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while personal loan requirements vary by lender and loan amount you typically need a good credit score and reliable income to qualify understanding common personal loan qualifications can help you improve your chances of approval helping you secure better rates and terms 4 common personal loan requirements

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learn how to apply for a personal loan in five steps plus how to pre qualify and the documents you ll need for an application

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1 credit score and history an applicant s credit score is one of the most important factors a lender considers when you apply for a personal loan credit scores range from 300 to 850 and are

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steps 1 check your credit 2 calculate your loan payments 3 research and compare lenders 4 get pre qualified personal loan offers 5 select a lender and complete your application 6

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1 create a budget to find the best personal loan for you you should know how much money you need and how much you can afford to spend each month on your loan you can make a budget to calculate your monthly payment here s a simple formula to help you get started

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