5 Practical Uses for a Personal Loan

Same Goals. Brighter Possibilities.

A personal loan can give you the financial flexibility to reach your goals, manage unexpected expenses, and simplify your finances.

1 Home Improvements



Upgrade your home, increase its value, or tackle needed repairs with one simple loan and a predictable monthly payment.

2 Debt Consolidation



Combine higher-interest debts into one loan with a fixed rate and predictable payment, which may help you save money and make it easier to stay on track.

3 Major Purchases



Finance a big purchase — like a vehicle, vacation, or other important expense — without dipping into your savings.

4 Unexpected Expenses



Be prepared for life's unexpected costs, such as medical bills, car repairs, or home repairs, without the stress of high-interest credit cards.

5 Life Milestones



Help fund important moments like education expenses, a wedding, or other special occasions, so you can focus on what matters most.

Horizon Federal Credit Union

A personal loan can provide the support you need today for a brighter tomorrow.