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Latest Report from Enterval Confirms Students and Families are Successfully Managing Their Private Student Loans

Private Student Loan Market Prepared for Federal Loan Changes

Las Vegas, NV – July 15, 2026 – Enterval Analytics, LLC, a prominent student loan analytics firm, has published the 26th edition of its semi-annual Private Student Loan Report. This report provides an in-depth analysis of private student lending trends across the United States. The latest findings reaffirm a decade-long trend of students and families successfully managing their private student loans.

Private student loans are fully underwritten to assess creditworthiness and ability to repay, and 100% are certified by school. As of Q1 2026, early-stage delinquencies, late-stage delinquencies, and gross charge-offs stand at 3.31%, 1.62%, and 2.92%; while the three-year rolling averages stand at 3.26%, 1.64% and 2.67%, respectively.

“Consistent private student loan market performance confirms lenders are well positioned to respond to the needs of families and students as they navigate changes to federal student loan programs,” said John Falb, CEO at Enterval. “Lenders continue to develop new products tailored to the evolving needs of undergraduate and graduate students, leveraging innovation to deliver flexible, student-centered options that expand access while preserving the strong credit discipline that has characterized the private student loan market.”

Based on the latest federal student loan data, approximately 92.55% of student loans are made and managed by the federal government, while the remaining 7.45% of the student loan market as of Q1 2026 are private student loans. Private student loan originations for the first three quarters of AY 2025-2026 are up about 3.61% to a total of $10.04B. Graduate level programs make up 10.72% of the private student loans made during this same period.

This report reflects approximately 78% of the active in-school private student loan lender market in the United States including contributions from Citizens Bank, N.A., Navient, Sallie Mae Bank, and College Ave, as well as, SoFi, Granite Edvance, Higher Education Servicing Corporation, InvestEd, KHELSC, Oklahoma Higher Education Loan Program, PHEAA, RISLA, South Carolina Student Loan, and VSAC.

For a detailed analysis, the full report is available at https://www.enterval.com/#reports.

About Enterval

Enterval Analytics was formed to provide industry leading research, tools, and insights for the private student loan market. With a dedicated team of seasoned professionals, with specialized experience in data analysis, finance, student loan portfolio management, higher education policy, public and government relations - Enterval is uniquely positioned to deliver reporting and software tool solutions focused on the higher education space. For more information about Enterval, visit www.enterval.com

Press Contact

John Falb, CEO
Angela Savage, Director of Customer Relations
sales@enterval.com