

COMMENTARY BY COMPETISCAN:

Student Lending: Private Lenders Turn Uncertainty into a Marketing Opportunity

By Daniel Griskell, Senior Analyst, Lending & Payments

As major changes to the federal student loan system take effect, private lenders are moving quickly to capitalize on borrower uncertainty. The overhaul of federal repayment options and lending policies has created a moment of confusion for many current and prospective borrowers, providing private lenders with a new marketing opportunity.

The One Big Beautiful Bill Act (OBBBA), signed into law in July 2025, includes many provisions that affect higher education, including the termination of the SAVE repayment plan, effective July 2026. The Department of Education is now moving the roughly 7.5 million borrowers who enrolled in SAVE into other repayment options. Borrowers are receiving notices from their loan servicers and generally have 90 days to choose a new plan. The uncertainty around changing federal programs creates a moment when borrowers may be actively comparing alternatives, exposing an opportunity for private lenders to highlight the uncertainty surrounding the federal student loan system.

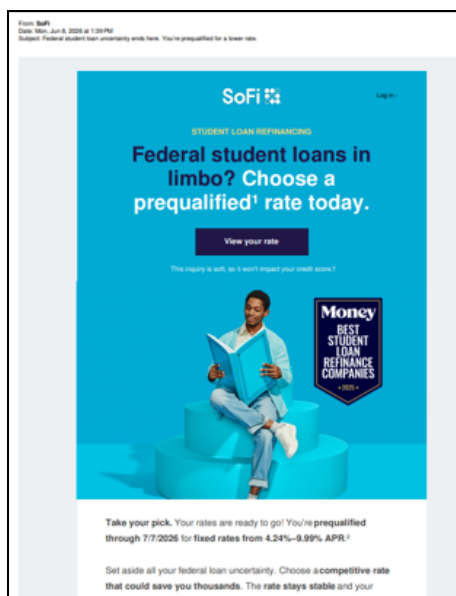
Across email and social media, lenders have positioned themselves as a stable alternative to federal loans. Rather than focusing on changes to repayment plans or borrowing limits, campaigns emphasized predictability, fixed rates, and borrower control of a private loan.

Let's take a look at how some private lenders have positioned their loans and refinancing products as a refuge from a federal system they portray as subject to ongoing regulatory change and limitations.

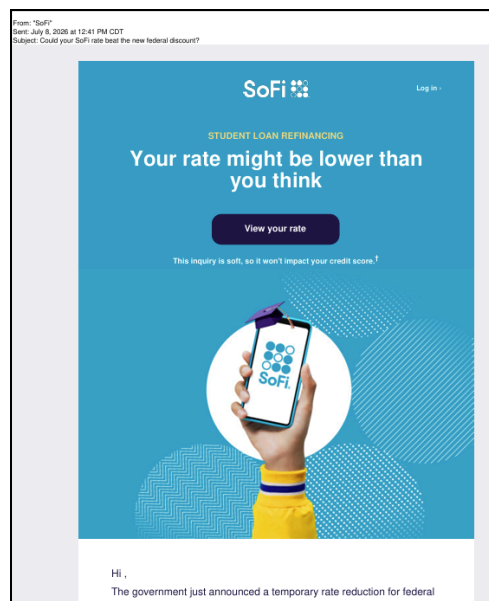
Addressing the Uncertainty

SoFi framed federal loans as being in “limbo,” while promoting fixed-rate refinancing as a way to achieve certainty and avoid “waiting on Washington.” SoFi even challenged that its rates could beat the newly increased federal discount (1%) for borrowers on auto-pay.

Federal student loan uncertainty ends here. You're prequalified for a lower rate

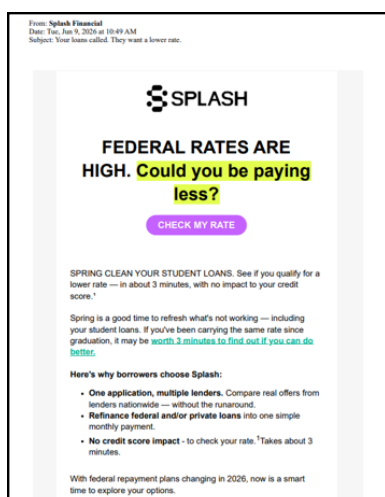


Could your SoFi rate beat the new federal discount?



Splash Financial encouraged borrowers to evaluate refinancing opportunities amid the evolving federal student loan landscape, emphasizing that “with federal repayment plans changing in 2026, now is a smart time to explore your options.” Credible moved early to address the anticipated changes, publishing guidance as early as the first quarter of the year that offered practical advice to help borrowers “stay calm, collected, and in control” as they prepared for a shifting repayment environment.

Your loans called. They want a lower rate



How to cope with Student Loan Uncertainty in 2026

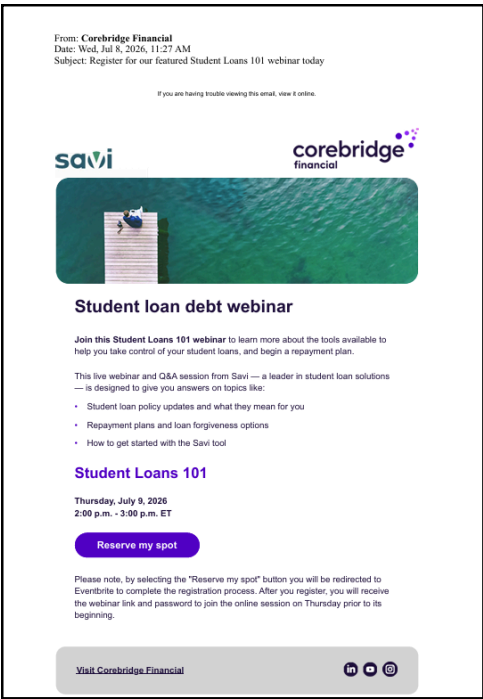
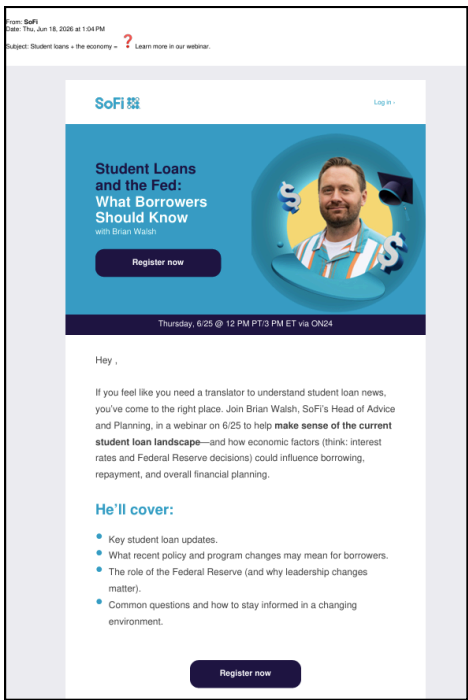


Educational Support

In recent weeks, private lenders have stepped up efforts to help borrowers navigate an increasingly complex student loan environment. SoFi, once again, used clear, approachable, and relatable messaging to capture that sentiment with the headline: “If you feel like you need a translator to understand student loan news, you’ve come to the right place.” To educate borrowers, the fintech hosted a webinar in mid-June led by Brian Walsh, SoFi’s Head of Advice and Planning, offering guidance on recent policy changes and what they mean for student loan borrowers. Educational webinars were also marketed by firms like Corebridge Financial in partnership with Savi.

If you feel like you need a translator to understand student loan news, you’ve come to the right place

This live webinar and Q&A session from Savi is designed to give you answers on topics like student loan policy updates and what they mean for you



Borrowing Limitations

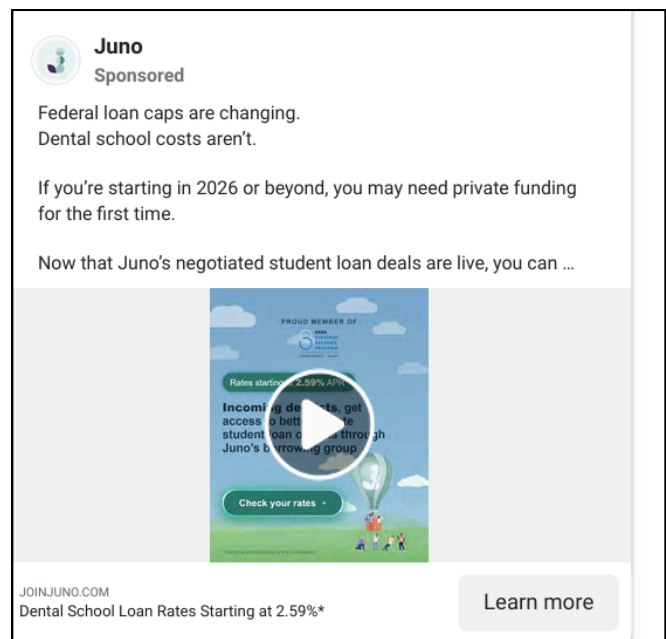
Private lenders also used the new federal borrowing limits to position private loans as a financing solution for students. Credible highlighted the potential affordability challenges that new federal loan caps could create for graduate and professional students, particularly those enrolled in expensive programs.

Juno took this message a step further, warning prospective dental students that “federal loan caps are changing” while “dental school costs aren’t,” suggesting that many borrowers may need private funding for the first time.

New federal loan caps could create affordability challenges for graduate and professional students



Federal loan caps are changing. Dental school costs aren't.



Final Thoughts

As implementation of the new federal student loan policies continues, private lenders are likely to remain focused on uncertainty as a key marketing theme. By presenting private loans as predictable and insulated from shifting federal policies, lenders may appeal to borrowers who are frustrated or confused by the changing landscape.

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