

VA LOAN READY CHECKLIST

Before you start house hunting, use this checklist to make sure you're financially and mentally ready to take full advantage of your VA loan benefit.

1

CREDIT + ELIGIBILITY

- ☐ Pulled my free credit report at AnnualCreditReport.com
- ☐ Reviewed my report for errors or late payments
- ☐ Paid down high credit card balances (if possible)
- ☐ Know my current credit score
- ☐ Requested or confirmed my [Certificate of Eligibility \(COE\)](#).

2

MONEY PREP

- ☐ Saved at least \$500–\$1,000 to cover out-of-pocket expenses
- ☐ Budgeted for:
 - Closing costs (2–5% of home price)
 - VA funding fee (unless exempt)
 - Moving costs, utility deposits, furniture
 - Emergency repairs after move-in
- ☐ Set up automatic savings (even small amounts count)

3

REALISTIC BUDGETING

- ☐ Used a spending and savings plan to determine what mortgage I can actually afford
- ☐ Considered monthly costs beyond the mortgage:
 - Property taxes
 - Home insurance
 - Utilities & maintenance
 - HOA fees (if applicable)
- ☐ Left room in my budget for life to still feel comfortable

4

MY VA LOAN TEAM

- ☐ Found a lender who regularly works with VA loans
- ☐ Found a real estate agent who understands VA loan rules and appraisals
- ☐ Have someone I trust to talk through decisions (mentor, spouse, friend)

5

FINAL CHECK

- ☐ I'm not rushing into this because of outside pressure
- ☐ I've taken the Veteran Saves Pledge to stay committed to saving
- ☐ I understand that being VA loan eligible is not the same as being ready—but now I'm both

👉 *Need help staying on track? Take the Veteran Saves Pledge at VeteranSaves.org and choose "Saving for a Home" as your goal. We'll send you tips to help you stay ready and stay focused.*