

## Mythbuster on Federal Hiring Policies

**MYTH: The Federal Government's hiring policies make it hard for people who have been unemployed or faced financial difficulties to obtain Federal employment.**

**FACT: It is the policy of the Federal Government that applicants should not face undue obstacles to Federal employment because they are unemployed or face financial difficulties through no fault of their own.**

The Federal Government employs people with the requisite knowledge, skills, and abilities. Every individual receives a fair opportunity throughout the Federal recruitment and hiring process. A person's education/training, experience or a combination of education and experience, past and present, may determine whether minimum job qualifications are met.

**FACT: Periods of unemployment have no impact on your eligibility for a Federal job as long as the minimum qualifications for the position are met.**

Individuals applying to the civil service undergo an investigation of suitability or fitness for employment. Depending on the nature of the position, a credit check may be required for the job. When credit checks are required as part of the background investigation for a position, they generally occur at the end of the selection process or shortly after a conditional offer of employment is made.

**FACT: Financial difficulty that has arisen through no fault of the individual will generally not be the basis of an unfavorable determination.**

Financial issues generally only raise a question of suitability for Federal employment or fitness for contractor employment when there is evidence of deliberate financial irresponsibility and unwillingness to satisfy debts. In these cases, agencies consider this evidence in determining whether a candidate for employment has the necessary character traits and conduct to promote integrity and efficiency of the service. Even then, agencies will consider the nature, seriousness, recency, and circumstances of financial indebtedness—including contributing societal conditions such as an economic recession—and whether there is evidence of willingness or intent to pay the debt or establish a realistic plan to pay the debt.

For a small number of specific positions (such as certain IRS positions and fiduciary positions that require a high level of financial responsibility), having debts may limit eligibility even if those debts were incurred through no fault of the applicant. This will depend on the nature of the indebtedness and the nature of the job. Such financial considerations also may or may not affect an individual's eligibility for a security clearance, depending on the nature, extent, and circumstances of the indebtedness, and his or her willingness or intent to pay the debt.

*Once they have been appointed, Federal employees are expected to satisfy, in good faith, their financial obligations, especially those – such as Federal, State, or Local taxes – that are imposed by law.*

### FOR MORE INFORMATION

**Regarding Federal Regulations**, visit: [www.gpo.gov/fdsys](http://www.gpo.gov/fdsys)  
**For Suitability Determinations Criteria**, search under 5 CFR 731.202

**For Excepted Service Disqualifying Factors**, search under 5 CFR 302.203

For employee responsibilities related to satisfying financial obligations, search under 5 CFR 2635.101 (b) (12)

**Regarding Federal Background Investigations**, visit:  
<http://www.opm.gov/investigate>

**For information about rights and requirements outlined in the Fair Credit Reporting Act**, visit:  
<http://www.consumer.ftc.gov/articles/0157-employment-background-checks>

**To read the Presidential Memorandum**, visit:  
<http://www.whitehouse.gov/the-press-office/2014/01/31/prevent-undue-denial-federal-employment-opportunities-unemployed-and-tho>