

Find out whether you qualify for a VA loan.

A VA loan is a special benefit for service men and women, but many people don't even know they qualify. Here are the details to determine if your service in the Army, Navy, Air Force, Marines, Coast Guard, Reserves, or National Guard make you eligible.

Service during wartime

World War II (September 16, 1940 - July 25, 1947)

Korean War (June 27, 1950 - January 31, 1955)

Vietnam War (August 5, 1964 - May 7, 1975)

- At least 90 days of active duty with other than dishonorable discharge Less than 90 days of active duty if discharged for a service-related disability.

Gulf War (August 2, 1990 - TBD)

- 24 months continuous active duty with other than dishonorable discharge.
- At least 90 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge.
- At least 90 days active duty and discharged for hardship, early out, convenience of the Government, reduction in force, condition interfered with duty or compensable service-connected disability.
- Less than 90 days active duty if discharged for a service-connected disability

Service during peacetime

July 26, 1947 - June 26, 1950 and February 1, 1955 - August 4, 1964

Enlisted: May 8, 1975 - September 7, 1980

Officers: May 8, 1975 - October 16, 1981

- At least 181 days continuous active duty with other than dishonorable discharge.
- Less than 181 days active duty if discharged for a service-connected disability.

If separated from service

Enlisted: After September 7, 1980
Officers: After October 16, 1981

- 24 months continuous active duty with other than dishonorable discharge.
- At least 181 days or completed the full term that he or she was ordered to active duty with other than dishonorable discharge.
- At least 181 days active duty and discharged for hardship, early out, convenience of the Government, reduction in force, condition interfered with duty or compensable service-connected disability.
- Less than 181 days active duty - if discharged for a service-connected disability.

Active-duty service personnel

Selected Reserve or National Guard

- 6 years of service.
- Received honorable discharge.
- Placed on the retired list.
- Transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service.
- Continue to serve in the Selected Reserve.

Spouses

- Un-remarried spouse of a veteran who died in service or from a service-related disability.
- Spouse of a POW or MIA service member.
- Surviving spouse who remarries after age 57 and after Dec. 16, 2003.
- Surviving Spouses of certain totally disabled veterans whose disability may not have been the cause of death.

Source: U.S. Department of Veteran Affairs