

Student Loan Market Report - Forecast Trends & Outlook (2025-2034)

Market Report | 2025-06-29 | 165 pages | EMR Inc.

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Report description:

The global student loan market size was approximately USD 4.20 Trillion in 2024. The market is assessed to grow at a CAGR of 7.20% between 2025 and 2034, reaching a value of USD 8.42 Trillion by 2034.

Key Trends in the Market

Student loan refers to a lump sum of money that students receive from private companies, state government, or federal government, which is used towards school expenses, including accommodation and tuition fees, among others. These loans offer financial support to students who might otherwise not be able to afford expenses associated with a college education.

- The increased preference for studying abroad due to availability of better economic and social opportunities supports the student loan market growth. Higher tuition fees and visa expenses make the cost of pursuing a master's degree in the US and Canada much higher. Student loans cover the high cost of tuition fees, stationery supplies, and living expenses of students. However, these loans carry a high interest rate since they are provided free of collateral and have a long repayment period.
- Banks are enhancing their loan sanctioning process by digitalising various inter-channel approvals, along with customers' credit score. This is helping millions of students in getting their tuition fees financed quickly. It also enables them to track their instalment through mobile apps and make payments quickly. Such facilities and services are enhancing the consumer convenience, further supporting the student loan market development.
- The literacy rate across many developing countries is increasing because of intensive efforts and measures taken by national and international agencies. Such efforts are encouraging students to pursue further education for economic and social upliftment, bolstering the market demand.
- Students from India, China, and Brazil especially have a high demand for these loans, because of lack of provision of adequate financial aid in these countries. They also form a big portion of the international student community abroad and settle for

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employment opportunities in the host country after studying technical and managerial subjects.

Market Segmentation

The EMR's report titled "Global Student Loan Market Report and Forecast 2025-2034" offers a detailed analysis of the market based on the following segments:

Market Breakup by Loan Type

- Federal/Government Loan
- Private Loan

Market Breakup by Repayment Plan

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

Market Breakup by Age Group

- 24 or Younger
- 25 to 34
- Above 35

Market Breakup by End-User

- Graduate Students
- High School Students
- Others

Market Breakup by Region

- North America
- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

Market Share by Age Group

As per the student loan market analysis, 24 year old or younger students are anticipated to account for a significant share of the market owing to the increasing preference for studying abroad among this age group. Graduating overseas can help students develop essential skills like communication, self-awareness, and self-confidence, earlier in life. Many organisations look for these skills in potential candidates. By graduating abroad, students can benefit from skill development programs, which enhances their personality and prepares them for leadership roles in the future. Studying overseas is an opportunity young people don't want to

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miss, as it can open doors to new possibilities in life. This overshadows the high tuition fees and boarding cost, which is financed via student loans.

Market Share by Region

North America accounts for a significant student loan market share. This growth can be attributed to the presence of multiple high ranking universities in the region and a strong student loan infrastructure. The availability of federal/government loans, which carry low interest rates, is further supporting the market expansion in North America. The long repayment schedule of these loans aids students in pursuing a stress-free education. The availability of counsellors and increasing government initiatives to boost awareness about the various advantages associated with availing student loans are providing lucrative growth opportunities to the market. The increasing cost of tuition fees across many universities in the region is further boosting the student loan market demand.

Competitive Landscape

The comprehensive EMR report provides an in-depth assessment of the market based on the Porter's five forces model along with giving a SWOT analysis. The report gives a detailed analysis of the following key players in the student loan market, covering their competitive landscape and latest developments like mergers, acquisitions, investments, and expansion plans.

SLM Corporation

SLM Corporation was incorporated in 1997 and is headquartered in Virginia, United States. The company finances private education loans in the United States. It offers competitively-priced loan products and services to help students fulfil their educational endeavours and meet the gap created despite student aid and scholarships, federal loans, or grants. Apart from this, it also operates in three business segments, which includes lending and asset performance.

Navient Solutions, LLC

Navient Solutions, LLC was founded in 2013 and is headquartered in North Carolina, United States. It engages in the provision of asset management and business processing solutions for education, healthcare, and government clients at the federal, state, and local levels. It operates through many segments, which includes private education loans, and business services, among others.

Citizens Financial Group, Inc.

Citizens Financial Group, Inc. was founded in 1828 and is headquartered in Rhode Island, United States. It is one of America's oldest and largest financial institutions. It offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large scale corporations, and institutions. Its product and solution range includes loan syndication, commodity risk management solutions, and corporate finance, among others.

Other key players in the student loan market include Nelnet, Inc., Discover Financial Services, LendKey Technologies, Inc., Avanse Financial Services Ltd., ICICI Bank Limited, Prodigy Finance Limited, Ascent Funding, LLC, Granite Edvance Corporation, and Social Finance, Inc., among others.

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