



Student Loan Tips

Why Students Drop Out — and How Access to Credit Can Help

Financial strain is the top reason students leave college before graduating. Learn how access to responsible credit can make a difference.

By **Jen O'Donald** / May 28, 2025

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It's a troubling fact: nearly **4 in 10 college students** in the U.S. leave school before earning a degree. And the most common reason? Money.

According to national data, **42% of college dropouts cite financial pressure** as the primary reason they couldn't continue. It's not just about tuition — it's about food, housing, transportation, and the rising cost of everyday life.

Many students start college with scholarships, grants, and federal loans. But when those funds run out — or fall short — students often face tough choices: take a semester off, drop to part-time, or leave school entirely.

That's where responsible access to credit can make a meaningful impact.

Second Look Loans

At GradBridge, we offer **second-look student loans** specifically for students who were declined by traditional lenders but are still highly likely to succeed. These students don't lack potential — they simply fall just outside standard credit criteria, often because they're young and early in their financial journey.

We focus on upperclassmen attending schools with strong graduation rates — students who are close to finishing and just need a final financial boost to cross the finish line.

By filling the gap left by scholarships and federal aid, we help students **stay enrolled, graduate, and unlock the lifelong earnings advantage that comes with a college degree.**

Dropping out due to finances can set students back for years. But with the right support at the right time, that story doesn't have to end early. It can just be the beginning of something better.