

When did your personal business become your boss's business?

NYC COALITION TO
STOP
CREDIT
CHECKS
IN EMPLOYMENT

Did you know that when you apply for a job, your personal credit history could affect your chances of being hired?

And if you currently have a job, your credit history could prevent you from being promoted – or even be used as grounds for dismissal. These days, a majority of employers check the credit reports of job applicants and employees, and use the information when making hiring, promotions, and even firing decisions.

Employment credit checks invade workers' privacy and unfairly block qualified New Yorkers from desperately-needed jobs.

BY CHECKING YOUR CREDIT REPORT, AN EMPLOYER MAY LEARN:

- How much money you owe, and to whom
- If you are behind on child support payments
- If you have experienced a bankruptcy or foreclosure
- Information about your spouse's or child's loans, if you are a co-signer
- Negative credit information – even if it is the result of identity theft or other events beyond your control
- Who else has checked your credit report recently
- Information that anti-discrimination laws are intended to protect, such as medical information, disability, or familial status

**None of these are good reasons to turn someone down for a job.
What's more, some of this information might be completely inaccurate!**



TAKE ACTION

JOIN THE CAMPAIGN TO END EMPLOYMENT CREDIT CHECKS, AND SHARE YOUR STORY AT:

creditcatch22.org

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