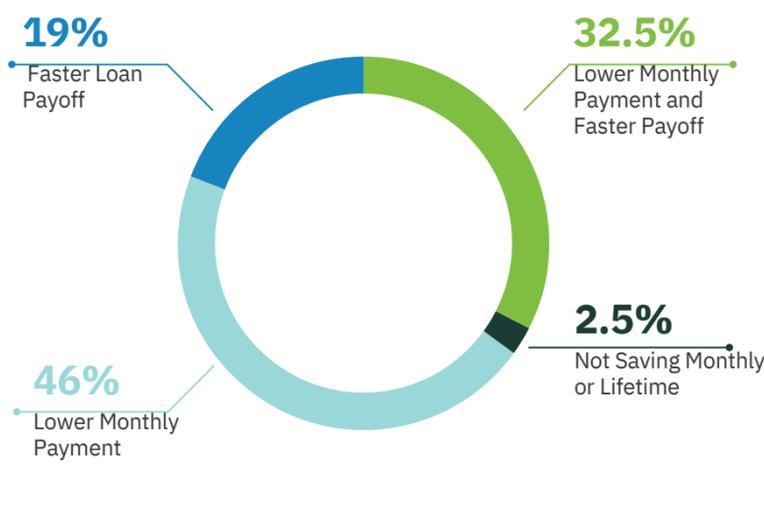


How are customers saving? Student Loans are Impacting Borrowers' Financial Health

ELFI, a nationwide private student loan and refinancing lender, recently surveyed customers who refinanced some or all of their student loans between 10/1/24 and 12/31/24.

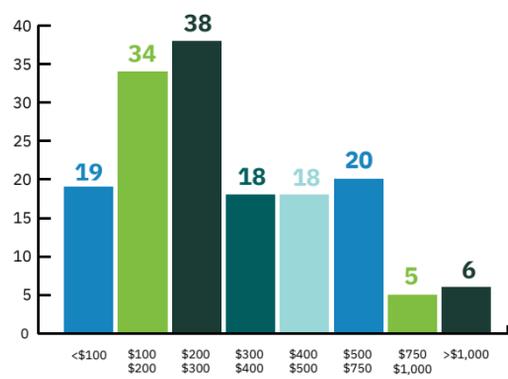
The survey revealed that the majority of customers experienced significant savings on either a monthly or long-term basis, and that refinancing positively impacted their financial health and circumstances.

How are customers saving?

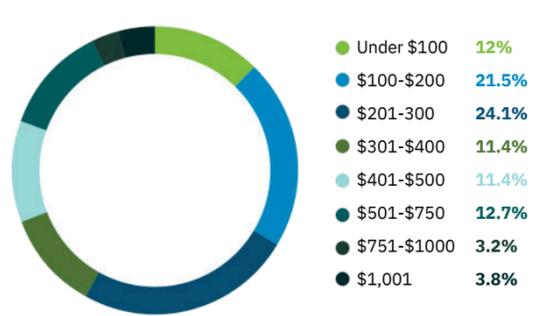


Monthly Savings Distribution

How much are you saving on monthly payments?



Monthly Savings - Distributions

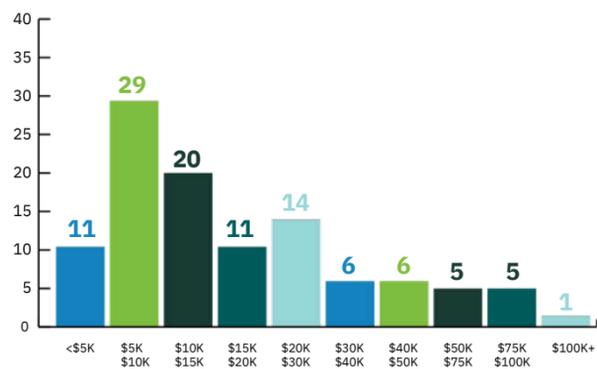


67% of customers save over \$200 or more monthly

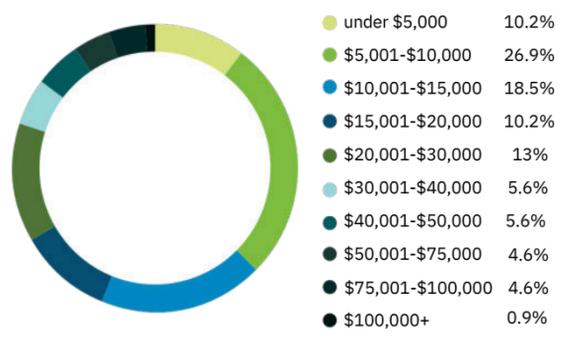
Average Monthly Savings



Lifetime Savings Distribution

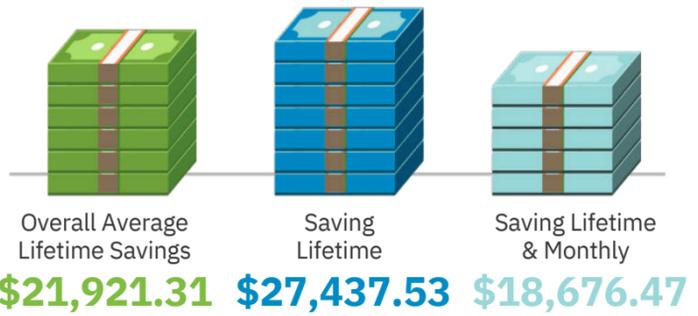


Lifetime Savings - Distributions



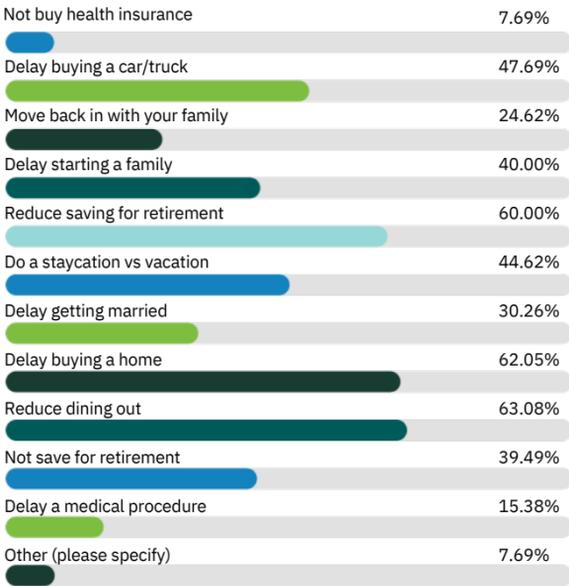
63% of customers reported they will save \$10,000 or more over their loan term.
34.3% of customer reported they will save \$20,000 or more over their loan term.

Average Lifetime Savings

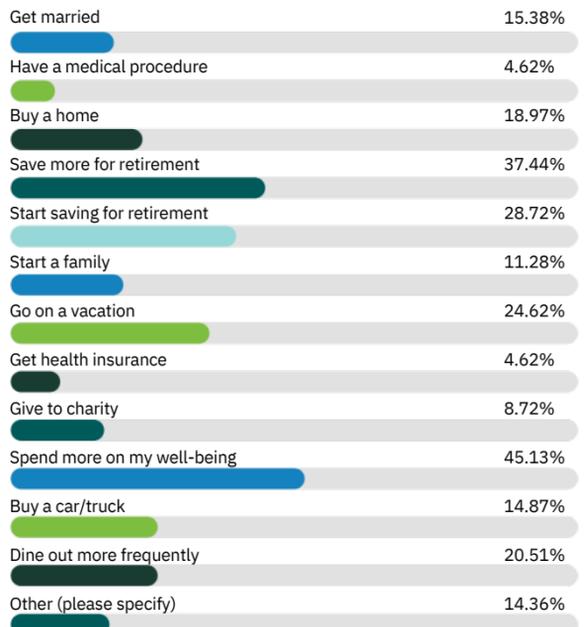


Student Loans & Life Impacts

Negative Impacts



Positive Impacts of Refinancing



How has refinancing impacted your well-being?

