Credit History Check

In addition to the criminal background checks required for all employees, individuals applying for positions with responsibility for money, including, but not limited to, Purchasing Cards (P-cards), cash, credit, will be subject to a credit history check. Employees in such positions will also be subject to periodic checks, including the P-Card renewal process. If these fiscal responsibilities are considered essential job functions, failure to maintain the proper credit history requirements may result in loss of employment eligibility.

An individual will be disqualified from employment in applicable positions if any of the following conditions apply:

- Student loans in default
- Bankruptcy filing (Individuals with bankruptcy filing more than three years old can be considered if there is a consistent pattern of good credit established after the filing.)
- One or more unpaid collections and/or judgments (Consideration may be given to those individuals who have collections and/or judgments marked “paid” and credit history otherwise is considered acceptable.)

Applicants will be notified in writing of an adverse employment decision based on information disclosed on the credit report. The individual will also be informed of the necessary procedural rights under the FCRA.

Individuals initially determined to be ineligible who present objective written evidence of mitigating factors beyond their control may be reconsidered. Providing appropriate documentation to establish such proof will be the responsibility of the applicant. This review process will be managed by the third-party entity contracted by the state of Georgia and the University System of Georgia to administer and adjudicate background check screenings.

Once complete, the credit check and all credit report information will be kept separate from the employee’s primary personnel file and will not be provided to the employee’s department.