

Don't Judge a Book by it's Credit Score by Jerry Maldonado

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All of us have a past. Some more note worthy than others, but the point is, no one is perfect. So what does this indicate as a trend in the business world today? It means employers have sunk to a new low in their hiring practices.

I'm referring to our credit report. The last piece of privacy we have that is now an open book for all who request to read. Believe it or not, these personal documents have become a tool to whether you get hired or not. Companies will not admit this openly, but I can assure you, if you have bad credit, you're &##\$!

There is no good reason for this ridiculous practice and companies must realize the red area they are intruding on. This judgmental practice must be addressed with new laws regarding our personal lives. I understand certain high risk positions require a full history to protect companies, but a person who stocks shelves in a home improvement store? Give me a break! That one example is a sad indication of how far we have come as a nation. There is no trust anymore and that is a sad fact.

What makes me question this activity presents another issue that troubles me. Are current employees in these companies being monitored the same way? If so, are they dismissed due to bad credit scores or just an oversight? There has to be a two Way Street on this issue and it is only a matter of time before a disgruntled employee spills the beans.

I would advise everyone in the job market to concentrate their efforts to smaller firms or just open your own business. Smaller firms usually don't practice this and will accept you for your accolades instead of mistakes. In addition, this practice may hurt your credit score even more if you are applying to many different employers. Each time your credit check is requested, you may lose points.

The bottom line is you create your own destiny. There are many companies who will welcome you for who you are and not judge a book by its cover.

Good Luck!