



How to qualify for a Climb loan

If you're not a US citizen or permanent resident, you could still be eligible for a Climb loan, as long as you are currently residing in the US and have a qualifying co-borrower on the application!

A co-borrower is someone (family member, friend, anyone) who signs onto the loan with you and agrees to make payments should you become unable. As long as your co-borrower meets all qualifications — including being a US citizen or permanent resident — you qualify as well.



Visit meetclimb.com/students to access the Climb Loan application, and start filling in your information.

[Click here to visit the application](#)



In the Personal Details section, select “no” for “are you a US citizen or permanent resident” and enter “999-99-9999” for “US social security number.”

Personal details

Date of birth
MM/DD/YYYY

Are you a US Citizen or Permanent Resident?
☐ Yes ☒ No

What is your highest level of education completed?
Select

What is your current employment status?
Select

US Social Security Number
999-99-9999

Confirm US Social Security Number
999-99-9999



After entering your course information, click “add a co-borrower” and enter their information — you’ll need their **full legal name, contact info, date of birth, social security number, and salary info.**

Add a co-borrower

Having a co-borrower isn't required, but you may end up with a lower interest rate if you do decide to apply with one, as long as they have a stronger credit history. Adding a qualifying co-borrower can also increase your chances of getting approved, but it's a big commitment from both parties! You'll be signing your names on some of the same forms, so make sure it's someone you trust.

[Learn more about co-borrowers on Climb's blog.](#)

[Add a Co-Borrower](#)

[Continue without Co-Borrower](#)

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