

## Documentation of Credit Checks

### Purpose of this Job Aid

Community Based Care Staff who work with youth and young adults who are 14 years old or older and assist the youth and young adults to obtain copies of their credit reports annually. Until now, the case managers have been documenting this activity in case notes.

### What is Changing?

A new tab has been created within the Assets and Employment module entitled Credit Checks. This new tab will be used to document;

- The request and copy of a credit report from each of the three main Reporting Agencies (TransUnion, Equifax and Experian) for all Youth or Young Adults ages 14 and older. This should be completed annually.
- A copy of the credit report results shall be given to the Youth or Young Adult.
- Youth or Young Adult staff must provide assistance in regard to interpreting and managing the credit result Information until the Youth or Young Adult is discharged from care.

### To Access Assets and Employment:

1. From the Desktop, expand the **Case Folder** icon.
2. Expand the **Income/Eligibility** icon.
3. Click on the applicable **Assets and Employment** hyperlink.
4. The **Assets and Employment** page displays and defaults to the Assets/Liabilities and Unearned Income tab.

### To Document the Credit Checks Tab:

1. Select the **Credit Checks** tab.
2. Click the **Insert** button.
3. Check the **Refused to Consent (18+)** checkbox if the participant refused to consent to a Credit Check.

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**Note** If Refused to Consent (18+) is selected for a row, all other fields will be disabled, grayed out, and not user modifiable; if something was entered in any of the associated date fields and then the check box is selected, all the fields except Reporting Agency will be wiped out, disabled, and grayed out.

4. Select an agency (Equifax, Experian, or TransUnion) from the **Credit Reporting Agency** dropdown.
5. Enter a date in the **Date Requested** field.
6. Click **Save**.

**Note** Once a row is inserted, upon attempting to Save, the Credit Reporting Agency and Date Requested fields must be selected and entered; only once the Date Requested is entered, will the Date Obtained be enabled but not required; only once the Date Obtained is documented will the Date Results Provided to Youth be enabled but not required.

7. Enter the date in the **Date Obtained** field when the Credit Check results have been received.
8. Enter the date in the **Date Results Provided to Youth** field when the results have been provided to the participant.

**Note** Upon entering the Date Results Provided to Youth date field and clicking Save, the following soft prompt will be displayed: "Upon saving, this row can no longer be deleted. Do you wish to continue with saving"? Yes / No buttons.

**Note** Once the Date Results Provided to Youth have been successfully saved, the Refused to Consent (18+) checkbox will become disabled and grayed out and the Delete hyperlink will be hidden (from all places such as Search); The Reporting Agency and date fields will remain modifiable.

9. Document the narrative text field with what help is being provided to the youth regarding interpreting and managing the credit result information and assistance in fixing any inaccuracies or efforts to comply if the youth refused to consent.

For more detailed policy information Please refer to the Policy Memo dated September 25, 2015 which can be found at the following link;

<http://www.centerforchildwelfare.org/kb/policymemos/CreditCksForYouth092515.pdf>