

# Student Loans Without A Cosigner And No Credit

**Student Loans Without A Cosigner And No Credit** - In general, you will need to meet the following requirements to get approved for a private student loan without a cosigner: Have a good credit history. Most private student loan lenders are looking for individuals with a good credit score of 660 and above. For students with little credit history, this might be a challenge. **What Credit Score Do You Need to Get a Private Student Loan Without a Cosigner?** Federal student loans do not have any credit requirements for students, but private student loans do. Many students may not know what their credit score is when applying for a private student loan, but this is really important in making sure you will be approved. **Guaranteed Student Loans Without a Cosigner.** Most college students need financial aid to pay for their education. Financial aid can come from a variety of sources, including scholarships and grants, full or part time work, parental help, gifts and loans. Most private loan companies require a cosigner, unless you have an established credit history with fair to excellent credit. **How To Qualify For A Private Student Loan With No Cosigner.** Private student loans operate much like auto loans or mortgages. Borrowers are approved based on their credit worthiness (unlike the requirements for Federal loans where you simply have to apply for the FAFSA).. Most lenders are going to want to see a good credit history, with a score of 700 or higher.