# Three Groups of Borrowers: Clean Exit, Slow Drift, Deep Cycle

Borrowers split into three clear groups, and the fee gap between the first and the last is brutal.

| | | |
|---|---|---|
| **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://nimbusloans.com/research/three-groups-of-borrowers/data.csv

## How to cite

Nimbusloans, “Three Groups of Borrowers: Clean Exit, Slow Drift, Deep Cycle”, 2026. Available at https://nimbusloans.com/research/three-groups-of-borrowers/