

## Whoops! Just When You Thought Your Job Hunt Was Safe!

Your job hunt could be in jeopardy. Not because your resume may contain a few untruths. Or because your references are less than enthusiastic. Or even because you have some skeletons buried in your work history.

No, no, no. Your problem has nothing to do with your boss' report about you. It's your credit report!

You read right. Increasingly, employers are obtaining copies of your credit report to see how responsible you are handling money. This critical information is factoring into their overall impression of you.

According to an article on The Wall Street Journal Career website, a survey by The Society for Human Resource Management found the 35% of employers checked credit reports. That was in 2003. It's even higher today.

There are no laws preventing employers from investigating your credit report and using the information to make a negative decision about you.

So, what can you do? Know your rights and fight back! Here are some important tips that put the ball in your court:

1. Check your credit report before applying for any jobs. If you find a mistake, contact the credit agency. They're required to investigate any disputed items.
2. Under the Fair Credit Reporting Act, a prospective employer must obtain your permission in writing before accessing your credit report.
3. If an employer denies your employment application they must give you a copy and tell you how you can dispute inaccuracies with the credit bureau.
4. If you DO have a credit problem, the best course is to address it yourself right upfront.
5. Be prepared to demonstrate your strengths, capabilities and assets that overshadow your credit report.

We know from studies we've done that, in the final analysis, when all is said and done, an employer is going to hire you because he/she likes you. That's right! An employer will always pick someone, not because of a work history and job credentials, but because he/she sees you fitting into the team.

That's good news that overrides any and all potential negatives. And the moral of the story is to work on and practice your face-to-face communication with a prospective employer.

The other good news is that there's a fabulous job search program that can have you meeting face-to-face with a prospective employer in as little as 14 days!

Source: <http://www.articlecircle.com>

### About the Author

Paul Bowley manages EEI, the world-class pioneer in alternative job search techniques and non-traditional career advancement strategies . . . since 1985. Grab our stunning FREE REPORT: "How To Lock Up A High-Paying Job In 14 Days (Or Less)!" Click on RSS.

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