December 31, 2024

VIA EDGAR

U.S. Securities and Exchange Commission Division of Corporation Finance 100 F Street, N.E. Washington, D.C. 20549-3720 Attn: Madeleine Joy Mateo

Oportun Financial Corporation Re: Registration Statement on Form S-3

File No. 333-283989 Filed on December 20, 2024

Acceleration Request

Requested Date: January 3, 2025

Requested Time: 4:00 p.m. Eastern Time, or as soon thereafter as practicable

Ladies and Gentlemen:

Pursuant to Rules 460 and 461 under the Securities Act of 1933, as amended, Oportun Financial Corporation (the 'Company'') hereby requests that the abovereferenced Registration Statement on Form S-3 (File No. 333-283989) (the "Registration Statement") be declared effective at the "Requested Date" and "Requested Time" set forth above or at such later time as the Company or its counsel may orally request via telephone call to the staff of the Division of Corporation Finance of the Securities and Exchange Commission. Once the Registration Statement has been declared effective, please orally confirm that event with our counsel, Wilson Sonsini Goodrich & Rosati, P.C., by calling Amanda Urquiza at (650) 849-3032.

Sincerely,

Oportun Financial Corporation

By: /s/ Jonathan Coblentz

Jonathan Coblentz Chief Financial Officer

cc: Kathleen Layton

Pamela Lujan

Oportun Financial Corporation

Robert Day Amanda Urquiza

Wilson Sonsini Goodrich & Rosati, P.C.