



Bad credit reports don't imperil your federal job

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By [Suzanne Kubota](#)
Senior Internet Editor
FederalNewsRadio.com

Contrary to public belief, a poor credit report does NOT threaten your federal job. Much.

The subject has come up in the media after the [termination or suspensions of 39 employees](#) at the Defense Finance and Accounting Service (DFAS).

Attorney [Debra Roth](#) tried to explain the situation to Federal News Radio.

Credit rating is not an indicator that the government looks at. They look at: do you file your tax returns. Do you file? You'd be surprised how many federal employees do not even file. Do you pay your entire tax...liability, state and federal? Do you pay on time? Do you have any federal tax liens against you? Do you have any liens against you? Do you have *any* liens against you? Do you have any judgements against you? Have you ever declared bankruptcy?

Overall, said Roth, your financial history is important "in a whole range of jobs that federal employees hold - in any job in the federal government where the employee is responsible for the handling of... people's financial information or the handling of money, which is exactly what DFAS is," said Roth. "They process people's payrolls, they have access to people's names, social security numbers and their payroll information."

In those jobs, "the government wants to make sure you're trustworthy and that they can trust you to handle other people's money."

While that may seem straightforward enough, Roth said there are some questions being raised now on blogs. "They were saying, 'look, the government just spent a gazillion billion dollars bailing out really irresponsible banks, run by very irresponsible people, but yet they got taxpayer dollars. How come these people can't keep their jobs?'"

In the end, Roth said the decision is simple to understand: "it's just about a pattern of good judgement, responsibility,(and) abidance by the rules. They're looking for people who will handle other people's money with responsibility."

Debra Roth is a partner at the law firm, Shaw, Bransford and Roth. She's also a co-host of [Fed Talk](#) which airs Fridays at 11 a.m. on Federal News Radio 1500 AM.

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