



A Non-Profit Student Lender Since 1981.

Certificate Loan Rates

Starting at
3.85% APR^{1,2}

Simplify your loan experience with RISLA



HOW TO APPLY

FOR CERTIFICATE 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 >](#)

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

OFFERED NATIONWIDE CERTIFICATE LOANS

➤ LOW INTEREST RATES

As a non-profit State agency, RISLA consistently offers some of the lowest rates nationwide.

➤ UP TO 100% COSTS COVERED


This can include school-certified costs such as tuition, housing, books, and more. Annual and aggregate loan limits apply.

➤ NO FEES

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

➤ BORROWER PROTECTIONS

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

 800-758-7562 | CALL TODAY

KEEP UP WITH RISLA NEWS



2024-2025 CERTIFICATE LOANS

Fixed Rates Starting at 3.85% APR^{1,2}



[APPLY NOW](#)

Immediate
Repayment

Deferred³
Repayment

Parent Only

FIXED INTEREST RATES

Fixed Interest Rates	3.85% - 8.64%	5.99% - 8.99%	5.74% - 8.74%
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With Auto-Pay	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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APR

Fixed Interest Rates	3.85% - 8.64%	5.79% - 8.54%	5.74% - 8.74%
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Fixed Interest Rates	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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FEES

Zero Fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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STANDARD REPAY TERMS

Term Length	120 Months	180 Months	120 Months
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ESTIMATED MONTHLY PAYMENT

Per \$10K Borrowed	\$102 - \$127 Estimated Monthly Payment	\$107 - \$141 Estimated Monthly Payment	\$112 - \$128 Estimated Monthly Payment
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COSIGNER RELEASE⁴

Eligible for Cosigner Release	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No
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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: is not offered to Colorado, Connecticut, Maine or Nevada residents.

CERTIFICATE LOANS TO HELP WITH YOUR CAREER.



iii RISLA

nerdwallet
Best-Of
Awards
2024

**Best State
Based Private
Student Loan**

When to consider RISLA

Simplify your student loan journey with RISLA! Benefit from our low fixed rates, extra benefits, and flexible financing, available nationwide for both students and parents. Our fast and simple application process will kickstart your education journey!

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**National Recognized for
Fast, Easy, & Low Fixed Rates**

- NerdWallet
- Forbes Advisor
- U.S. News
- CNN Underscored

OUR SERVICES

Student Loans

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

Student Loan Refinancing

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

collegeplanningcenter.org

Free services to parents and students to prepare for college.

College Tools & Resources

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