

# Undergraduates, Graduates & Parents

## Student Loan

Rates Starting As Low As

**4.49%** APR<sup>1,2</sup>








[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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## Nationally Recognized

 U.S. News
  Yahoo.com
  Investopedia
  Forbes Advisor
  Bankrate
  NerdWallet
  WSJ BuySide

## STUDENT LOANS OFFERED NATIONWIDE

### What to Expect When Choosing RISLA

-  **Fixed Low-Interest Rates**  
As a non-profit State agency, RISLA consistently offers some of the lowest rates nationwide.
-  **No Fees**  
No application fees, origination fees, or late fees.
-  **Up to 100% Cost Covered**  
This can include school-certified costs such as tuition, housing, books, and more. Annual and aggregate loan limits apply.
-  **Borrower Protections**  
Our borrower protections go above and beyond what most private lenders offer, including Income-Based Repayment.
-  **Stress Free & Easy**  
Your request for a rate is available in minutes. Provide a few details to complete the application and securely upload your documents.
-  **Five-Star Customer Service**  
Our loan experts are available to answer your questions directly without any recordings. Borrowing responsibly has never been easier.

# Student Loan Programs

Requesting a rate will not impact your credit score.



Lowest Overall Cost

## Immediate Repayment

Payment is required while the student is attending school.

### Fixed Interest Rates

4.49% - 8.39%

### APR

4.49% - 8.39%

### Term Length

120 Months

### Estimated Monthly Payment Per 10K Borrowed

\$105 - \$126

### Loan Benefits

No Fees

Cosigner Release<sup>4</sup> Eligible

GET STARTED >



No Payments While in School

## Deferred Repayment<sup>3</sup>

Interest accrues, but no payment is required until the student leaves school.

### Fixed Interest Rates

5.99% - 8.74%

### APR

5.79% - 8.32%

### Term Length

180 Months

### Estimated Monthly Payment Per 10K Borrowed

\$107 - \$138

### Loan Benefits

No Fees

Cosigner Release<sup>4</sup> Eligible

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Student Not Obligated

## Parent Only

Payment is required while the student is attending school.

### Fixed Interest Rates

5.99% - 8.49%

### APR

5.99% - 8.49%

### Term Length

120 Months

### Estimated Monthly Payment Per 10K Borrowed

\$113 - \$127

### Loan Benefits

No Fees

Cosigner Release<sup>4</sup> Eligible

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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: This is not offered to residents of Colorado, Connecticut, Maine, Nevada, and Washington, D.C.



**PREPARING, PLANNING, & PAYING**  
For Your Education Journey

## Our Services

### How to Apply

**FOR STUDENT LOANS**

- 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**  
Congratulations! Confirm your acceptance of the loan by completing your e-signature. The loan will be approved after this process is completed. You will receive an email confirmation requiring your e-signature!

**GET STARTED >**

#### > **The College Planning Center**

Free access to help students and parents prepare, plan, and pay for college.

[collegeplanningcenter.org](https://collegeplanningcenter.org)

#### > **RISLA Scholarship Hub**

Helping parents and students cover the cost of college with free scholarships services.

[rislascholarshipclub.org](https://rislascholarshipclub.org)

#### > **RISLA Student Loans**

Low fixed interest rate loans with a fast, easy application process and top-ranked customer service.

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

#### > **Student Loan Refinancing**

Offering refinancing options with low fixed interest rates, no fees, and a rate discount if you qualify for RI Advantage and sign up for auto-pay.

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

**Speak with our student loan specialist  
to answer your questions at (800)758-7562**

# Contact Information

## RISLA Student Loans & Refinancing

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

## College Planning Center

Free Resource to prepare, plan, and pay for college

[collegeplanningcenter.org](https://collegeplanningcenter.org)

## Scholarship Hub

Scholarship opportunities to help parents and students

[rislascholarshiphub.org](https://rislascholarshiphub.org)

## RISLA Employer Financial Wellness

Customer Service | 401-468-1779

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

[risla.com/for-employers](https://risla.com/for-employers)