

# How to qualify for a Climb loan

If your initial Climb application wasn't approved, you're not out of options. There's no limit to how many times you apply, and we only perform a soft credit pull upon application submission.\* So, you can reapply as many times as you need! Below we have some tips to help strengthen your [next application](#):



## Reapply with a co-borrower

A co-borrower is someone (a family member, a friend, anyone!) who signs onto the loan with you and agrees to make payments should you become unable. As long as your co-borrower qualifies, so do you!



## Check your credit report

Check your credit report to find any negative marks or inaccuracies. You can receive a free report from each of the three credit bureaus (TransUnion, Experian, and Equifax) per year at [AnnualCreditReport.com](https://AnnualCreditReport.com)!



## Fix mistakes or remove negative items from your credit

If you notice a mistake or negative mark on your report that needs fixed, there are several steps you can take to have it removed:

- If the negative item is inaccurate, you can submit a dispute to the credit bureau who provided the credit report, either online or through the mail.
- Send your dispute in writing to the company that reported the negative item.
- If you've already paid off the account and don't have a payment to bargain with, try asking for a goodwill deletion.
- Simply wait for the negative items to fall off your credit report.
- For full instructions on fixing or removing negative items from your credit, visit our [Knowledge Center](#)!

\*To check the rates and terms you qualify for and your eligibility, Climb conducts a soft credit pull that will not affect your credit score. Once a loan is accepted and funded, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

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