

LAST REVIEWED: AUG 28, 2020

# Could I be turned down for a job because of something in my credit report?

English [Español \(cfpb.gov/es/obtener-respuestas/es-posible-que-no-me-accepten-en-un-trabajo-de-bido-a-algo-en-mi-informe-de-credito-es-1345/\)](https://cfpb.gov/es/obtener-respuestas/es-posible-que-no-me-accepten-en-un-trabajo-de-bido-a-algo-en-mi-informe-de-credito-es-1345/)

Generally, yes. Hundreds of companies provide [employment background checks \(cfpb.gov/askcfpb/1823\)](https://cfpb.gov/askcfpb/1823) and qualify as consumer reporting agencies.

Employment reports often include credit checks, criminal background checks, public records – such as bankruptcy filings and other court documents – and information related to your employment history.

Employers are permitted to obtain your credit report under the FCRA with your written permission. However, employers may be governed by other federal or state laws that may affect whether and how they can use this information.

Employers must also give you a copy of the credit report they looked at, and give you “[A Summary of Your Rights Under the Fair Credit Reporting Act](https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.pdf)” before turning you down based on information in your credit report. This allows you to correct errors in your credit report and prevent employers from taking adverse action

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## Tip

Check your credit before starting a job search. Many employers will look at your [credit report \(cfpb.gov/askcfpb/309\)](https://cfpb.gov/askcfpb/309) as part of an employment background check. Review your credit reports closely for mistakes or missing items and dispute any problems with the credit reporting company and the creditor that provided the information.

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