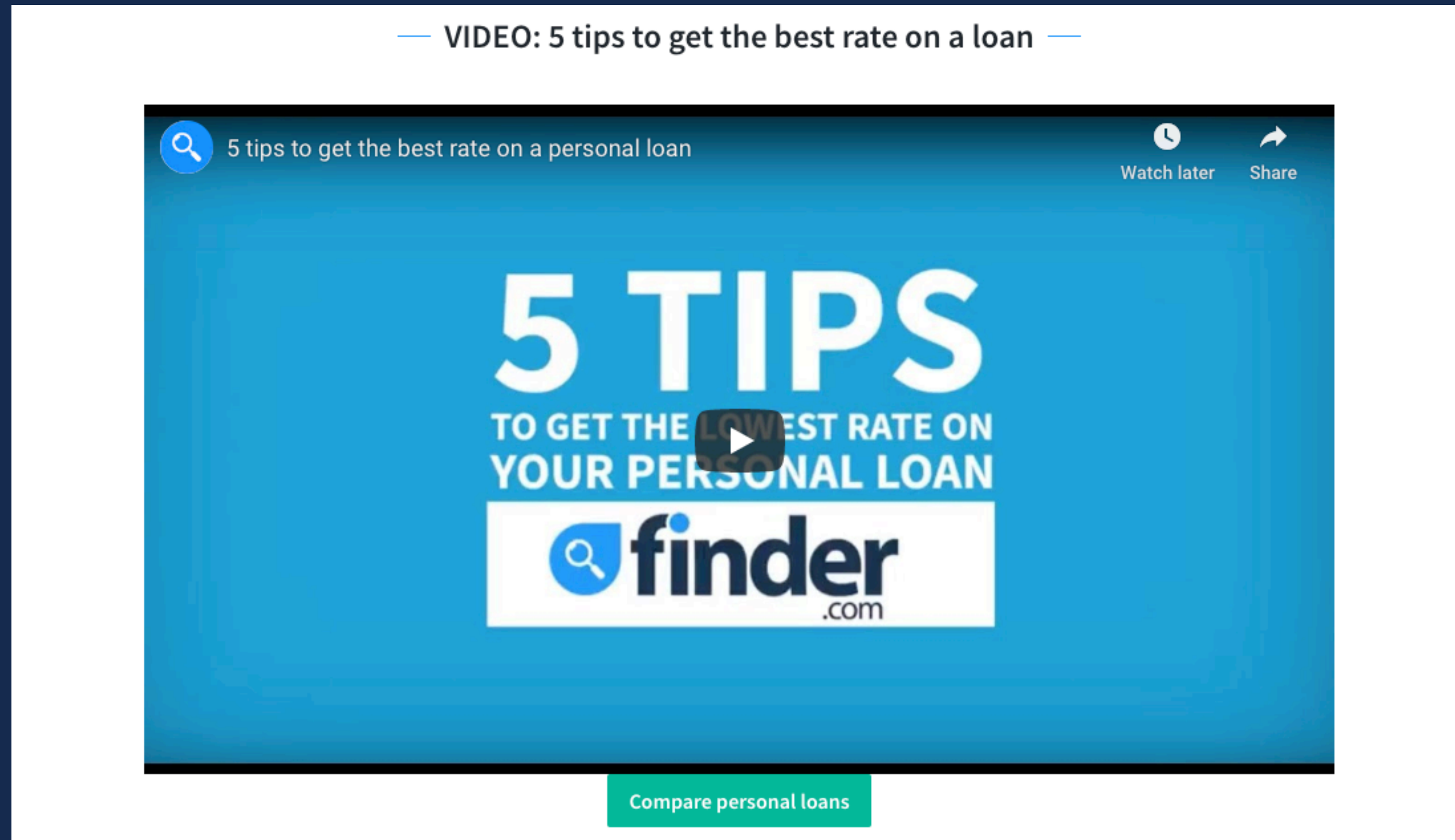


Shortcodes → Static Blocks



Shortcodes → Block Styles

- **Good to excellent credit.** Most [personal loan providers rely on credit scores](#). If you have poor or no credit, check out our [guide to bad credit loans](#) to see your options.
- **Low DTI.** You can calculate your DTI by dividing your monthly debt payments by your monthly income. Lenders can rely on this number as much as your credit score and normally don't accept anyone with a DTI above 43%. A good DTI is anything below 36%, though under 20% is ideal.
- **Employment.** Most lenders require you to be steadily employed. Some lenders have minimum income requirements as well that can include wages, alimony, pensions or any other form of funds coming in on a regular basis.
- **US citizen or permanent resident.** If you're a US citizen or permanent resident, you're able to apply for personal loans. Temporary residents are only eligible to apply with certain lenders but may need to build up a credit history. They may also need a US citizen to cosign the loan. You may be able to [get one as a non-US resident](#) if you have full-time employment and a US Social Security number.
- **18 or older.** Since the age of majority varies by state, the minimum age for lenders varies as well and is usually between 18 and 21.

LEARN MORE

[Am I eligible for a personal loan?](#)

Personal loan application checklist

The application process differs between lenders, but they'll generally ask for the following:

- ★ Proof of your identity, like a government-issued ID, US passport or military ID
- ★ Your Social Security number and date of birth
- ★ Pay stubs, tax returns and other income details
- ★ Banking details for disbursing your funds and elective automatic repayments
- ★ Utility bill in your name or other proof of residence