## iii RISLA

# **Employer Partnership Program**

#### >>> Partnership Program

RISLA is proud to collaborate with employers to provide programs that assist their employees in reducing student debt. As a student loan lender, we consistently advise borrowers to borrow responsibly. RISLA also offer cost-saving options for repayment through our student loan refinancing programs.



#### >>> Refi, Simplify, & Save

Refinancing student loans can lower total repayment costs by securing lower interest rates, making monthly payments more manageable, and potentially saving borrowers thousands of dollars.

The RISLA Refinance difference includes benefits not offered by many other private lenders.

- Income-Based Repayment for financial hardship
- Unfortunate Events Loan Forgiveness

### Program Benefits

- Exclusive Interest Rate Discount
- No Fees
- Free Student Loan Repayment
  Counseling
- In-House Loan Servicing
- Highly Rated Customer Service
- Free College Planning Services
- Free Webinars
- Financial Literacy Platform
- Free Communication Materials
- Available to Employees Nationwide

## Additional Program Benefits

#### >>> Financial Literacy Tools

Financial literacy refers to basic personal finance skills to competently earn, spend, save, budget, and borrow money. Your employees would have access to over 200 videos and learning experiences.

#### **Learning Sessions Include**

- Banking Basics
- Identity Theft
- Credit Review
- Creating a Budget
- Real World Finances
- Manage Your Repayment
- Develop Critical Thinking
- Time Management Strategies
- Setting & Accomplishing Goals
- Life Skills for Success
- And more

#### College Planning Resources <<<

Free service for parents and students to plan, prepare, and pay for higher education.

- Reviewing College Essays
- College Application Tips
- Financial Aid
- Financial Aid Form Completion Assistance
- Reviewing Aid Award Letters
- Financing Options

#### **Paying For College** Education Loans

RISLA offers some of the lowest fixed-rate education loans for undergraduate students, graduate students, and parents. Our loans offer flexible repayment terms and some unique borrower benefits not offered by other lenders.

#### >>> RISLA Scholarship Hub

Exciting news from RISLA! Students and parents can now find scholarship money for college using the RISLA Scholarship Hub. This platform provides tools and resources to help you find and apply for scholarships effortlessly, thus enabling you to reduce the cost of education with free scholarships.

