



What to Know When You Look for a Job

When you apply for a job, employers look at the application you complete and the resume you prepare. Some employers also check into your background before they hire you. A background report can include:

- your credit history
- your criminal record
- your employment history
- your driving record

Employers have rules to follow when they buy your background report. As the job applicant, you have rights when someone buys your background report.

What should I do before I apply for a job?

Before you apply for any job, get your credit report. It is free. It has information about your credit history, including:

- if you pay your bills on time or late
- how much money you owe
- if someone has sued you

Employers might look at your credit report. You should know what is in your report, too. If your credit report has mistakes, you can fix them. You also can be ready to explain any information that is correct, but that might not look good to an employer.

To get a credit report for free, call Annual Credit Report at 1-877-322-8228. Someone might try to sell you another product or service. You just need your free credit report.

What happens when I apply for a job?

The employer might want to see your background report. He needs your permission to see your background report. Usually, you have to sign your name to give your permission. The employer might ask your permission when you apply for a job.

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You have the right to tell the employer not to check your background report. But if you do not give your permission, the employer might not hire you.

The employer does not need your permission to look you up online. The employer might be able to see public information about you on social networking and other sites.

Some employers might say not to apply if you have a criminal record. That could be discrimination. Report it right away to the Equal Employment Opportunity Commission (EEOC). Call the EEOC at 1-800-669-4000.

What if I might not get hired?

The employer might not hire you because of information in your background report. If that happens, the employer must give you a copy of the background report and information about your rights.

You have a right to review your report. You might be able to explain some information to the employer. If there are mistakes in the report, you can ask the company that wrote the report to fix them.

The company that wrote the report might fix the mistakes. Then the company must send you a copy of the new report. You also can ask the company to send the new report to the employer.

What if I do not get the job?

If the employer does not hire you because of information in your background report, he must tell you. This is called giving you an *adverse action notice*.

The employer also must give you the name, address and phone number of the company that wrote the report.

You can ask this company for a copy of your report. It is free if you ask for it within 60 days of not getting the job.

What if I think an employer is breaking the rules?

Start by talking to the employer directly. You might be able to solve the problem that way.

Or, if you think the employer did not follow the rules, you can report the employer to the Federal Trade Commission. Call 1-877-382-4357 to file your complaint.