

ON THE JOB**Credit checks becoming bigger part of job hunt**

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Since 9/11, employers have been requiring more background checks on prospective workers.

After all, if you want to work at a nuclear plant facility, it makes perfect sense to make sure you don't have a criminal background history that puts the security of the plant at risk.

But say you're applying for a managerial position at a manufacturing plant. Do you expect a criminal background check? What about a check of your personal credit?

Whoa! A personal credit check? A criminal check is one thing, you think, but what has your personal finances got to do with getting a job?

"It's sort of like when you're at the dentist and that nerve is finally hit," says Richard Seldon, president of Sterling Testing Systems. "It's like — 'wait a minute!' There's a real pain threshold."

Seldon knows that while security checks are becoming more commonplace in a nation confronted with terrorist threats every day, checking someone's money situation can be a bit disconcerting.

"Credit checks are often required for certain levels positions or for certain roles in a company," Seldon says. "For example, the more senior level the position, the more likely it is that the company will want to look at a person's credit.

"They don't want to issue this press release naming this person to a senior position, and then have it come out that the person is having their house repossessed."

Or, in the case of someone seeking employment "where they will touch money," Seldon says that employers want to make sure they don't put their finances in the hands of "someone who can't control their own money."

Still, the credit check is only part of the background process that many employers use, along with driving records, education, and past employment.

"Just because someone's credit isn't exemplary doesn't mean they won't get the job," Seldon says. "It's not necessari-

ly the thing that will bump them out. There are other factors that will be considered as well."

But say an employer asks you to sign a consent form to check your background, and you know the credit report will not be favorable. What should you do? Seldon advises being honest.

"You can always say that there may be something on there. You can say you made a bad investment, you loaned a relative money who didn't have health insurance, or you just went through a difficult divorce," he says.

Seldon says that a credit report will reflect the credit cards you have, the credit limits on them, how much you owe and how timely you have been in making payments.

Also, a credit report will show where money is owed, whether you've been paying on time, and how much you still owe.

"I think there's a growth in pre-employment screening of all kinds, not just credit checks," Seldon says. "Employers want to make more informed hiring decisions, because that can cut down on turnover and help morale."

The U.S. government also appears to be eyeing more pre-employment screening. For example, the Environment Protection Agency has issued a proposal calling for EPA contractors and subcontractors to do background checks for any employees who perform on-site services.

Included: federal, state and local law enforcement checks over the last five years; credit reports; Social Security number traces; verification of U.S. citizenship or legal resident status; and separate employment, education, reference, residence, military service and professional license and certification background checks.

Further, a "suitability determination" would be required, asking employers to consider workers on "loyalty or terrorism issue;" "patterns of conduct" (alcoholism, drug abuse, financial irresponsibility); and "major honesty issues" (embezzlement, perjury).