



Five Ways to Overcome Your Credit Rating When You're Looking for a Job¹

When you're in the process of searching for a new job, your credit rating can become an issue for some employers. Here are some tips on how to handle your rating if it's a poor one.



1. Check Yourself Out

You can't discuss or defend what you don't know. So, go online and get a copy of your credit report. See what employers see.

2. Get Counseling. And a Letter

Focus on solving the problem. Find a good credit counselor or a class that can help. Make a plan for paying off your debt. And when you have one, ask your counselor or teacher to write a letter explaining the situation.



3. Give Yourself a Pep Talk

There are many Americans who get into financial trouble. Talk to others who've dealt with similar challenges. Reassure yourself that you can fix the situation. Focus on the plan and support you're getting. This will help you have a positive attitude if the credit rating comes up in your job hunt.

4. Be Prepared to Talk About it

If you have a poor credit rating, be ready with a good, honest explanation when questioned about it. Briefly explain the reasons for the rating, what you've learned, and how you plan to deal with it. Then move on--talk about what makes you right for the job.



¹<http://worknetsolutions.com/wp-content/uploads/2013/01/6-Ways-to-Overcome-Any-Employment-Barrier-MPR-6-20131.pdf>





Five Ways to Overcome Your Credit Rating When You're Looking for a Job



5. Avoid the Subject

If you're applying for a job in the midst of a personal credit crisis, you can choose to apply to small companies that are less likely to invest the time and money a credit check requires. Or consult with friends and employment firms to find the bigger employers who don't make credit ratings part of the hiring process.

About EG Workforce Solutions

We've been in this business for decades and have developed a deep network of professional connections. Whether they're companies looking for talent, job seekers looking for work, or an up-and-coming store in need of some temporary help, we know the right people to bridge the gap between the hiring and the hired.

But what's more, we get to know people. From employers hiring to candidates looking, we take the time to listen and learn. We hear your likes, talents, and needs. We gain an understanding, and with it, we're able to facilitate lasting relationships between businesses and people.



Workforce Solutions
HELPING PEOPLE SUCCEED.