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Latest Private Student Loan Report from Enterval Highlights Steady Repayment Trends

Private Student Loans Continue to Be Effectively Managed by Students and Families

Las Vegas, NV – July 10, 2025 – Enterval Analytics, LLC, a leading student loan analytics company, released the 24th edition of its semi-annual Private Student Loan Report, which offers a comprehensive view of overall private student lending in the United States. The latest report continues to highlight students and families are effectively managing their private student loans, a trend observed for more than a decade.

As of Q1 2025, early-stage delinquencies, late-stage delinquencies, and gross charge-offs stand at 3.48%, 1.62%, and 2.33%, respectively. Forbearance utilization is well within the pre-pandemic forbearance range of 2 – 3%, coming in at 2.02%.

“Borrowing for higher education is a significant decision for students and families so it’s particularly encouraging that those with private student loans continue to successfully navigate repayment,” said John Falb, CEO at Enterval. “Private loans are high quality and thoughtfully underwritten as evidenced by the overall strong portfolio health.”

Based on the latest federal student loan data, approximately 92% of student loans are made by the federal government, and the remaining 8% of the student loan market as of Q1 2025 are private student loans. Private student loan originations for the first three quarters of AY 2024-2025 totals \$9.69B.

Private student loans are fully underwritten to assess creditworthiness and ability to repay and are school-certified. Undergraduate student loans make up almost 90% of the outstanding private student loan market. The latest report shows 74.48% of the loans in repayment which demonstrates strong portfolio health. In addition, roughly 93% of private student loans are cosigned.

This report reflects approximately 70% 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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