BNPL firms are flooding the shadow student debt market and propping up a wide array of dubious for-profit schools¹

¹ Highlights in graphics added.
Firms specializing in other types of shadow student debt are turning toward BNPL.
BNPL companies have quickly honed in on the dangerous world of for-profit credentialing bootcamps promising jobs in the technology sector.
PayPal has failed to halt risky schools’ abuse of PayPal Credit as a form of dangerous student debt.

"A: We accept Cash, Credit Card (3% charges apply), PayPal credit, and Payment Plan. (discounts do not apply to payment plan)."
PayPal continues to add questionable for-profit schools to its clientele through PayPal Credit and its BNPL product.