CASHCOMPASSPRO RESEARCH

Payday Loan Rollover Trends

Most payday borrowers don't repay in 14 days. The rollover economy is where the real cost lives.

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7.4

Median number of payday-loan rollovers per borrower per year

Key findings

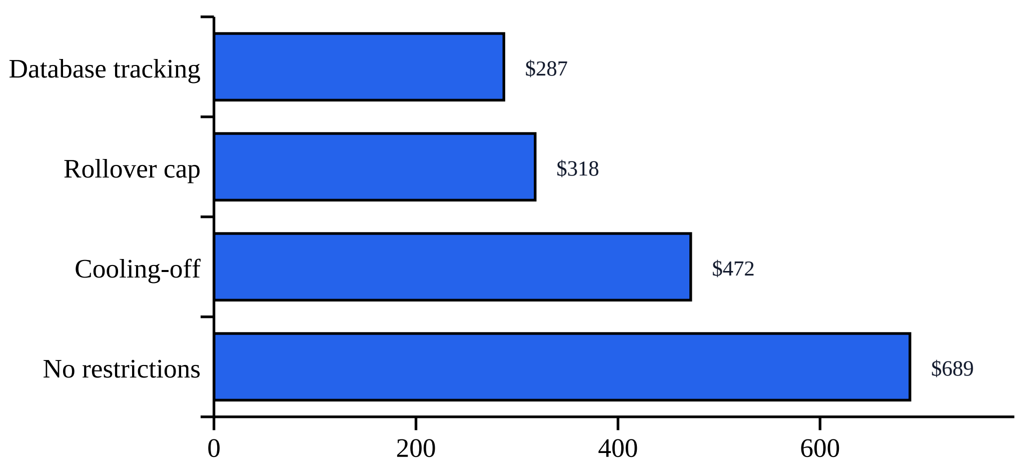
• 76% of payday revenue comes from borrowers with 7+ loans/year.

• Avg annual fees per repeat borrower reached $574 in 2025 (+6% vs 2023).

• Mandatory cooling-off cut rollover rates 23%.

• CFPB payment-attempt rule cut payday-borrower overdraft fees ~$58/yr.

Avg annual fees per borrower ($) by state policy



Distribution of payday loans per borrower per year

Loans/yr	Borrowers	Fees paid
1	18%	3%
2-4	29%	11%
5-9	27%	30%

Loans/yr	Borrowers	Fees paid
10-14	16%	28%
15+	10%	28%

What it means

• Short-term loans built around long-term customers.

• Cooling-off + rollover caps + database measurably reduce harm.

• EWA serves 6.4M users who previously used payday loans.

Methodology

State regulator reports from 14 states, CFPB enforcement filings 2022–2025, and 2026 borrower survey n=2,030.

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