



Your Small-Business Loan Requirements Checklist

Want to make sure you're ready to apply for a small-business loan? Specific application requirements and materials will depend on your lender and loan type, but our checklist can help you understand what lenders are looking for.

Our best overall pick: **lendio**

[See Loan Options](#)

6 application criteria to know

- ☐ **Personal credit score.** You'll need at least a 550 credit score to qualify for basic financing. And to get the best business loans, you'll need a score in the high 600s.
- ☐ **Revenue.** You should earn a minimum of \$50,000 in annual revenue if you want a business loan—but many lenders will look for \$100,000 or more.
- ☐ **Time in business.** Your business needs to be at least six months old before you apply for financing. And a business over two years old will have more loan options.
- ☐ **Collateral.** Some lenders (but not all) will want you to secure your loan with collateral, like real estate, business equipment, or other assets.
- ☐ **Industry.** Many lenders avoid industries like adult entertainment or marijuana. Other industries, like seasonal retail, may also have a harder time getting approved.
- ☐ **Cash Flow.** Your lender will want to make sure your business has the budget (not just the revenue) to make your loan payments.

5 materials for your loan application

- ☐ **Business tax returns.** Provide returns for the last two years (if possible).
- ☐ **Personal tax returns.** Expect to show at least two years of personal returns.
- ☐ **Bank statements.** Your lender will want business and personal bank statements.
- ☐ **Business plan and forecast.** Show lenders your business has a solid future.
- ☐ **Legal documentation.** Include articles of incorporation, leases, and other important legal documents for your business.

Applying for a business loan can feel intimidating. But with the right expectations and materials, you can get approved for the financing you need. **Good luck getting your business loan!**

Sba Commercial Loan Guidelines

Maria Townsley



Sba Commercial Loan Guidelines:

Alabama Small Business Assistance and Programs Handbook - Strategic, Practical Information, Contacts IBP USA,2013-08 2011 Updated Reprint Updated Annually Alabama Small Business Assistance and Programs Handbook

Code of Federal Regulations, Title 13, Business Credit and Assistance, Revised as of January 1, 2012 Office of the Federal Register (U.S.) Staff,2012-04-19 **Handbook for Small Business** ,1969 *Resource Guide for American Indians, Alaska Natives and Native Hawaiians* United States. Small Business Administration. Office of Native American Affairs,2010 Brochure describing programs and resources available to Native American entrepreneurs *Organization and Operation of the Small Business Administration, 1968* United States. Congress. House. Select Committee on Small Business,1968 Reviews effectiveness of SBA business loans investment funds economic disaster funds and small business investment companies SBIC Includes summary tables of SBA loan approvals Apr June 1968 and July 1967 Mar 1968 by congressional district p 305 394

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and Operation of the Small Business Administration (1968), Hearings Before ... , 90-2, Pursuant to H. Res. 53 ... , May 20-22, 1968 United States. Congress. House. Select Committee on Small Business,1968 **Federal Register** ,2014
 Status and Future of Small Business United States. Congress. Senate. Committee on Small Business,1967 *Status and Future of Small Business* United States. Congress. Senate. Select Committee on Small Business,1967 Rules and Regulations Issued Under the Small Business Act United States. Small Business Administration,1960 Survivor's Guide to Small Business Maria Townsley,2003 Designed for those who need to know the basics this text will guide users through the world of small business and the skills needed to survive This comprehensive easy to use guide for small business development and ownership reflects the most current topics and issues that entrepreneurs face in an easy to understand manner

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