# Why Rising Student Loan Debt Is Creating More Demand For Student Loan Debt Resolution

## Description



By James Schulze

This article discusses the rise in student loan debt, with many Americans facing higher payments and increased collection activity. This has upped the pressure, as many of these individuals also carry credit card debt, tax debt, and other debt and recognize they need help to resolve their debt. It also outlines the different types of student loan debt leads available in the market and how companies can select the right lead provider to help them grow their student loan debt resolution business.

Federal student loan debt has become one of the largest financial burdens facing American consumers. While millions of borrowers successfully repay their loans, many others are struggling with rising monthly payments, changing repayment programs, increasing collection activity, and growing balances. At the same time, many households are also carrying record levels of credit card debt and, in some cases, unresolved tax debt (read our blog, â??Consumer Debt Elimination Opportunities Are Increasing Even With Top Earnersâ?•). Together, these financial pressures are driving more consumers to seek professional debt resolution assistance.

The issue with student loan debt is especially vexing considering the COVID-era pause in student loan payments under the CARES Act signed in March 2020. Approximately **43 million** Americans had student loan debt repayments paused, and any payments made went 100% to principal with no interest charged. With the Fiscal Responsibility Act of 2023 (the debt ceiling agreement), Congress barred the executive branch from further extending the national payment pause. Accrual of standard interest on federal student loans officially restarted on September 1, 2023, with payments restarting October 1, 2023. The Department of Education provided a 12-month on-ramp period, but regardless, 43 million American consumers were then faced with repaying a loan that was not in their personal budget for about 3.5 years.

For companies that help borrowers navigate student loan debt resolution, these trends and the ending of the COVID-era forbearance represent a growing long-term opportunity. Consumers need guidance more than ever, and maintaining a consistent pipeline of qualified student loan debt leads has become increasingly important.

## Student loan payments are rising

For many borrowers, monthly payments have increased dramatically in 2026. Recent repayment changes have moved millions of borrowers out of lower-cost repayment programs and into more expensive alternatives. According to reports included in our research, many borrowers are seeing monthly payments increase by **$500** or more, with median monthly payments now approaching **$560**. At the same time, approximately **one in five borrowers is already in default**, placing additional financial pressure on millions of Americans.

These changes are creating real financial hardship. Many borrowers are delaying retirement, working multiple jobs, postponing major purchases, and cutting household expenses simply to keep up with student loan payments. Others are searching online for professional assistance before their accounts become delinquent. For companies providing student loan debt resolution services, these consumers represent highly motivated, in-market prospects actively looking for help.



## Collection activity is increasing

As repayment programs change, collection efforts are expected to increase. Borrowers who fail to make payments may eventually face wage garnishment, federal benefit offsets, damaged credit, and other collection actions.

This trend mirrors what is happening in other areas of debt. The IRS has resumed more aggressive tax collection efforts following years of reduced enforcement, increasing demand for tax debt resolution services (read our blog, â??The IRS Is Accelerating Collections â?? Why Tax Resolution Firms Should Prepare Nowâ?•). At the same time, Americans continue carrying historically high levels of credit card debt, forcing many households to prioritize which bills get paid each month.

When student loan debt, tax debt, and credit card debt begin competing for the same paycheck, many consumers realize they need professional guidance to regain control of their finances.

## Consumer debt continues to grow

Student loans rarely exist in isolation. Many borrowers also carry:

- Credit card debt
- Medical debt
- Personal loans
- Auto loans
- Federal income tax debt

According to consumer debt data compiled by Experian, total U.S. credit card debt grew **5.4%** year-over-year to reach **$1.25 trillion** as of the first quarter of 2026. This creates a compounding financial burden. Higher interest rates have increased borrowing costs, while inflation continues to pressure household budgets. Consumers who once managed their obligations comfortably are finding themselves overwhelmed by multiple forms of debt.

For debt resolution companies, this creates opportunities to help consumers evaluate their complete financial situation rather than focusing on only one obligation.

## More borrowers are looking for professional help

Student loan repayment rules have become increasingly complicated. Borrowers often have questions about:

- Income-driven repayment plans
- Loan rehabilitation
- Loan consolidation
- Default resolution
- Collection activity
- Available hardship options



Many consumers begin researching these topics online before contacting a professional. Others wait until they receive collection notices or discover their monthly payments have increased substantially. By the time they complete an online form or request additional information, these consumers have already demonstrated intent. Student loan debt leads help connect debt resolution companies with borrowers actively searching for answers rather than attempting to convince consumers they have a problem.

## Student loan debt leads support consistent growth

Successful debt resolution companies rarely depend on referrals alone. Instead, they build predictable marketing systems that deliver a steady flow of qualified prospects throughout the year.

Whether purchasing **real-time** student loan debt leads, **aged** student loan debt leads, or student loan inbound **call transfers**, maintaining consistent lead flow allows intake teams to remain productive while creating predictable business growth. Each lead type serves a different purpose, but the objective remains the same: keeping qualified consumers entering the sales pipeline every day.

- **Student loan debt call transfers** connect resolution companies with in-need consumers with a minimal tech stack. These are ideal for closing deals on day 1.
- **Real-time student loan debt leads** provide a resolution company with consumers who are requesting *immediate* help.
- **Aged student loan debt leads** are an excellent way to reactivate consumers who have requested assistance in the past but have not yet moved forward with a resolution program.

Matching the lead type to a resolution companyâ??s sales process and tech capabilities is critical in successfully closing deals. Aged and real-time leads are ideal for teams that have a strong team of openers, a sales process with a deep cadence, and the supporting tech stack required to be successful. Companies that do not have the staffing, processes, and tech stack for opening but do have a strong team of closers, will do well with call transfers.

**Aged student loan debt leads continue to perform**

Student loan debt resolution is rarely an immediate decision. Borrowers often spend weeks or months researching repayment options before selecting a company to help them. Others attempt to solve the problem themselves before realizing they need professional assistance. That makes aged student loan debt leads particularly valuable.

Consumers who requested information several months ago may still be facing the same financial challenges today. In some cases, their situation has become even more urgent as payments increase or collection efforts begin.

Experienced sales teams understand that proper scripting, consistent follow-up, and multiple contact attempts frequently produce excellent results with aged leads while generating strong returns on investment (ROI).

To best utilize aged student loan debt leads, a resolution company must have a tech stack that is optimized for volume outreach. Caller ID management is critical for outbound calling. A2P and 10DLC registrations are a requirement for SMS. And, domain strength will ensure that emails reach inboxes. If the tech is not aligned with current requirements, any outreach program can be ineffective.



## Choosing the right student loan debt lead provider

As demand for student loan debt resolution continues to grow, selecting the right lead provider becomes increasingly important. Companies should look for providers that offer:

- Accurate consumer information
- Transparent lead sourcing
- Strong compliance standards
- Flexible purchasing options
- Consistent lead delivery

The right lead partner helps organizations build a predictable pipeline of qualified consumers rather than simply selling names.

## Why companies choose The Leads Warehouse

The Leads Warehouse provides student loan debt resolution marketing solutions for companies nationwide. Whether youâ??re looking for **real-time student loan debt leads, aged student loan debt leads,** or **student loan debt inbound call transfers,** we help organizations connect with consumers actively seeking assistance with their financial situation.

Our goal is simple: help clients maintain a consistent flow of qualified opportunities while maximizing long-term ROI.

## Conclusion

Federal student loan debt remains one of the largest financial challenges facing American consumers. Rising monthly payments, evolving repayment programs, increased collection activity, growing credit card debt, and renewed tax debt enforcement are creating greater demand for professional debt resolution services. As more borrowers seek experienced guidance, companies with a consistent lead generation strategy are well positioned for long-term growth. By combining quality student loan debt leads with knowledgeable advisors and disciplined follow-up, debt resolution companies can help more consumers while building a stronger, more predictable sales pipeline. Are you ready to talk about how you can grow your student loan debt resolution business?

## About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health, life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.



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If you are serious about growing your student loan debt resolution business, the right mix of leads is important. Our team works with agencies to maximize their ROI on student loan debt sales leads. Call **1-800-884-8371** or visit The Leads Warehouse to get started.

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