

# Have you been denied a job because of your CREDIT HISTORY?

NYC COALITION TO  
**STOP**  
**CREDIT**  
**CHECKS**  
IN EMPLOYMENT

## Did you know employers are running credit checks on job applicants?

**Nearly half** of U.S. employers now check people's credit when making hiring and promotion decisions – even though there is no credible evidence linking credit history to the ability to perform well at work. Qualified New Yorkers are being denied desperately-needed jobs because of information in their credit reports.

### IS THIS FAIR?

**No.** Many people have damaged credit as a result of being out of work, getting hit with unexpected medical bills, being cheated by predatory loans, or becoming a victim of identity theft. None of these are good reasons to deny someone a job. On top of this, credit reports are filled with errors. The Equal Employment Opportunity Commission has repeatedly warned that employment credit checks especially harm African American and Latino job applicants.

### WHAT CAN YOU DO?

#### **Call your City Council Member.**

Let them know you support *The Stop Credit Discrimination in Employment Act*, that would restrict this practice in NYC.

#### **Tell your story.**

If you have been turned down from a job or lost a job due to your credit history, please call **212-680-5100** or visit [www.creditcatch22.org](http://www.creditcatch22.org) to share your story. We need to let lawmakers know how employment credit checks affect real people and real lives.

#### **Know Your Rights!**

A federal law called the *Fair Credit Reporting Act* requires employers to get your written permission before accessing your credit history. They also must notify you if you are turned down for a job due partly to your credit information. You are entitled to a free copy of your credit report and a chance to dispute any errors in it.

#### **Order Your Free Credit Report.**

Be sure your credit report is free of errors. Order your free annual credit report from each of the big 3 credit reporting agencies (TransUnion, Equifax and Experian) at [annualcreditreport.com](http://annualcreditreport.com) or by calling **1-877-322-8228**.



## TAKE ACTION

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

[creditcatch22.org](http://creditcatch22.org)

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