

Background Check: For Good or Ill?

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Many jobs and credit applications require a background check. People's reactions to this requirement vary. I've been in employment offices where individuals adamantly refused to give out some of their personal information for reasons of privacy. I've also seen people give out their social security number and more without even stopping to think about it. We all seem to have an opinion about the wide variety of information that can be acquired about us, whether directly or through various information sources.

Let's think about this for a moment. If you are going to be entrusted with cash, private records, proprietary information, or the health and well-being of other persons, wouldn't you want a background check if you were the person or the institution to whom such possessions and information belonged? Of course you would!

You are not going to hand your wallet to a stranger on the street and assume they will return it with everything in place. That's just about what an employer or lender would be doing if they did not check your background and your credit history. They need to feel safe about where they put their trust, just as you do.

In my line of work, we require a background check on each and every employee. We have to. There is no way we can entrust our business to people we do not know without having some kind of reference information about them. It is a requirement. Too much is at risk not to require the background check.

Yes, some background checks contain faulty information. That is true. Especially if you have a common name, there may be information in your file that is not yours. Consumers do have a responsibility to check their credit reports annually and correct any faulty information. No, you probably can't find or correct everything. We know that. But if your credit reports with all three agencies are correct, that counts and we do check one source against another. You have some input here.

To update your credit report information and make any corrections, take advantage of getting your annual free report from all three major sources: Equifax.com, Experian.com, and Transunion.com. Or you can simplify it and order all three from www.annualcreditreport.com provided that your address can be verified on the request.

Help us to help you when we have a reason to do a background or credit check!About the writer

OttoMettarod worked for the credit bureau for 30 years. After he retired, he started a part time business helping individuals improve their credit and correct their records.You can read more articles about background checks at For Background Checks