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Latest Private Student Loan Report from Enterval Highlights Consistent Repayment Trends and Originations

Las Vegas, NV – Jan. 28, 2025– Enterval Analytics, LLC, a leading student loan analytics company, today released the 23rd edition of its semi-annual Private Student Loan Report, offering comprehensive data and analytics on private student lending in the United States. The report again highlights students and families are effectively managing their private student loans.

As of Q3 2024, early-stage delinquencies, late-stage delinquencies, and gross charge-offs stand at 3.20%, 1.62%, and 2.47%, respectively. Borrower forbearance utilization remains low at 1.83%, below the pre-pandemic range of 2 - 3%. Private student lenders assess creditworthiness and ability to repay before originating a loan.

“The continued strength of private student loan repayment and performance highlights the stability of this segment,” said John Falb, CEO at Enterval. “The data provides valuable insights for borrowers, lenders, and policymakers and confirms private student loans remain a responsible option for education financing after exploring scholarships, grants, and other aid.”

Private student loan originations in the first quarter of AY 2024-25 totaled \$4.21 billion, a slight decrease of 0.24% when compared to the same quarter last year. Roughly 94% of private student loans include a cosigner, with nearly 100% of loans being school-certified. Portfolio performance remains strong, with 73.86% of private student loan balances in repayment.

Based on the latest available federal student loan data, approximately 92.43% of the loans today are made by the federal government; the remaining 7.57% of the student loan market as of Q3 2024 are private student loans. Undergraduate loans account for 90.44% of the outstanding private student loan portfolio.

The report includes contributions from major lenders such as Citizens Bank, N.A., Navient, PNC Bank, N.A., Sallie Mae Bank, and College Ave, as well as other leading financial institutions like Navy Federal Credit Union, SoFi, Granite Edvance, Higher Education Servicing Corporation, InvestEd, PHEAA, KHESLC, South Carolina Student Loan, and VSAC. This report reflects 74% of the active in-school private student loan lender market in the United States.

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. In 2021, Enterval acquired certain reporting assets of MeasureOne and has assumed the lead in creating this report.

Enterval has 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

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