Can You Get a Credit Card with No Job?

Yes, you may get a credit card without a job if you meet a card issuer's income and other requirements.

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The content on this page is accurate as of the posting date; however, some of the offers mentioned may have expired.

Many Americans who experience financial difficulties due to unemployment turn to their credit cards to pay for different expenses. But that isn't unique to the unemployed. Consider this — the average American credit card holder carried $5,769 in credit card debt in the first quarter of 2022.

Finding credit cards for the unemployed is possible — whether you don't have a job due to being laid off, are a student, a recent graduate, a retiree or a stay-at-home spouse. But you need to meet income requirements and demonstrate an ability to make payments.

It's also important to keep in mind that accumulating credit card debt when you're unemployed might lead to financial problems down the road.

If you're unable to get a credit card on your own, you may want to consider getting one with a co-signer or becoming an authorized user on someone else's card. The main difference between the two is that you're equally liable to pay the debt as a co-signer but not an authorized user.

ON THIS PAGE:

- How to Get a Credit Card Without a Job
- What to Put as Income on Credit Card Applications
- Other Questions You May Have About Credit Cards

On This Page
No Job: Credit Card Requirements
Credit Card Application Tips
FAQs

MONEYGEEK'S TAKEAWAYS



You can get a credit card without a job if you can demonstrate the ability to make payments.



You can include income you receive from several different sources on a credit card application.



If you cannot qualify for a card on your own, consider becoming an authorized user on someone else's card.

Some of the links on this page will take you to one of our partner's sites, where you can compare and apply for a selected credit card.

How to Get a Credit Card Without a Job

Credit card issuers tend to look at applicants' employment status when determining if applicants can make payments. However, this is just one parameter they consider. It's possible to get a credit card with no job if you can show you earn income some other way or meet other qualifications.

What's important is for you to understand the different aspects that credit card companies consider when deciding on applications. Knowing what details you need to provide when applying can help you go through the process more quickly and efficiently. Details you need to provide are given below.



Personal information

This includes your complete name, date of birth, physical address, email address, phone number and Social Security number.



Financial information

This includes your employment status. As someone who isn't currently working, you may add income from various sources. You typically also need to mention how much you spend on rent/mortgage payments.

More often than not, a credit card issuer will look at your credit score when reviewing your application for a new card. This helps give the issuer an idea of how you've managed credit in the past.

If you've maintained a long-standing relationship with a bank or credit union, the credit issuer may take that into account as well.

If You Are Unemployed or Got Laid Off

According to the 2009 Credit Card Accountability Responsibility and Disclosure Act (Credit CARD Act), credit card issuers need to determine an applicant's ability to make repayments before opening a new account. That's why credit card issuers look at your employment status: it's a quick way to assess whether you will have sufficient funds to repay any charges you make on your card.

However, being unemployed doesn't mean you can't get a credit card. You can include income from various other sources in your application.

Your credit score plays a key role in determining which cards you qualify for.

For example, those with good or excellent credit may qualify for cards like the Chase Freedom Unlimited Card or the American Express Blue Cash Preferred Card. People with fair credit may want to consider the Navy Federal Credit Union Platinum Card or the Chase Slate Edge Card.

If you have poor or no credit history, your options might be limited to secured cards that require security deposits. These cards help you build your creditworthiness if you use them responsibly, which might make you eligible for an unsecured card.

The Chime Credit Builder Secured Visa Credit Card and the Citi Secured Mastercard are the top two secured cards selected by our experts.

What you may include as income remains largely the same, no matter which card you apply for. Accepted sources of income include:

- Income from freelancing/independent work (any form of self-employment)
- Income from part-time or temporary employment
- Your spouse's/partner's income
- Income earned through interest and dividends
- Income from rent payments
- Inheritances and trusts

- Funds that are regularly deposited into your bank account
- Social security/unemployment benefits
- Alimony and child support payments

> **EXPERT TIP:**
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> Lying on any part of your credit card application is a bad idea. Even if it's a tiny lie, a fib, or an inch from the truth — the law doesn't tend to deal in gray areas. This includes using last year's tax return to claim income you don't have anymore. It stinks because when you had the job, you may never have thought about needing a credit card. Then, if you're unexpectedly unemployed, you might need one to hold you over and then feel stuck. With credit cards, it's important to be proactive and get one when you're employed. But, if that's not possible, get a safe card like a secured one rather than risk any consequences of not being entirely truthful. ***— Sarah Mattie, contributing expert for MoneyGeek***

If You Are a Student

The Credit CARD Act of 2009 requires that people under 21 who apply for credit cards earn adequate independent income to repay their debt. Fortunately, credit cards for unemployed students are relatively easy to find because issuers also look at income from other sources. When you get a credit card as a student, your main aim should be to establish a good credit history and avoid taking on debt you have trouble repaying.

If you don't qualify for a student credit card on your own, consider getting a co-signer, becoming an authorized user or applying for a secured card.

- **Co-signer.** When you apply for a credit card with a co-signer, the issuer takes the co-signer's income and creditworthiness into account. Once approved, both cardholders are equally liable to repay the debt, and account activity affects the credit scores of both. However, most credit card companies no longer accept applications with co-signers, so finding a suitable card might not be easy.
- **Authorized user.** This involves becoming an authorized user on someone's existing credit card. While all account-related activity would have a bearing on your creditworthiness, only the primary cardholder is liable to pay the debt. Examples of good cards that allow the cardholder to add authorized users include the Chase Sapphire Reserve Card and the American Express Gold Card.
- **Secured card.** Secured cards are typically easier to qualify for than student cards because they require security deposits. Some of your options include the Chime Credit Builder Secured Visa Credit Card, the Citi Secured Mastercard and the Navy Federal Credit Union Rewards Secured Card.

If you're applying for a student credit card on your own, you may include income you receive from different sources in the application, provided it is verifiable.

- Income from freelancing, independent work, part-time or temporary employment
- Residual financial aid (after accounting for tuition fees and other college expenses)
- Income earned through interest and dividends

- Regular bank account deposits from parents or other family members
- Income from a spouse or partner

CREDIT CARD POLICY ON CO-SIGNER



While there is no law that governs the addition of co-signers to credit card accounts, most popular issuers don't let you apply for a card with a co-signer. Bank of America is among the only top credit card companies that follow a different policy. It allows you to add a co-applicant after it approves you for a new card. Further, if it rejects a student credit card application, it might send a guarantor letter through which a guarantor may guarantee to repay the debt in case of default.

If You've Recently Graduated

If you've graduated from college recently and have never used credit in the past, you probably have no credit history. In this scenario, your aim should be to build credit without accumulating debt. While you can get a credit card without a job as a recent graduate, you need to demonstrate the ability to make repayments.

Some credit card companies provide cards for recent graduates with poor or no credit history. Applying for a secured card might be an option, and you may also think about becoming an authorized user.

- **Apply with poor or no credit.** If you have poor or no credit history, your options are limited if you're only interested in unsecured cards. Cards that fit this bill include the Indigo Unsecured Mastercard and the Credit One Bank Platinum Visa Card for Rebuilding Credit.
- **Apply for a secured card.** If you're okay with paying a security deposit, you may want to consider getting a secured credit card. Depending on the card you select, you might qualify for an unsecured card or a higher credit limit after the first six months. Our top picks for this segment include the Citi Secured Mastercard, the Chime Credit Builder Secured Visa Credit Card, the Navy Federal Credit Union nRewards Secured Card and the Capital One Platinum Secured Card.
- **Become an authorized user.** If you can find someone who is willing to add you as an authorized user on an existing credit card, taking this path may help build your credit. However, your credit score may suffer further if the primary cardholder doesn't use the card responsibly.

If You're a Retiree

The absence of a regular paycheck might leave retirees uncertain as to what to include as income in their credit card applications. Fortunately, credit card companies consider various other sources of income. And you aren't limited to listing your income alone but that of your entire household, provided you have access to all or part of the money.

- Residual income from previous employment
- Income from investments
- Withdrawals from retirement savings accounts

- Interest and dividends
- Social Security and other retirement benefits
- Alimony and child support payments
- Your spouse's/partner's income

You have several options, too, depending on what you're looking for in a new card. For instance, the Chase Freedom Unlimited Card is great for earning cash back. On the other hand, the Capital One Venture X Rewards Card is ideal for retirees who travel frequently.

What to Put as Income on Credit Card Applications

Much of the income you may include on a credit card application remains largely the same, although some sources might apply to specific demographics. For example, only applicants over 62 years of age may include Social Security retirement benefits in their applications because people don't receive this support any sooner.

Remember that lying about income on a credit card application is a crime that can come with steep penalties and jail time. However, as long as your income comes from a legitimate and verifiable source, you may include it in your application. Credit card issuers accept income from various sources, which include, but aren't limited to:

- Income from any form of self-employment
- Income from part-time/temporary work
- Income from investments
- Income that you earn through interest and dividends
- Inheritances and trusts
- Unemployment/Social Security benefits
- Your spouse's/partner's income (provided you have reasonable access)
- Alimony and child support payments
- Residual student financial aid (after accounting for tuition fees and other college expenses)
- Withdrawals from retirement savings accounts

Bear in mind that those under 21 must show that they earn adequate independent income to repay their debt. Further, students may not include borrowed money or funds they receive through student loans as income. For adults, it's important that you don't include garnished wages that go toward making alimony or child support payments.

What to Report as Income for Stay-at-Home Spouses

An amendment to the Credit CARD Act in 2013 made it possible for stay-at-home spouses and partners to qualify for credit cards. Based on this, credit card companies consider household income when a stay-at-home spouse/partner over 21 years of age applies for a credit card. Other than the income of your spouse or partner, you may also include:

- Income from independent or part-time work
- Alimony and child support payments
- Gifts and allowances
- Interest and dividends

- Retirement and trust fund distributions
- Workers' compensation benefits
- Unemployment/Social Security benefits
- Disability payments
- Military or public assistance payments

MONEYGEEK EXPERT TIP

Select a credit card based on which one you stand to qualify for more easily, and take advantage of our ranking methodology to zero in on the best alternative.

How to Build Credit Without a Job

A good credit score is important not only if you wish to apply for any form of credit in the future but also from a career point of view. A number of employers carry out financial or credit checks before hiring prospective candidates.

Simply having a job doesn't affect your credit score. While your credit report might carry the names of your existing and previous employers, it's basically irrelevant.

If you have a poor credit history or no credit history and are unemployed, you may work on building your creditworthiness in different ways.

- **Make payments on time.** This includes making credit card payments as well as rent and bill payments. If you don't have a credit card or any other form of credit, you may build your credit by getting your rent, utility and phone payments to reflect on your credit reports.
- **Keep your outstanding balances low.** If you have a credit card or more, keep your credit utilization ratio below 30%. This refers to the amount you've used from your total available credit. For example, if you have a credit card with a $10,000 credit limit, you should keep its outstanding balance below $3,000.
- **Get a credit card.** Determine if you might qualify for a credit card based on the income you earn from different sources. Once you get a new card, making all your payments on time and keeping your credit utilization ratio in check may help build your credit score. If you don't qualify for an unsecured card, you may consider looking at what secured cards have to offer.
- **Become an authorized user.** If you cannot qualify for a credit card on your own, you may consider becoming an authorized user on someone else's card. In this case, the primary cardholder's usage of credit and payment history can have a bearing on your credit score. However, this can be for better or for worse.

Tips for Managing Credit Card Debt

Using credit cards gives you more spending power and the ability to earn rewards, but making the most of what your cards have to offer requires you to use them responsibly. Even if you end up accumulating debt, there are things you may do to steer clear of its ill effects.



Make your payments on time

It's best practice to make at least your minimum due payments each month. If you don't, you'll need to pay late fees, which will negatively affect your credit score.



Pay more than what's due

Try to pay off your credit card debt as quickly as possible. This reduces interest charges and improves your credit utilization ratio.



Pay off one debt at a time

Use the avalanche or snowball method to pay off your debts, one at a time.



Transfer your balances

If you feel you might be able to pay off your debt in around 12 to 20 months, consider transferring your balances to a new card with an intro 0% APR offer. If you pay off the transferred balance within the promo period, you pay no interest at all. However, there's a good chance you'll need to pay the balance transfer fees.



Get a debt consolidation loan

If the debt you wish to pay off exceeds the credit limit of balance transfer cards, or if you need more time to repay your debt, you may consider getting a debt consolidation loan. This could be a secured or unsecured loan.



Talk to your creditors

If you're unemployed and have trouble making payments toward your credit cards, contact their issuers and explain your situation. If you've maintained a good payment history in the past, you might qualify for a lower rate. Card issuers may also agree to change your due dates and offer temporary reductions in payments.



Monitor your spending

Examine your spending habits and do away with expenses that aren't necessary. If you cannot afford to buy something with cash or a debit card, think hard before using a credit card. Ideally, you should be able to pay off your outstanding balances in full each month.



Create an emergency fund

Creating an emergency fund while you're unemployed might not be possible, but consider starting as soon as you get a new job. The money you save can help if you're unemployed again and, regardless of your employment status, will help to meet unforeseen expenses.