

Conducting Credit Checks

Below is a 'guide only' to utilize when doing credit checks for determining a person's suitability and reliability with regard to obtaining a clearance.

Colors indicate action:

Credit Check	Green: good	Yellow: possible risk	Red: Unfavorable
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Conducted through TransUnion Credit Reporting Agency.	No negative credit actions, accounts or issues reported by credit reporting agency.	<ul style="list-style-type: none"> Two or more public records One or more collections One or more current negative accounts-paying debts later than 30 day period. Are they working on resolving issues with debtors? Are they in debt due to medical/educational issues- these may be unavoidable circumstances. 	<ul style="list-style-type: none"> Significant debt problems to include: <ul style="list-style-type: none"> Federal income tax debt Collection accounts Accounts at least ninety days past due Outstanding court judgements.
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Keep in mind that a comprehensive look must be done in all areas of the person's background.