

## Refinancing Student Loans

Fixed Rates Starting as Low as

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

- A lower student loan interest rate will save you money
- Combine multiple loans into one refinance loan
- Check your rate without impacting your credit score
- Call us with questions. No automated prompts.

 **RISLA**

[risla.com/refi-student-loans](https://risla.com/refi-student-loans)

## Simplify Your Student Loans Save More Over Time

### Low Fixed Interest Rates

As a non-profit lender, RISLA consistently offers some of the lowest fixed rates in the country. Our focus is students, not profit.

### Rate Discounts

Lower your already low interest rate with auto-pay discount and/or RI Advantage discount

### Borrower Protections

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

### No Fees

No application fees, origination fees, insufficient funds fees, or late fees.

### Fast & Easy Application

Complete your application in minutes by providing details and securely uploading your documents.

### Cosigner Release<sup>3</sup>

Eligible borrowers may apply to remove their cosigner after meeting RISLA's qualifying payment requirements.

RISLA is celebrating **45 years of helping students and families** by making college education more accessible and affordable.

# Student Loans for Students, Not Profit

## 5-Year | Pay Now

**Fixed Rate** | 3.99% - 7.99%

**APR** | 3.99% - 7.99%

**Loan Term** | 60 Months

**Estimated Monthly Payment**  
\$185 - \$203 - Per 10k Borrowed

## 10-Year | Pay Now

**Fixed Rate** | 4.74% - 8.24%

**APR** | 4.74% - 8.24%

**Loan Term** | 120 Months

**Estimated Monthly Payment**  
\$105 - \$123 - Per 10k Borrowed

## 15-Year | Pay Now

**Fixed Rate** | 4.99% - 8.74%

**APR** | 4.99% - 8.74%

**Loan Term** | 180 Months

**Estimated Monthly Payment**  
\$80 - \$100 - Per 10k Borrowed

## 15-Year | Pay Later

**Fixed Rate** | 5.99% - 8.74%

**APR** | 5.77% - 8.30%

**Loan Term** | 180 Months

**Estimated Monthly Payment**  
\$108 - \$140 - Per 10k Borrowed

## RI Advantage

RI Advantage discount applies to any student attending a college or university in RI and RI resident students attending college in any state.

## Contact Us

**Call Today! 800.758.7562**

**Note:** To be eligible for the Pay Later program, the student must currently be enrolled in school at least half-time.

1. ANNUAL PERCENTAGE RATE (APR) is 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 a cosigner, 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 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 is not offered to residents of Colorado, Connecticut, Maine, Nevada, and Washington, D.C.