



Printable PDF Checklist: 30/60/90-Day DTI Plan

DTI Drop Checklist: Get Ready for a Personal Loan in 30/60/90 Days

Before You Start (Day 1)

- Calculate your gross monthly income
- List all monthly debt payments
- Add up credit card minimum payments
- Calculate your current DTI
- Set a target DTI for approval

Days 1–7: Stop the DTI Leak

- Stop adding new credit card balances
- Set autopay for minimums (avoid late payments)
- List each credit card: balance, minimum, statement close date
- Identify the 1–2 cards with the highest minimum payments
- Call card issuers and ask about hardship/payment programs
- Avoid applying for any new credit

Days 8–30: Reduce Minimum Payments Before Statement Close

- Make targeted payments before statement close dates
- Focus on lowering required minimums (not just paying extra)
- Reduce balances on 2–3 cards if possible
- Confirm next statements show lower minimums
- Recalculate DTI after minimums update



Days 31–60: Prep for Application

- Check that new minimum payments are officially posted
- Recalculate DTI with updated minimums
- Pull your credit reports for errors
- Gather income documents (pay stubs, W-2, bank statements)
- Use pre-qualification tools when possible
- Avoid new debt (BNPL, financing offers, new cards)

Days 61–90: If You're Still Stuck

- Consider a debt management plan (DMP)
- Consider consolidation ONLY if the new payment is lower
- Ask issuers again about lowering APR or payment plans
- Build a 3-month payoff sprint plan to reduce minimums further

Final Check Before You Apply

- DTI recalculated with updated minimums
- No new debt added in the last 30 days
- No missed payments
- Credit utilization trending down
- Monthly budget can handle the new loan payment