

### **Credit History Check**

Individuals applying for positions with access to sensitive information or responsibility for money, including, but not limited to, Purchasing Cards (P-cards), cash, credit, or social security numbers, will be subject to a credit history check. Employees in such positions will be subject to periodic checks, including the P-Card renewal process.

An individual will be disqualified from employment 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.)
- Indications of installment loans exceeding 40% of gross monthly income
- 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.)

Individuals who present objective written evidence of mitigating factors beyond their control may be reconsidered at the sole discretion of Human Resources. This proof will be the responsibility of the applicant.

KSU is required to notify the applicant 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.

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