

What Credit Card Do I Qualify For?

ESTABLISHING CREDIT

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If you have the highest level of credit score, you can qualify for a credit card with great rewards, such as the [Discover it® Cash Back credit card](#). If you don't qualify for this Discover it card due to a low credit score, you may qualify for another type of card.

If your credit score is lower due to missed payments, high levels of debt, or other negative components of your credit report, you may be limited in the credit cards you qualify for. One way to find out is to request a pre-qualified offer for a credit card before you apply.

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1. How Do I Pre-Qualify for a Credit Card?

You may receive a pre-qualified offer, or you can use an online tool to find out what [credit cards](#) you qualify for before you formally apply.

2. Benefits of Checking Whether You Pre-Qualify for a Card

Pre-approval means the card issuer is fairly confident you can be approved for a credit card. Pre-qualification gives you these benefits:

You avoid hurting your credit score

Credit card issuers usually place a soft credit inquiry on your credit report when they check whether you pre-qualify for the card, and this does not [affect your credit score](#). When you submit an actual application for a credit card, the lender uses a hard credit inquiry, which can impact your credit score.

You save time by applying only when you know you'll qualify for the card

If you receive a pre-approved credit card offer, you'll likely qualify for the card, unless you have had recent negative changes to your credit report and score.


You can receive unique credit card offers

If you've received a credit card offer that says "pre-qualified" or "pre-approved," that likely means your credit score and financial history match at least some of a card issuer's criteria for pre-approval. It also means you're more likely to qualify for better interest rates than card-seekers who aren't eligible. Also, since pre-approval means a card company won't ding your credit score when you request offers, you can browse all of an issuer's card options. This makes you likelier to score coveted perks, like 0% introductory APR, introductory bonuses, and appealing cash back rewards.

See if you're **Pre-approved** before you apply.

There's no impact to your credit.

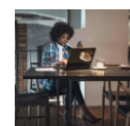
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3. How Do Lenders Decide if I Qualify for a Credit Card?

Your credit card balance is a loan from the credit card issuer, so before approving you for a credit card, they look at factors that influence whether you are likely to pay your credit card bills. Here are examples of the types of information that a credit card issuer will review.

Credit Score

Your credit score tells a lender how likely you are to repay your credit card balance. Things that affect your score include missed credit card payments, how much of your available credit you have in use, the length of time you have had credit cards, and whether you have other types of credit besides credit cards. Your score can vary from month to month, but when you apply for an account, your credit score will have to be above the issuer's threshold for you to get a credit card.

Income

A credit card issuer will use your income to determine whether you get the account and, if so, how much credit you qualify for.

There may be other factors such as housing information that an issuer may consider.

4. How Do I Find Out if I Pre-Qualify for a Discover Card?

The Discover [pre-approval tool](#) can tell you whether you're pre-qualified for a credit card with no harm to your credit. Since the request for pre-approval only generates a soft inquiry, there is no impact to your credit score.


A credit card company uses your [credit score](#) — a three-digit number summarizing your credit risk — to determine how much credit to extend you. Most FICO® Credit Scores range from 300 to 850 and are calculated based on your unique credit history. It's how lenders decide what interest rates to offer and which credit cards to approve you for.

If credit bureaus report good scores, you're a lower-risk borrower for lenders, which makes you likelier to score favorable interest rates and bonuses on your next card. By contrast, you likely won't qualify for the best benefits lenders have to offer with a lower credit score.

See if you're **Pre-approved** before you apply.

There's no impact to your credit.

[Check Now](#)



5. What Credit Card Do I Qualify For?

The credit cards you qualify for depend on your credit score, your credit history and your income. People with high credit scores, a positive credit history and high income will have no trouble getting approved for any credit card. If you have a low credit score, missed payments and low income, you may be more limited in the type of card you can be approved for.

Minimum credit score needed

The minimum credit score needed to qualify for a credit card varies with the type of card. There's no exact number that your credit score has to be to get a credit card.

The most commonly used credit score is the FICO® Score, and these can range from 300 to 850. If you have a low credit score or limited credit history, a secured card may be the type of credit card you're most likely to qualify for. The minimum credit score needed for a Discover secured card is lower than the minimum score you need to qualify for an unsecured credit card like the Discover it Chrome card, and most credit card issuers also have different requirements for different types of cards. If you're a student with little or no credit history, a [student credit card](#) can be a good choice.

You can be approved for a secured credit card even if you have a low credit score

With a secured credit card, you provide a deposit equal to your credit limit. This is less risky for the card issuer, since they will be paid from your deposit if you fail to make your payments. This means that your credit score doesn't have to be as high to get this type of credit card.

Once you show a pattern of paying your monthly credit card bill responsibly, you can apply to get your deposit back and

have your secured card converted to a regular credit card.

A college student can qualify for a student credit card

Student cards require proof that you are in college, and they come with perks that are helpful to college students.

6. Tips to Reach the minimum Score Needed for a Discover card

You can take steps to improve the chances that Discover or another credit card issuer will approve you for a card. Your credit card qualifications are based on a variety of factors under your control.

First, get your credit score and credit report. If there's anything in your credit report that's hurting your score, you can work on establishing better financial habits, or dispute any incorrect information. Start by trying to reach the minimum credit score needed for a credit card. Once you use one card responsibly, it may be easier to get others.

Pay your bills on time

Credit card issuers want to see that you manage your money well, which means paying bills on time is crucial. This is one of the most important credit card qualifications.

Pay down your debt

Lowering your [credit utilization ratio](#), or the percentage of your available credit that's in use, might help your credit score. Your credit utilization ratio is another very important influence on your credit card qualification. Track where your money is going and create a payment plan to help reduce debt.

Don't apply for too many credit cards at once

Each credit card application generates a hard credit inquiry, which may hurt your credit score. Applying for too many credit cards at the same time can hurt your score enough that one or more card issuers may decide you don't qualify for the card.

7. Submit a Credit Card Application

Once you have been pre-approved and selected the credit card that best fits your financial needs, it's time to apply. The lender will initiate a hard inquiry to examine your detailed credit report and determine if you qualify for the credit card.

Credit card applications require little more than basic information about your identity. You're usually required to give your legal name, birth date, address, annual income, and housing information. Credit card issuers also use your Social Security number to check your credit and verify your identity, which is an important factor in helping them determine whether you'll qualify for a new card. So expect to disclose that, too.

Information You May Need to Apply for a Credit Card

- Social Security number
- Contact information
- Gross income
- Monthly housing cost
- Total available assets (i.e. checking, savings, money market accounts)
- U.S. mailing address

Source: <https://discover.com>
Discover Bank, Member FDIC

DISCOVER

Two factors to consider are your credit score and the last time you applied for new credit. If your score is higher than it was for your most recent credit application, you may qualify for better benefits and rewards depending on the issuer and type of card you are applying for.

8. How can I get closer to the Credit Score Needed for a Discover Card?

If you have limited credit history, applying for a new credit card could improve your credit utilization ratio. This especially applies to college students, and recent alums who want to build a credit history at a young [age](#). If you've shown that you can use a credit card responsibly — as an authorized user on someone else's account or with a secured credit card — now may be the perfect time to apply for a new one.

If you're in the market for a new credit card, waiting about six months between credit applications may impact your odds at approval. If credit card issuers find that there have been multiple requests for your credit report in a short period of time, they may assume you're not managing credit responsibly. On that note, it's always wise to pay off your current credit cards before shopping for a new one.

While pre-qualification doesn't impact your credit score because the creditor will place a soft inquiry on your credit report, a hard inquiry can hurt your score. Before you submit your application, you should make sure you want the credit card and feel confident that you'll qualify.

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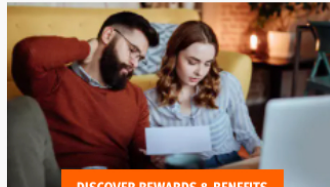
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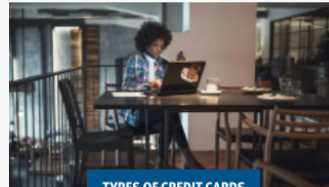
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TYPES OF CREDIT CARDS

What does pre-approved mean for a credit card?

Find out how you receive pre-approved credit card offers, what to look for and how you can opt-out.



BUILDING CREDIT

How Can I Get a Credit Card With No Deposit?

Fortunately, there are other options like bad-credit credit cards and credit-builder loans available to aid people in building credit without a deposit.

Credit Card Quick Links

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