



## YOUR 2026 CREDIT SCORE PLAYBOOK: THE BIGGEST CHANGES (AND WHAT THEY MEAN FOR YOU)

If you have been hearing that credit scores are changing, you are not imagining it. 2026 is shaping up to be a transition year for how lenders evaluate borrowers, especially for mortgages. Fortunately, most of the habits that help your credit stay healthy are not changing.

### THE BIG SHIFT: NEW SCORING MODELS

Mortgage lenders can now use newer models, like VantageScore 4.0, which consider additional information – such as rent, utilities, or telecom payments.

This can help more people, especially those with limited or “thin” credit histories, have a score on record. It does not guarantee loan approval, however it gives lenders a fuller picture when evaluating applications, and it highlights how credit scoring is evolving to include a wider range of financial behaviors.

Lenders are also adopting FICO 10, which looks beyond a single snapshot to your credit patterns over the past two years. This means consistent habits matter more than short-term fixes.

### OTHER CHANGES TO WATCH IN 2026

Credit scoring isn’t just getting a facelift – it is evolving

in ways that could impact how you borrow and manage debt. Here’s what else is on the horizon:

#### Buy Now, Pay Later (BNPL) Reporting

BNPL plans will start showing up on credit reports. This can help build credit if you pay on time – however, missed payments could hurt your score.

#### Medical Debt Is Fading Out

Paid medical collections and debts under \$500 are disappearing from reports, reducing surprise dings for many borrowers.

#### Stronger Consumer Protections

Updates to the Fair Credit Reporting Act will speed up dispute timelines, require better documentation for errors, and strengthen identity theft safeguards.

#### WHAT’S STAYING THE SAME

The fundamentals of credit health are not changing. No matter which scoring model a lender uses:

- **On-time payments** still matter most.
- **Lower balances** relative to your limits (a.k.a. credit utilization) remain important.
- **Length of credit history** still plays a role, so older accounts often help.
- **New credit** and how often you apply still factors into your score.
- **A credit mix** that reflects a variety of credit types (like credit cards, installment loans, or a mortgage) can positively impact your score.

#### HOW TO PREPARE

##### 1. Monitor Your Credit Report

Check your reports regularly to catch mistakes or fraud early. Use AnnualCreditReport.com for free yearly reports from all three bureaus and set alerts for new accounts or major changes.

##### 2. Confirm Which Scoring Model Your Lender Uses

Scores vary by model, so ask your lender whether they use FICO, VantageScore, or both. Knowing this helps you understand differences and focus on the right credit habits.

##### 3. Strengthen the Controllable Factors

You are not able to choose the scoring model, however you can pay on time, aim to keep utilization below 30%,

and maintain older accounts. Automate minimum payments to avoid late fees and protect your score.

#### 4. If You're Planning to Buy a Home, Start Early

Credit is only part of the mortgage equation – debt-to-income, employment, and down payment matter too. Aim to budget and debt plan 6–12 months ahead to show stability and avoid surprises.

#### 5. Get Connected

Ask your lender which score they use and what factors matter most. For broader guidance – budgeting, debt management, or big financial goals – GreenPath offers free financial counseling with NFCC- and HUD-certified experts to help you review your finances and support you in taking the next step forward.



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