



**Euromonitor
International**

Consumer Credit in the US

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Consumer Credit in the US - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

New regime heralds many changes, boosting demand for many areas

INDUSTRY PERFORMANCE

Auto lending shifts into gear as tariffs destabilise market

BNPL continues to grow dramatically, while regulatory burden lightened

Education lending sees significant changes with new administration

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Further development of credit scores

Consumer lending continues to grow as consumers grapple with financial challenges

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