until 6 months after leaving school.

- Must be enrolled at least half time to participate in pay later program.

[LEARN MORE >](#)



## What RISLA customers are saying!



“ The loan process was very easy and straight forward. I would recommend RISLA to others. RISLA cut the interest rate in half and lowered the payment by \$350.00 a month.

### How to Get Started?

#### ① Get Pre-Qualified

Getting your rate is quick and easy without impacting your credit score!

#### ② Confirm Rate & Term

Compare rates and terms to choose a loan that fits your budget. This may lower your monthly payment or reduce the total interest paid over time.

#### ③ E-Sign Your Loan

To confirm your acceptance of the loan, complete your e-signature.

**GET STARTED >**

## REFINANCING BENEFITS

### For Student Loans

#### > Low Interest Rates

Discover how RISLA offers some of the most competitive fixed interest rates in the nation, making it easier for you to achieve your financial goals.

#### > Fast & Easy Application Process

Your time is valuable. Discover your rate in just minutes! If you have any questions, our dedicated team is ready to assist you.

#### > No Fees

No application fees, origination fees, or late fees.

#### > Borrower Protections

Our borrower protections go above and beyond what most private lenders offer, including Income-Based Repayment.

# REFINANCE STUDENT LOANS



Fixed  
Interest Rates

[GET MY RATE >](#)

APR

Annual Percentage Rate

Estimated Monthly  
Payments

Based on \$10,000 Borrowed

Total Payments

Principle Plus Interest

## Pay Now

5-Years 60 Payments	3.99% - 7.89%	3.99% - 7.89%	\$185 - \$203	\$11,048 - \$12,135
10-Years 120 Payments	4.74% - 7.99%	4.74% - 7.99%	\$105 - \$122	\$12,576 - \$14,553
15-Years 180 Payments	4.99% - 8.04%	4.99% - 8.04%	\$80 - \$96	\$14,224 - \$17,244

## PAY LATER

15-Years 120 Payments	5.99% - 8.74%	5.79% - 8.32%	\$107 - \$138	\$19,116 - \$24,783
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**NOTE** To be eligible for the Pay Later program, the student must currently be enrolled in school at least half-time.

**ADDITIONAL BENEFITS FOR ALL LOAN PROGRAMS INCLUDE: ZERO FEES AND COSIGNER RELEASE<sup>3</sup>**

Requesting a rate will not effect your credit score.

1. ANNUAL PERCENTAGE RATE (APR): Reflects the estimated total cost of the loan, including upfront fees (\$0), accruing interest, and the effect of capitalized interest. Interest begins accruing after each loan disbursement. The rate shown is for a 5-year term with RI Advantage and includes the 0.25% interest rate reduction for using the [auto-pay feature](#). If the monthly payment is calculated to be less than \$50 per month for the entire term, the lowest payment is \$50 per month with the term reduced. Not all borrowers qualify for the lowest rate. The rate you will receive (immediate repayment ranging from 3.99% - 8.04% APR with auto-pay) (and deferred repayment ranging from 5.99% - 8.99% APR with auto-pay) is based on the term of the loan if the loan is cosigned (which lowers your rate), your credit score & financial history, your cosigner's credit score (if applicable), and other factors. The first payment will be due approximately 30 days after the loan is completely disbursed (immediate repayment) or following the 6-month grace period after you leave school (deferred repayment). The rates and terms disclosed above are available while funds last. New funds may be subject to different rates and/or terms.

2. RI ADVANTAGE DISCOUNT: This 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. THE COSIGNER RELEASE PROGRAM: This is not offered to residents of Colorado, Connecticut, Maine, Nevada, and Washington, D.C.

# Contact Information

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## RISLA | Refinancing Student Loans

Questions regarding applying for a new loan or disbursements to a school.



Toll-Free 866.268.9419



### Completed Applications & Documents

PO Box 81071 | Warwick, RI 02888-0089



[customerservice@risla.com](mailto:customerservice@risla.com)



935 Jefferson Blvd, Suite 3000 | Warwick, RI 02886

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## RISLA | Education Loans

Questions regarding applying for a new loan or disbursements to a school.



Local 401.468.1700

Toll-Free 800.758.7562

TDD 401.468.1750

Fax 401.468.2196



[loans@risla.com](mailto:loans@risla.com)



935 Jefferson Blvd, Suite 3000 | Warwick, RI 02886

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## RISLA | Existing Education Loans

For questions or need assistance with your current student loans through RISLA.



Local 401.468.1766

Toll-Free 888.897.4752

TDD 401.468.1750

Fax 401.468.2196



[customerservice@risla.com](mailto:customerservice@risla.com)



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