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Latest Private Student Loan Report from Enterval Highlights Steady Repayment Trends

Private Student Loan Lenders Ready to Support Students Amid Coming Federal Loan Changes

Las Vegas, NV – January 26, 2026 – Enterval Analytics, LLC, a prominent student loan analytics firm, has published the 25th 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.

As of Q3 2025, early-stage delinquencies, late-stage delinquencies, and gross charge-offs stand at 3.49%, 1.71%, and 2.71%, respectively. Forbearance utilization is well within the pre-pandemic forbearance range of 2 – 3%, coming in at 1.53%.

"With changes coming to the federal student loan program, our latest report again confirms the private student loan industry is well prepared to provide flexible, competitive, and accessible financing options tailored to the evolving needs of students and families," said John Falb, CEO at Enterval. "The industry is well-positioned to create innovative, responsible solutions that can continue to promote higher education access and affordability for students across the country."

Based on the latest federal student loan data, approximately 92.34% of student loans are made by the federal government, and the remaining 7.66% of the student loan market as of Q3 2025 are private student loans. Private student loan originations for the first quarter of AY 2025-2026 total \$4.53B. Private student loans are fully underwritten to assess creditworthiness and ability to repay, and the loan amount is certified by the school.

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, PNC Bank, N.A., Sallie Mae Bank, and College Ave, as well, Navy Federal Credit Union, 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

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