



A Non-Profit Student Lender Since 1981.

Refi, Simplify, & Save

REFINANCE STUDENT LOANS



For Parents & Students

**A BETTER WAY TO REPAY
YOUR STUDENT LOANS**

Save time and money with RISLA Refinancing.

Low Fixed Rates

Refinance your student loans and possibly lower your monthly payment with RISLA's low rates. Apply easily online.

No Fees

There are no fees for the application, origination, late payment, or insufficient funds.

Pay Now

Lower rates may help borrowers who are no longer in school and ready to begin repayment and possibly save thousands of dollars in interest costs.

Pay Later

This is for students still attending school wanting to lower the interest rate(s) on current loans that are accruing interest while in deferment.

Whether you are a student currently enrolled in school, a recent graduate, or a parent, you have the option to refinance your student loans to secure a fixed low interest rate and choose a repayment plan that works best for you.

[GET STARTED >](#)

 866-268-9419 | CALL TODAY

KEEP UP WITH RISLA NEWS





iii RISLA



Best Student Loan Refinancing
Overall

When to Consider RISLA

Simplify your student loans and refinance 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 can possibly add more money back into your pocket!

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How to Get Started?

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.

OUR SERVICES

Student Loans

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

Student Loan Refinancing

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

Employer Student Loan Repayment Benefits

Employer Student Loan Repayment Assistance is a tax-free benefit employers provide to help alleviate the financial burden on employees with outstanding student loans. Through this program, employers contribute directly towards their employees' student loan balances, providing much-needed support in managing and reducing this debt. This assistance is a valuable tool for employers to attract and retain top talent while demonstrating a commitment to their employees' financial wellness.

2024-2025 REFINANCE LOANS



[LEARN MORE >](#)

PAY NOW
Immediate Repayment

PAY LATER
Deferred Repayment

FIXED INTEREST RATES

Fixed Interest Rates

[GET MY RATE >](#)

[GET MY RATE >](#)

Requesting a rate will not effect your credit score.

FEES

Zero Fees



STANDARD REPAY TERMS

Term Length

5, 10, or 15 Years

15 Years

COSIGNER RELEASE ¹

Eligible for Cosigner Release



REPAYMENT START

Refinance payment starts

30 DAYS

After funds have been disbursed

6 MONTHS

After student leaves school.

ADVANTAGES

Term flexibility to help manage monthly payments.

Lock in lower rate now, for lower payments later.

DISADVANTAGES

Immediate repayment required.

Higher overall cost due to deferment.

1. THE COSIGNER RELEASE PROGRAM: is not offered to Colorado, Connecticut, Maine or Nevada residents.