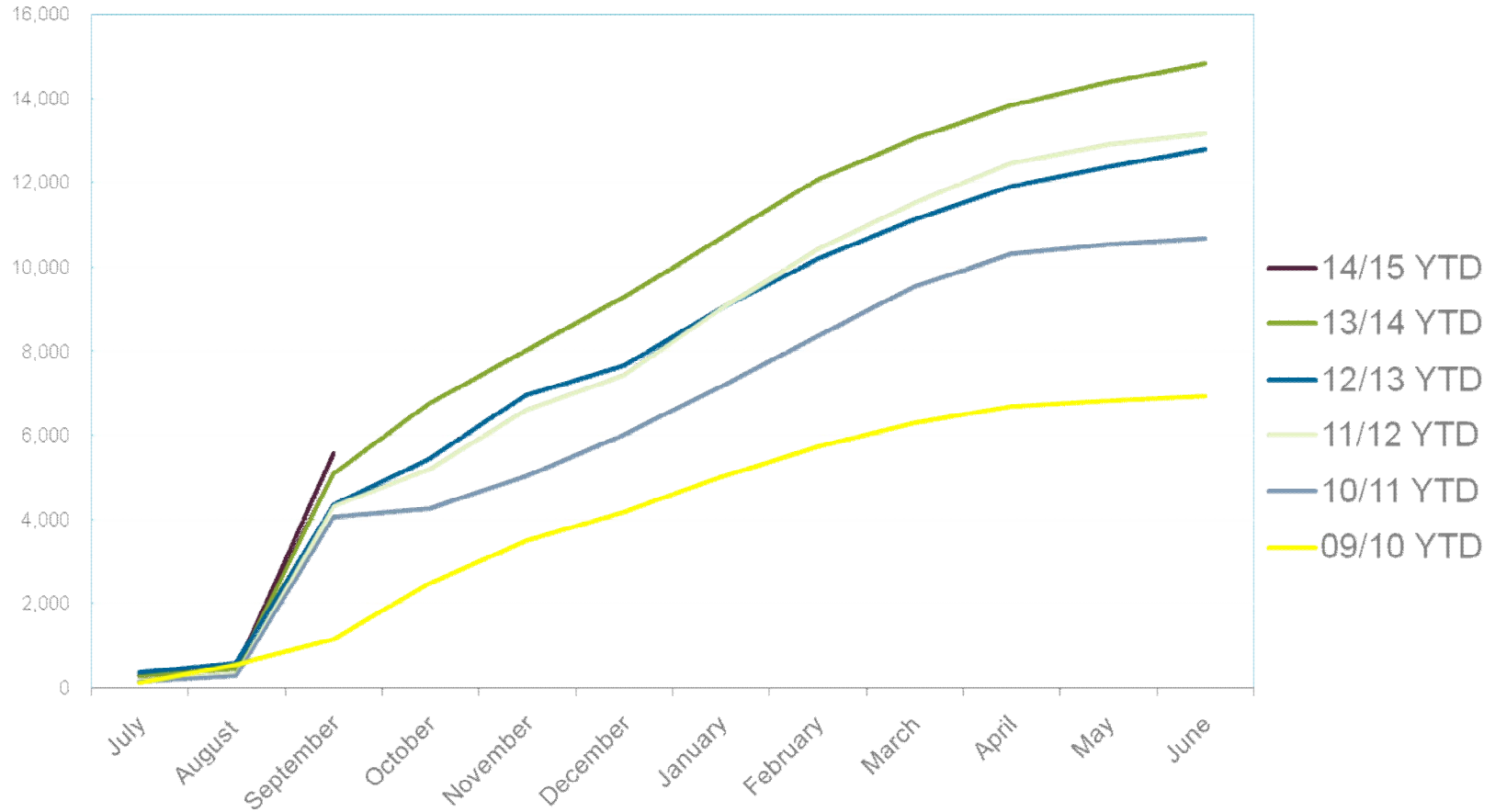




RI Student Loan Authority

Higher Education Summit – October 29, 2014

College Planning Center of Rhode Island Cumulative Contacts





College Planning Center of RI

En Espanol

¿Necesita ayuda con la planificación universitaria o con el proceso de ayuda financiera?

El Centro de Planificación Universitaria de Rhode Island (CPC) le puede ayudar. Nuestros consejeros profesionales proporcionan asesoramiento y asistencia gratis con todos los aspectos de la planificación universitaria, desde la selección de universidades hasta llenar los formularios de ayuda financiera.

En el CPC, puede recibir:

- Ayuda con la realización de búsquedas de universidades
- Orientación a través del proceso de admisión universitaria
- Instrucción sobre las opciones de financiamiento
- Ayuda en llenar las solicitudes de admisión y ayuda financiera
- Ayuda con la revisión de los paquetes de ayuda financiera
- Información sobre la investigación de becas
- La educación financiera para los estudiantes

Cómo hacer una cita

Llame al 401-736-3170 para hacer una cita con nuestros consejeros que habla espanol, Solanchi Fernandez.

Share this content!



Cómo hacer una cita

Llame al 401-736-3170 para hacer una cita con nuestros consejeros que habla espanol, Solanchi Fernandez. Email staff@cpcri.org.

Descargue la guía universitaria.

Google+



[Information for Guidance Staff](#) | [En Espanol](#) | [Back to RISLA](#)

[Plan for College](#) | [Financial Aid](#) | [Important Dates](#) | [Learning Center](#) | [Contact CPC](#)



College Planning Center of RI

College Planning



Selecting Colleges

Picking the right college can save you lots of time and money.



Applying to College

What you need to do to apply to college.



Learn about Financial Aid

Learn about types of aid and how to apply.

Share this content!



Free college planning appointment! Book now.

Need Assistance?

Call 401-736-3170 to speak to a college planning counselor.

Or email staff@cpcri.org.



Financial Education for Students

Borrowing responsibly and properly managing finances is an important key to student success.



Get Financially Literate

Take the 15 minute financial literacy course and get zero origination fees on your qualifying 2014/15 deferred repayment RISLA Student Loans.



Learn to Borrow Responsibly

For many, borrowing is an inevitable part of going to college. Learn how to minimize your debt, and borrow responsibly. Also get details on [student loan repayment](#).



Manage Your Finances

Learn to budget and manage your finances - from credit cards to ID theft - to stay out of financial trouble.



Understanding Credit

Learn [how credit works](#), how to [be smart with your credit card](#).

Learn to borrow wisely
with a quick online course

Downloads

- [Understanding Credit](#)
- [Budgeting](#)
- [Financing Higher Education](#)
- [Identity Theft](#)

Quick Links

- [Estimate your Loan Payments](#)
- [College Costs Calculator](#)
- [How much can I afford to repay?](#)
- [Budget Calculator](#)

RISLA's Rate & Default History

Academic Year	Loan Interest Rate	Gross Cumulative Default Rate
2013/14*	5.39%/7.49%	0.00%
2012/13	6.39/7.49%	0.00%
2011/12	6.39/7.49%	0.00%
2010/11	7.25/7.76/8.49%	0.42%
2009/10	7.76/8.49%	1.36%
2008/09	7.74%	2.76%
2007/08	6.49%	3.64%
2006/07	6.95%	4.12%
2005/06	4.95%	4.15%
2004/05	4.95%	5.46%
2003/04	6.50%	0.55%
2002/03	6.50%	0.98%
2001/02	7.25%	1.83%
2000/01	7.75%	1.46%
1999/00	6.70%	2.15%
1998/99	7.00%	1.80%
1997/98	7.50%	1.72%
1996/97	7.50%	5.43%
1995/96	8.50%	5.48%
1994/95	7.50%	2.73%
1993/94	8.50%	5.78%
1992/93	8.50%	7.33%
Totals		2.86%



RISLA
 RHODE ISLAND STUDENT
 LOAN AUTHORITY

Google+



[Borrower Login](#) | [School Login](#)

[Products & Services](#) [Manage Loans](#) [Learning Center](#) [About](#) [Contact Us](#)

Bridge.jobs: Internships in RI

Bridge.jobs matches up RI students and employers



professionals. Students bring with them exposure to cutting edge practices and technology, new insights and philosophies, flexibility and a thirst for knowledge.

Bridge.jobs is a website dedicated to matching Rhode Island employers with talented interns.

Applying knowledge and skills acquired in college to a professional setting is a vital component of a student's college education. Students who gain relevant internship experience are better prepared for full-time employment after graduation.

By hiring interns, employers gain qualified, career-driven young

Share this content!



[Go to Bridge.jobs](#)



[Need Assistance?](#)

Call 800-758-7562 and ask for Adrian van

Today's Rates

Loan Options - 10 Year Repayment Term

Estimated Fees, Payment Amounts, and Interest Expenses per \$10,000 borrowed

	Direct Parent PLUS Loan	RISLA Fixed Rate Loan Program
Loan amount	\$10,448.45	\$10,000.00
Origination fee %	4.292%	0%
Origination fee	\$448.45	\$0.00
Proceeds received by School	\$10,000.00	\$10,000.00
Repayment term (years)	10	10
Interest rate	7.21%	4.99%
Est. monthly payment	\$122.45	\$106.02
Est. total finance charges	\$4,245	\$2,722
SAVINGS OVER LIFE OF LOAN FROM 1 YEAR OF BORROWING		
Upfront savings from 0% fee		\$448.45
Interest savings		<u>\$1,523.46</u>
Total savings from 1 year of borrowing		\$1,971.91
SAVINGS OVER 4 YEARS YEARS OF BORROWING		
Upfront savings from 0% fee		\$1,793.79
Interest savings		<u>\$6,093.84</u>
Total savings from 4 years of borrowing		\$7,887.63

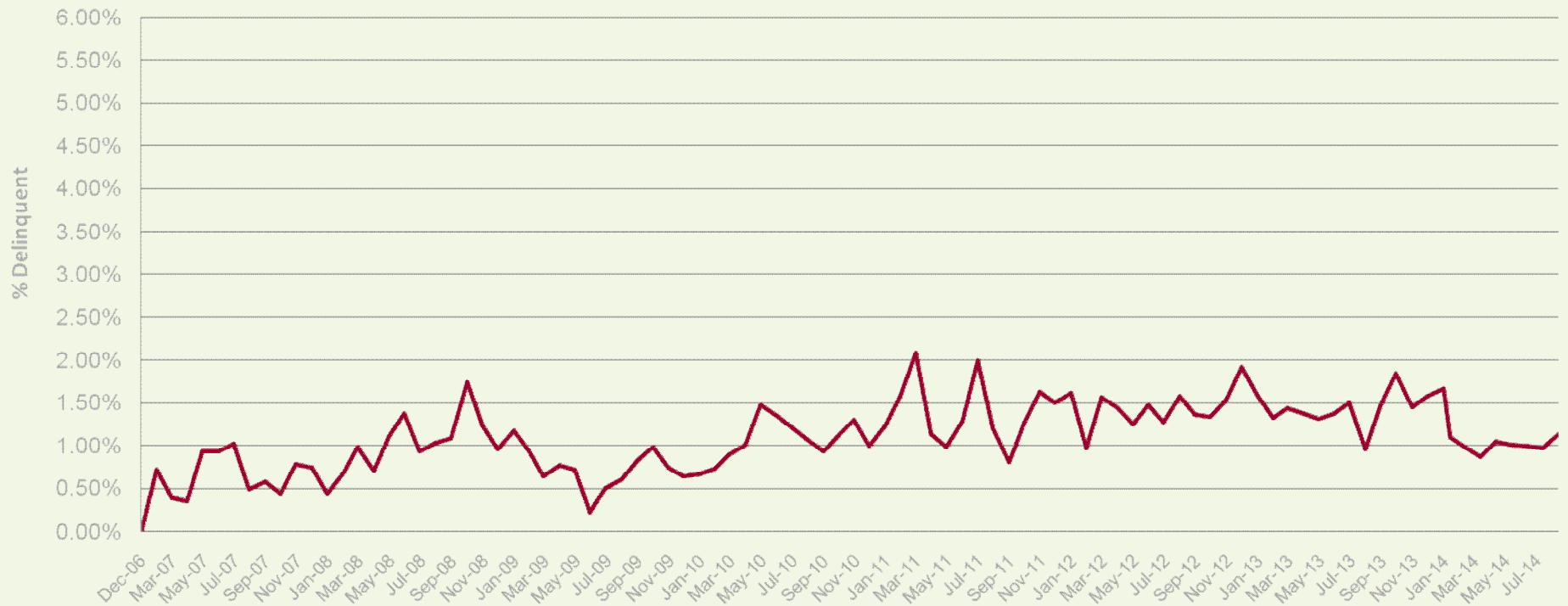
A .25% interest rate reduction, available to borrowers of both loan programs, is not factored into the above calculations



RISLA
RHODE ISLAND STUDENT
LOAN AUTHORITY

RISLA Maintains Low Delinquency Rates

RISLA Loan Program Delinquency Rates
% > 60 Days Delinquent



RISLA
RHODE ISLAND STUDENT
LOAN AUTHORITY

2011 Cohort Default Rates

National Average	13.7%
Rhode Island	10.4%

RI is 9th lowest in nation and 24% lower than national rate.



RISLA
RHODE ISLAND STUDENT
LOAN AUTHORITY