Who Gets Out First Time: The Borrowers Who Never Roll Over

A minority repay on the first due date and walk away. What separates them from everyone else.

50.6 share who repaid on the first due date, %	**49** their median fees, $	**16.2** share with 4+ rollovers, %
238 their median fees, $	**4.9** fee gap between the two groups, x	

The numbers

Borrowers grouped by how many times they rolled the loan over.

Group	Share of borrowers, %	Respondents	Median fees paid, $	Would NOT do it again, %	Had used a cheaper option before, %
Repaid on the first due date	50.6	6095	49	32.2	28.0
1 to 3 rollovers	33.2	3996	94	43.3	18.6
4 or more rollovers	16.2	1956	238	55.0	15.2

How we counted

- Groups are set by how many times the borrower rolled the loan over.
- Fees are what the borrower actually paid, not the advertised price.

Data updated 2026-07-31. Full dataset in CSV at https://sbloan.net/research/who-gets-out-first-time/data.csv

How to cite

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