

Student Loan Market By Type (Federal/Government Loan, Private Loan), By Repayment Plan (Standard Repayment Plan, Graduated Repayment Plan, Revised Pay As You Earn (REPAYE), Income-based (IBR), Others), By Age Group (24 or Younger, 25 to 34, Above 35), By End User (Graduate Students, High School Student, Others): Global Opportunity Analysis and Industry Forecast, 2021-2031

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Report description:

A student loan is a specific type of loan made for students to assist them in covering the costs of their post-secondary education and any related expenses, including tuition, books, supplies, and living costs. The interest rate can be considerably lower than with other loans, and the repayment plan can be postponed while the borrower is still enrolled in school, setting it apart from other forms of loans. The strict regulations that govern bankruptcy and renegotiation vary greatly across different nations. Parents now find it challenging to invest in their kids' education because of the rise in expense of school, rise in prices of courses and high fees demanded by educational institutions. In addition, rise in demand for various additional courses along with educational degrees is driving the growth of the market. These factors notably contribute toward the growth of the global student loan market. However, high repayment prices of student loan and effects on credit score due to defaulting are some of the factors that hamper the market growth. On the contrary, rise in demand for student loans for pursuing additional courses is expected to boost the market growth in future. In addition, surge in fees of educational institutions for specialized courses are expected to provide lucrative opportunities for the market growth in the coming years.

The student loan market is segmented into type, repayment plan, age group, end user, and region. By type, the market is differentiated into federal/government loan and private loan. The federal/government loan is further segmented into federal/government parent student loans and federal/government graduate loan. The federal/government loan is further segregated into direct subsidized loan and direct unsubsidized loan. Depending on repayment plan, it is fragmented into standard repayment plan, graduated repayment plan, revised pay as you earn (REPAYE), income-based (IBR) and others. On the basis of

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age group, it is segmented into 24 or younger, 25 to 34 and above 35. The end user covered in the study includes graduate students, high school students and others. Region wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The student loan market analysis includes top companies operating in the market such as Ascent Funding, LLC, Avanse Financial Services Ltd., Citizens Financial Group, Inc., Carvana, Chegg Inc., Earnest LLC, Edfinancial Services, LLC, Eduvanz Financing Private Limited, Google, Laurelroad, LendKey Technologies, Inc., MPOWER Financing, Prodigy Finance Limited, Quotanda, Social Finance, Inc., Wells Fargo, and ZeeFi Pty Ltd. These players have adopted various strategies to increase their market penetration and strengthen their position in the student loan industry

Key Benefits For Stakeholders

- This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the student loan market analysis from 2021 to 2031 to identify the prevailing student loan market opportunities.
- The market research is offered along with information related to key drivers, restraints, and opportunities.
- Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.
- In-depth analysis of the student loan market segmentation assists to determine the prevailing market opportunities.
- Major countries in each region are mapped according to their revenue contribution to the global market.
- Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.
- The report includes the analysis of the regional as well as global student loan market trends, key players, market segments, application areas, and market growth strategies.

Key Market Segments

By Type

- Federal/Government Loan
- Private Loan

By Repayment Plan

- Standard Repayment Plan
- Graduated Repayment Plan
- Revised Pay As You Earn (REPAYE)
- Income-based (IBR)
- Others

By Age Group

- 24 or Younger
- 25 to 34
- Above 35

By End User

- Graduate Students
- High School Student
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- United Kingdom
- Germany
- France
- Italy

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- Spain
- Russia
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Singapore
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Ascent Funding, LLC
- Avanse Financial Services Ltd.
- Citizens Financial Group, Inc.
- Carvana
- Chegg Inc.
- Earnest LLC
- Edfinancial Services, LLC
- Eduvanz Financing Private Limited
- Google
- Laurelroad
- LendKey Technologies, Inc.
- MPOWER Financing
- Quotanda
- Social Finance, Inc.
- Wells Fargo
- ZeeFi Pty Ltd

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