



Student Loan Tips

Tips for Talking to a Cosigner About Your Student Loan

Need a cosigner for your student loan? Here are tips to prepare, build trust, and have an honest, productive conversation with a potential cosigner.

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Asking someone to be your cosigner for a student loan is a big step — and for most students, it's a necessary one. Since many undergraduates don't have enough credit history to qualify for a private loan on their own, a cosigner is often the key to getting approved.

But how do you bring it up? And what should you say?

Here are a few tips to help you have an open and confident conversation with a potential cosigner.

Be prepared before you ask.

Understand the basics of your loan: who the lender is, how much you need, what the loan covers, and what the repayment terms look like. The more informed you are, the more comfortable your cosigner will feel.

Explain why you need a cosigner.

Let them know that your credit history — or lack of it — is the reason you need help. Reassure them that it's a common step for students and that you're committed to repaying the loan.

Acknowledge the responsibility.

Being a cosigner means they're legally responsible if you miss payments. Be honest about this, and emphasize that you take it seriously. Talk about how you plan to manage the loan responsibly — including working during school, budgeting, or setting up autopay.

Choose someone who knows and trusts you.

Cosigners are usually close family members, but trust and communication matter more than titles. This person should be comfortable with the financial commitment and willing to have ongoing conversations with you if needed.

Offer to keep them in the loop.

Offer to share updates on repayment or include them when setting up account notifications.

GradBridge makes the process easy for cosigners, with a simple application flow and helpful support. Many students who apply with a creditworthy cosigner are approved.

Asking someone to cosign is a big deal — but it's also a partnership built on trust and a shared goal: helping you stay in school and succeed.