



What you should know about a credit check

Employers get your credit report by paying a fee to consumer reporting, credit reporting, or employment background check agencies. It typically includes some or all of the following information.

- Current and previous addresses
- Marital status
- Current and former employers
- Social security number
- Bankruptcies
- Liens and judgments
- Child support obligations
- Loan and credit card payment history
- Credit score
- Who has checked your credit report

Although it's legal, the Federal Fair Credit Reporting Act (FCRA) and certain state laws at least regulate how employers retrieve and use the information in your credit report. For example,

- Employers must first inform you that they will be investigating your credit report and get your permission in writing. Technically, you may refuse to allow it. But in reality, you might not get the job.
- Before employers take adverse action (e.g., eliminate you as a job candidate or fire you) based on your credit report, they must give you a "pre-adverse action disclosure" that consists of a copy of your credit report and a written Summary of Your Rights Under the Fair Credit Reporting Act.
- Once employers have taken adverse action, they must provide you with an "adverse action notice" that explains why.
- They must also give you the name, address, and phone number of the agency that provided your report, so you may dispute inaccurate information.
- Employers must keep the results of your credit report confidential and can't store any information about it in your employment file. "

Visit any of our Career Centers to get one-on-one assistance on dealing with difficult questions during the job interview.