

## First-Time Buyer Scorecard

Use this printable scorecard to evaluate how ready you are to buy your first home.

Check yourself against typical requirements used by lenders and assistance programs.

This tool gives you a quick view of where you stand — and where you might need to focus next.

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### Scorecard


Requirement	Ideal Target	Your Status
Down Payment	3%+ saved (0% for VA/USDA)	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red
Credit Score	620+ (580+ for FHA)	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red
Debt-to-Income Ratio	43% or lower	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red
Credit History	No late payments, low balances	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red
Employment History	2+ years of steady work	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red
Income Limits	Within area's program limits	<input type="checkbox"/> Green <input type="checkbox"/> Yellow <input type="checkbox"/> Red

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### How to Use This

 **Green** = You're meeting the ideal criteria

 **Yellow** = You're close or may qualify with exceptions

 **Red** = This may need attention before applying