Federal student loan related risk exposure could surprise you

> Check out these findings based on analyses performed for multiple banks and credit unions:

- **About 20%** of customers held federal student loan debt at another lender.
- Each customer with federal student loan debt has between 3-4 student loan accounts.
- Average federal student loan debt:
  - **About $31,000 - $43,000** in total
  - **About $9,000 - $12,000** per account
- Federal student loan debt ranges from 4%-10% of overall consumer debt.
- Dollar risk exposure:
  - Hundreds of millions for smaller lenders
  - Several billions for larger lenders
- **About 26%** have low financial durability and are unlikely to have the resiliency to meet all of their financial obligations.

5) Equifax analytics. Results may vary based on actual data and situation.

**Now is the time** to deepen your understanding of the impact of student loan debt on your customer base and portfolio.

### How Equifax can help

1. **Determine which customers have federal student loans.**
2. **Incorporate student loan and alternative data attributes to create high-risk categories for further analysis.**
3. **Increase the frequency of account reviews.**
4. **Get alerts to risk changes “Off-You”.**
5. **Segment borrowers by their financial durability and resilience to meet debt commitments.**

### With this additional insight, take action

- Maintain close ties with customers and reach out early to support those in need.
- Adjust cut-off scores for new loans.
- Manage credit limits for existing customers.
- Review collection strategies.
- Revise collection strategies.

Contact your account manager or ask for a consultation with our risk advisor experts.

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