Sample Loan Checklist

How to use this: Use this checklist to prepare the documents and information most lenders (banks, credit unions, CDFIs, or microloan providers) typically require when applying for a business loan.)

1. Business Information

☐ Business Plan or Executive Summary

☐ Business License/Registration

☐ Employer Identification Number (EIN)

☐ Resumes of Owners/Key Management

☐ Business Bank Account Information

2. Financial Information

☐ Business Financial Statements (Profit & Loss, Balance Sheet)

☐ Cash Flow Projections

☐ Business Tax Returns (last 2–3 years if available)

☐ Bank Statements (last 3–6 months)

☐ List of Current Debts (loans, credit cards, leases)

3. Personal Information (for each owner/partner)

☐ Personal Tax Returns (last 2 years)

☐ Personal Financial Statement

☐ Credit Report Authorization

☐ Government-issued ID (driver's license, passport)

4. Loan Request Details

☐ Loan Amount Requested

☐ Purpose of Loan (working capital, equipment, inventory, real estate, etc.)

☐ Repayment Plan/Timeline

☐ Collateral (if required)