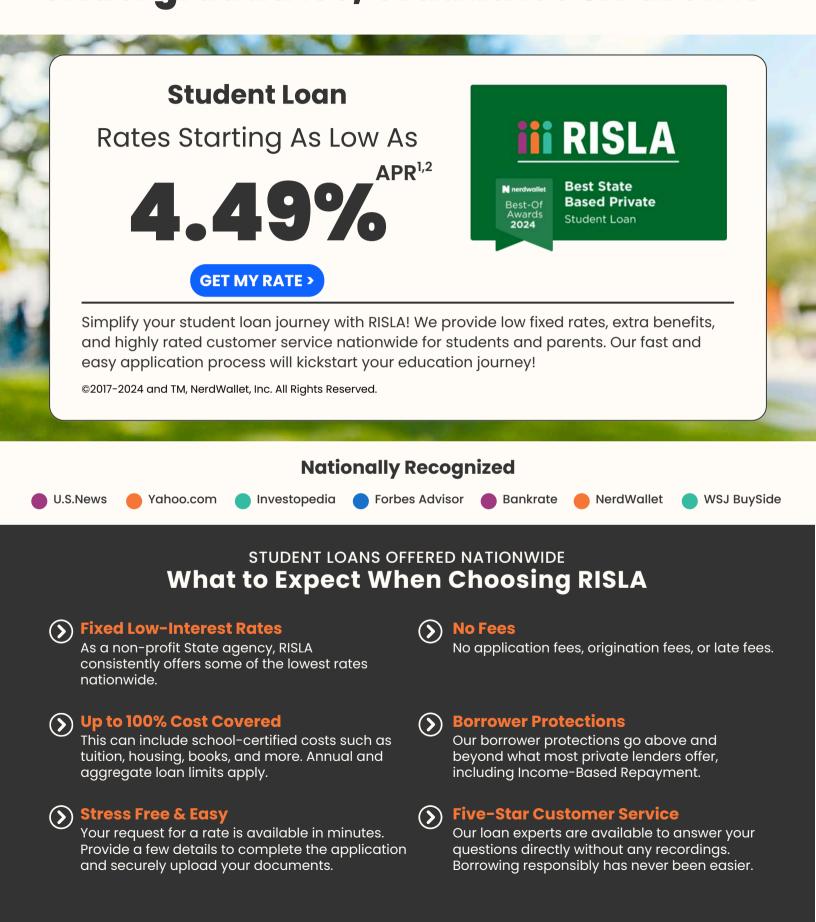
# iii RISLA

# **Undergraduates, Graduates & Parents**

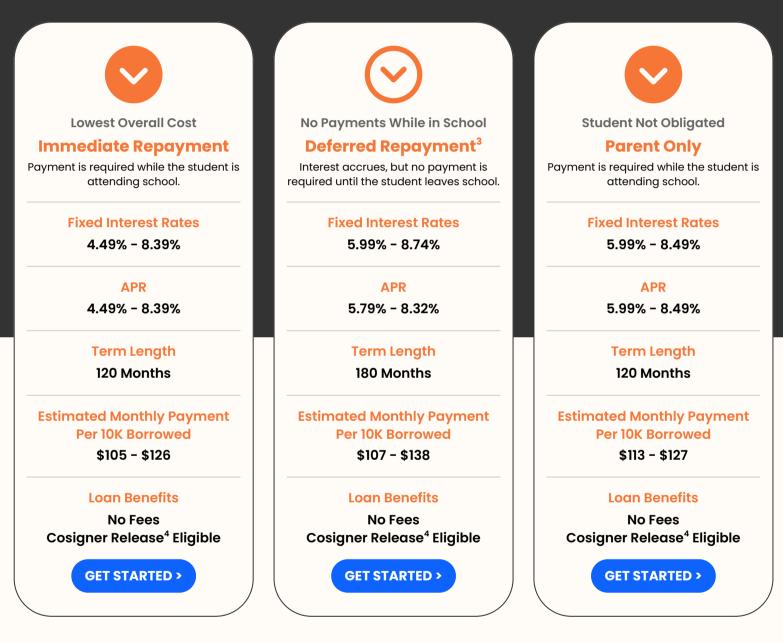
risla.com





# **Student Loan Programs**

Requesting a rate will not impact your credit score.



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 <u>auto-pay</u> 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



FOR STUDENT LOAN



#### **Get Pre-Qualified**

Getting your rate is quick and easy without impacting your credit score!



#### **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.



### 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 esignature!

#### **GET STARTED >**

# **Our Services**

#### 

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

#### collegeplaningcenter.org

#### $\bigcirc$

#### **RISLA Scholarship Hub**

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

#### rislascholarshiphub.org

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#### **RISLA Student Loans**

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

#### risla.com

#### Student Loan Refinaning

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

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

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# Contact Information

### **RISLA Student Loans & Refinancing**

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## **College Planning Center**

Free Resource to prepare, plan, and pay for college

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collegeplanningcenter.org

## Scholarship Hub

Scholarship opportunities to help parents and students



rislascholarshiphub.org

## **RISLA Employer Financial Wellness**

Customer Service | 401-468-1779

employerrepay@risla.com

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risla.com/for-employers

RISLA | 935 Jefferson Blvd, Suite 3000 | Warwick, RI 02886 Preparing, Planning, and Paying for Your Education Journey