RISLA

Student Loans for Undergraduates & Parents

Fixed Rates Starting as Low as

2.99% APR[1,2]

- Low-cost loans for undergraduate students and parents
- Instant notification of approval status
- Limited documentation required for most borrowers
- Call us with questions. No automated prompts.

RISLA

SCAN ME

risla.com/mystudentloans

Flexible Student Loans That Help You Stress Less & Save More

100% Costs Covered

Loan amount can include school-certified costs such as tuition, housing, books, etc. No annual limits.

No Fees

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

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.

Flexible Payment Options

Option to pay now or later. Repayment term options include 5-,10-,and 15-years.

Borrower Protections

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

Rate Discounts

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

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

Immediate Repayment
Payments are required while the student is attending school.

Fixed Rate | 2.99% - 8.39%

APR | 2.99% - 8.39%

Loan Term | 60 Months

10-Year

Immediate Repayment
Payments are required while the student is attending school.

Fixed Rate | 4.49% - 8.39%

APR | 4.49% - 8.39%

Loan Term | 120 Months

Parent

Immediate Repayment
Payments are required while the student is attending school.

Fixed Rate | 5.99% - 8.49%

APR | 5.99% - 8.49%

Loan Term | 120 Months

15-Year

Deferred Repayment
Repayment will begin six months after leaving school.

Fixed Rate | 5.99% - 9.24%

APR | 5.79% - 8.77%

Loan Term | 180 Months

Interest Only

Interest Payments
Required monthly interest payments while enrolled in school.

Fixed Rate | 5.99% - 9.24%

APR | 5.99% - 9.24%

Loan Term | 180 Months

RI Advantage

RI Advantage rate 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

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 is a 5-Year loan that includes the 0.25% interest rate reduction for using the auto-pay feature and RI Advantage Discount.

2. RI ADVANTAGE DISCOUNT applies to any student attending a college or university in Rhode Island and Rhode Island resident students attending school, in any State,