

What credit score do you need for a VA loan?

Find out what credit score you need to be eligible for a VA loan.

The U.S. Department of Veterans Affairs does not set a minimum credit score for VA loans. Lenders like Freedom Mortgage use credit scores to help determine your eligibility and set your interest rate. Here's what else you need to know!

What is the minimum credit score for a VA Loan?

A minimum credit score between 580 and 620 is typically needed for veterans and military personnel seeking a VA loan. Freedom Mortgage is committed to helping veterans become homeowners and we offer [loans to veterans with lower credit scores](#) when they meet other financial and income standards.

What can affect your credit score?

Credit reporting agencies such as Equifax, Experian and TransUnion use the information in your credit report to calculate your [credit score](#). Your score is influenced by things like ...

- **Payment history.** Lenders like to see that you have a record of paying your bills in full and on time. A good payment history can increase your credit score. A history of paying bills late may decrease your score.
- **Length of credit history.** The length of time of your credit history affects your score. When you have consistently made your payments over a long period of time, this can raise your score.
- **Credit mix.** Having different types of loans – such as credit card, mortgages, and car payments – can influence your credit score.
- **Bankruptcy.** Your credit score can suffer if you've ever filed for bankruptcy. It is possible to improve your score after a bankruptcy and veterans can [qualify for a VA loan after bankruptcy](#) too.

Before you apply for a VA loan, review your credit report for errors and look for ways to raise your credit score. A higher credit score can improve your chances of getting a VA loan and might help you get a lower rate, too.



Ask us about a VA loan today

We are committed to helping veterans realize the dream of homeownership and save money through mortgage refinancing. Talk to a loan specialist about your VA loan options by visiting our [Get Started](#) page or calling 877-220-5533.



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