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With the rise of gambling, the issues of credit scores and mortgages are becoming more and more popular with players. Understanding the way gambling can affect your financial reputation is crucial, which is why we've created this short and simple guide to answer all of your questions.



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# Can gambling affect mortgage applications?

The short answer to the question is yes: gambling can affect your mortgage application. As explained by Edward Howarth of [DashTickets](#), the reason for that is that when you apply for a mortgage, your advisor will conduct an affordability assessment – a standard procedure to ensure that you can afford to pay it off.

What's important about the assessment is that it includes not just your income and credit score (which is not affected by gambling directly), but also your expenses over the last three or six months. The advisor will review all your banking information based on your spending and decide whether you are eligible for a mortgage, and your gambling activities will be noticed as well.

In general, the advisor will assess how much money you spend on gambling and how frequently you gamble, and then figure out if your spending seems irresponsible and could indicate that you won't be able to pay off your mortgage.

These things, however, aren't set in stone, and most of the time it is up to the lender to decide whether they are ok with your gambling habits or not. For example, most people who gamble occasionally using their own money and don't get into debt because of it are generally considered trustworthy.

At the same time, according to Joe Childes, mortgage adviser at Right Choice Mortgages, [some lenders can be very strict](#) and deny their clients even for placing a few odd bets on the weekends.

*"The tolerance for gambling transactions seems to vary from lender to lender. We have seen cases declined where clients have separate accounts for placing bets, but even just those who bet on football at the weekend,"* he said.

# What can you do to increase the odds of getting approved?

Since most advisors will look into your financial history for the past six months at most, it would be a good idea to stop gambling during that time period in advance, so there will be no questions asked, experts from [JetXGame.org](https://www.jetxgame.org) suggest.

However, if you're short on time already, make sure that your gambling spending is sustainable and doesn't significantly impact your budget. As long as you occasionally spend a small amount of money, it will probably be seen as reasonable and won't affect your application. It would be even better if you could ensure that you don't show a clear pattern for regularly placing bets – this might be considered a red flag by some lenders as well.

Apart from gambling, you should try to clear your debts before applying for a mortgage – this will increase the chances of getting approved since you will be seen as a more financially stable individual. It would also help if you could improve your credit score before applying – always pay on time and try to reduce the amount of money you owe. Long credit history is generally also favorable, which is good to know, although you can't influence it directly.