




## Partnership Program

RISLA is proud to collaborate with employers to provide programs that assist their employees in reducing student debt. As a student loan lender, we consistently advise borrowers to borrow responsibly. By partnering with RISLA, your company can offer cost-saving options to your employees through our student loan refinancing program.

- Refinancing Student Loans
- Educational Loans for Students & Parents
- Financial Literacy Resources
- Scholarship Opportunities
- College Planning Resource Center

## Program Benefits

- Low Fixed Interest Rates
- Free Student Loan Repayment Counseling
- In-House Loan Servicing
- Highly Rated Customer Service
- Free College Planning Services
- Free Webinars
- Financial Literacy Platform
- Free Communication Materials
- Available to Employees Nationwide

 **401-468-1779 | CALL TODAY**

**KEEP UP WITH RISLA NEWS**    

# Student Loan Refinancing Benefits



## Refi, Simplify, & Save

Refinancing your student loans can be a more effective way to manage repayment. By lowering your interest rate, you can reduce the total cost of repayment and potentially decrease your monthly payments. RISLA offers fixed, low interest rates for students, graduates, and parents across the nation.

[LEARN MORE >](#)

## Refinancing Benefits

### > 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

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.

### > RI Advantage Program

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



# Additional Program Benefits

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## Financial Literacy Tools

Financial literacy refers to basic personal finance skills to competently earn, spend, save, budget, and borrow money. Your employees would have access to over 200 videos and learning experiences.

### Learning Sessions Include

- Banking Basics
  - Identity Theft
  - Credit Review
  - Creating a Budget
  - Real World Finances
  - Manage Your Repayment
  - Develop Critical Thinking
  - Time Management Strategies
  - Goals Achievements
  - Life Skills for Success
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## College Planning Resources

Free service for parents and students to plan, prepare, and pay for higher education.

- Reviewing College Essays
- College Application Tips
- Financial Aid
- Financial Aid Form Completion Assistance
- Reviewing Aid Award Letters
- Financing Options

## Paying For College Education Loans

RISLA offers some of the lowest fixed-rate education loans for undergraduate students, graduate students, and parents. Our loans offer flexible repayment terms and some unique borrower benefits not offered by other lenders.

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## RISLA Scholarship Hub

Exciting news from RISLA! Students and parents can now find scholarship money for college using the RISLA Scholarship Hub. This platform provides tools and resources to help you find and apply for scholarships effortlessly, thus enabling you to reduce the cost of education with free scholarships.



# Contact Information

## RISLA Employer Financial Wellness

Customer Service | 401-468-1779

employerrepay@risla.com

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

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## RISLA Student Loans & Refinancing

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

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## College Planning Center

Free Resource to prepare, plan, and pay for college

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

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## Scholarship Hub

Scholarship opportunities to help parents and students

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

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