

Student Loan Wage Garnishment Attributes

Get the insight you need with our purpose-built addition to Premier AttributesSM

As student loan delinquencies grow, rising garnishment risk threatens borrower stability, jeopardizing portfolio performance, customer retention and long-term brand trust.

Spot risk before it escalates

With \$1.6 trillion in student loan debt and over 10 million borrowers missing multiple payments, early detection of borrower distress is critical. Experian delivers insights using 16 student loan attributes. This expansion of Premier Attributes helps lenders identify repayment strain early, segment smarter, and deploy support strategies before delinquency or garnishment occurs.

Turn risk insight into profitability

Act before borrowers face garnishment. With precise segmentation and timely, relevant outreach, you can protect your portfolio and increase profitability. Personalized outreach has been shown to boost response rates by 30% and conversions by 25%.¹ This helps reduce charge-offs, deepen borrower trust, and preserve long-term portfolio health and profitability.

1 in 4

student loan borrowers show early signs of risk²

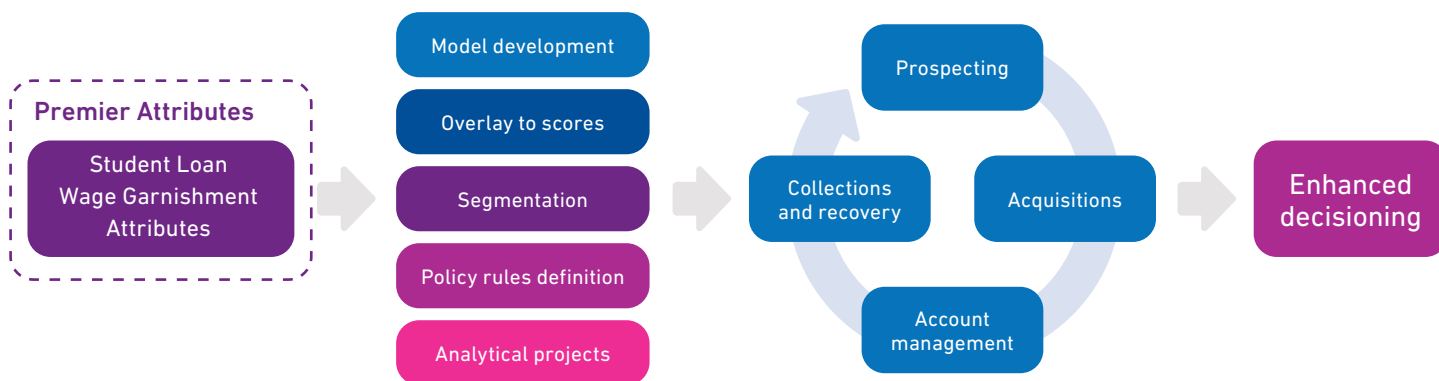
5x

more cost-effective to retain existing customers³

+30%

higher response rate with early engagement¹

Premier Attributes enable you to make more informed decisions across the customer lifecycle.



¹ <https://getondata.com/customer-success-stories/personalized-financial-services-analytics/>

² <https://www.ed.gov/about/news/press-release/us-department-of-education-begin-federal-student-loan-collections-other-actions-help-borrowers-get-back-repayment>

³ <https://www.experian.com/content/dam/marketing/na/thought-leadership/business/documents/Risk-Retention-Triggers-Infographic.pdf>

Premier AttributesSM

Built for early action

Experian's 16 student loan wage garnishment attributes are purpose-built to detect repayment risk before it becomes default. Designed for today's post-Fresh Start environment, they track progression from current to 200+ days past due, helping lenders spot wage garnishment risk early and intervene with confidence.

Insight over assumption

These attributes surface real signs of borrower distress not assumptions based on scores. Lenders can segment, prioritize and engage borrowers based on real-time behavior, enabling smarter, faster decisions across strategies and segments.

Results that matter

These insights help you act with precision saving resources, strengthening strategies and protecting long-term portfolio health.

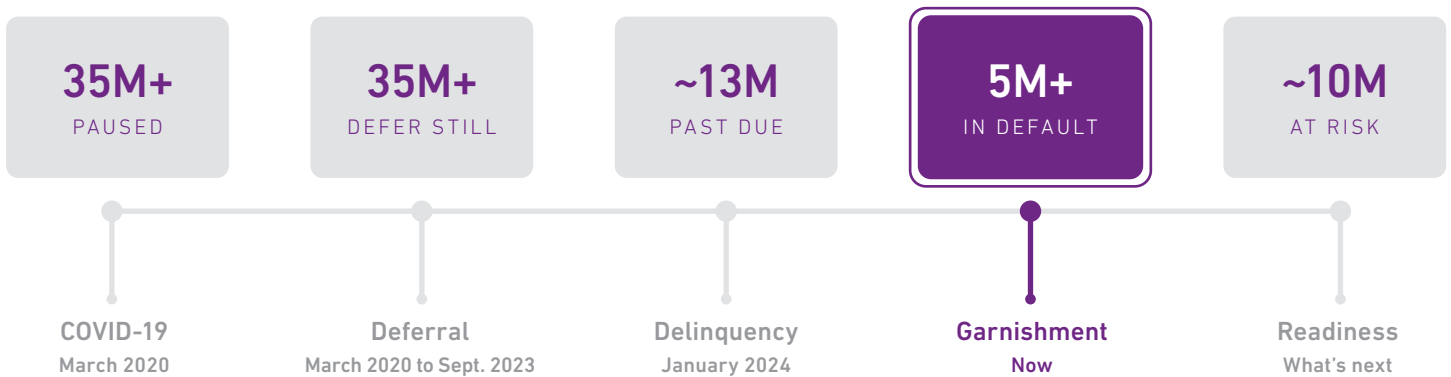
Delinquency movement: Flags shifts from current to 90+ days past due

Balance snapshot: Shows balances and payments, both scheduled and past due

Fresh Start fallout: Identifies loans current during Fresh Start but now deteriorated

Time-aware: Focuses on delinquencies reported in the last 3–6 months

STUDENT LOAN CRISIS TIMELINE



Be first to see what others miss

Identify borrowers showing early signs of repayment strain, before wage garnishment risk escalates.

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