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# **Will student loans stop me from getting a home loan?**

I am about to gain a \$13000 debt in student loans. In about 6 months we are applying for a home loan. Will that student loan be applied to my debt to owe ratio? Will it be a factor when applying for a home loan?

When applying for a home loan your credit report will be reviewed and you may be required to provide a number of other details, including: Employment and income records, Tax Returns for the last few years List of assets, List of liabilities and what you owe, Your budget showing monthly living expenses so that you can demonstrate an ability to pay.

<http://www.worldbestloans.com/homeloans.htm>

With this information you and your lender will be able to determine the kind of home loan and size of the right mortgage for you. In some cases, you can obtain a pre-approval or pre-qualified certificate, which shows how much you can borrow so that you can then shop for homes in an appropriate price range.

You can also find this article published on [Will student loans stop me from getting a home loan?](#), and on the tag pages [Credit Report](#), [home](#), [home loan](#), [income records](#), [loan](#), [right mortgage](#), [student loan](#), [student loans](#), [tax returns](#), [will student loans stop me from getting a home loan](#).