


Focus on Reentry:
Having the money conversation with people with criminal records


Your Money, Your Goals companion guide training presentation

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1

About the BCFP




The Bureau of Consumer Financial Protection regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

Learn more at www.consumerfinance.gov

2

About Cornell Cooperative Extension

- Cornell Cooperative Extension (CCE) puts knowledge to work in pursuit of economic vitality, ecological sustainability and social well-being.
- Rooted in every county of the state, we bring local experience and research-based solutions together, helping New York state families and communities thrive in our rapidly changing world



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3

3

Training presenter

The Bureau of Consumer Financial Protection created the *Your Money, Your Goals* toolkit for consumers, as well as the training materials presented today. This presentation does not constitute legal interpretation, guidance, or advice from the Bureau. These materials are being presented to you by a local organization. The organizations or individuals presenting these materials are not agents or employees of the Bureau of Consumer Financial Protection, and their views do not represent the views of the Bureau. The Bureau is not responsible for the advice or actions of these individuals or entities. The Bureau appreciates the opportunity to work with the organizations that are presenting these materials.

4

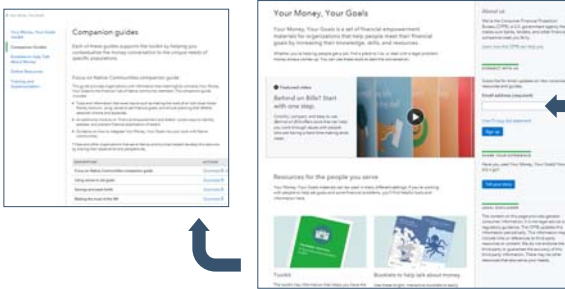
Training objectives

- Provide an overview of the *Your Money, Your Goals* toolkit and *Focus on Reentry* companion guide for organizations that work with individuals with criminal records.
- Explore financial empowerment topics that include how to talk about money with individuals, cash flow, credit, debt, financial services and products, identity theft.

5

Webpages at the website

www.consumerfinance.gov/your-money-your-goals



6

Helping frontline staff help people to...

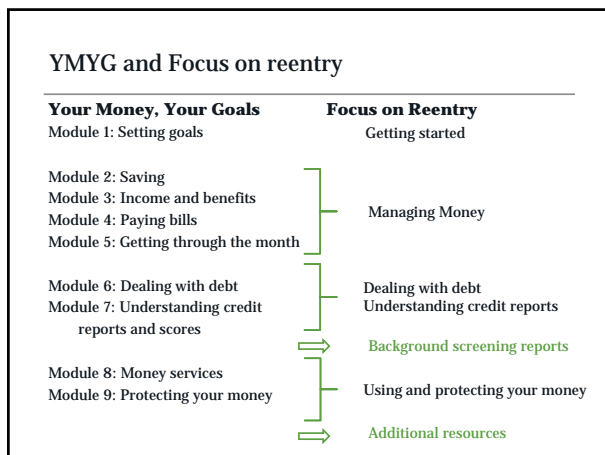
- Have a conversation about money
- Identify financial challenges to successful transition
- Create goals and identify steps to achieve them
- Obtain documents related to identification to help ease the transition process

7

Helping frontline staff help people to...

- Identify and prioritize their debt, including criminal justice system debt
- Access and review credit reports
- Understand their rights regarding the criminal background screening process during the employment application process

8



9

- ### How to use *Focus on Reentry*
- Anytime while someone is awaiting trial or sentencing, in jail or prison, serving a sentence, or following release
 - Along with *Your Money, Your Goals* toolkit
 - Provides additional or substitute narrative information and tools
 - Addresses the special issues faced by the individuals in the criminal justice system
 - Tracks the modules as they appear in the main toolkit
 - Can be used in one-on-one or small group settings

10

Focus on Reentry: Tools

- Additional tools** not currently found in the *Your Money, Your Goals* toolkit
- Adapted tools** from *Your Money, Your Goals* tools that have been reworked for reentry, such as *Tracking your debt worksheet*

11

Focus on Reentry: Working with your client

- Working with your client**
How to work with your client on the topic, including ideas for what to say to introduce a tool

12

Focus on Reentry: Closer look handouts

- **In-depth information** that you can share with the people you serve

Disputing errors in your criminal records

Disputing inaccurate or incomplete information on your criminal records is important but may be difficult. This may need to seek help from legal aid, engagement clinics, or other organizations that provide assistance. If there is an error in your Identity History Summary which is your criminal history record or RAP sheet, the information that is wrong might also appear on your background screening report. The FBI's Central Justice Information Service (CJIS) database is responsible for the storage of fingerprints and the related Identity History Summary information for the nation. The FBI does not have the authority to modify any information unless specifically notified to do so by the agency that owns the information.

Requesting a change or correction

If you believe your Identity History Summary contains inaccurate or incomplete information, you have two options for requesting a change or correction.

Option 1. Contact the agency or agencies that submitted the information to the FBI

For state information, most states, through agreement with the FBI, require that multi-jurisdiction requests for Identity History Summary information be processed through their respective state central repositories. These repositories forward requests to the FBI and requests are added to the record. This may not apply to all states. The FBI will not accept requests for corrections and, respectively, request that they contact the FBI with address in your Identity History Summary. Contact information for state repositories can be found at <https://www.fbi.gov/identity-history-summary-central-repository>.

For federal information Identity History Summary updates, the FBI must receive a request directly from the original reporting agency, from a court with jurisdiction over the arrest date, or from another agency with jurisdiction over the arrest date.

Option 2. Send a written challenge request to the FBI's CJIS Division

Your written request should clearly identify the information shown in red in the summary, how it is inaccurate or incomplete, and if available, include evidence of any available proof or supporting documentation to substantiate your claim. The FBI will direct the reporting agency, as appropriate, to verify or correct challenged entries for you. Upon receipt of an official communication from the agency that has jurisdiction over the data, the FBI will make appropriate changes and notify you of the outcome.

13

Getting started

1. Have the money conversation
 - Reflect on values around money and current financial situation
2. Set specific goals and plan for them
 - Set SMART goals and define steps to achieve them
3. Get documentation of identity
 - Many financial activities require documentation of identity

14

Have the money conversation: My money picture worksheet

- Help the individual assess their financial goals and challenges
- Identify which topics, in the *Your Money, Your Goals* toolkit or the *Focus on Reentry* to cover
- Focus the discussion on the individual's values or financial situation

REENTRY TOOL

My money picture worksheet

We all have values that are important to us and these values can influence our money decisions. Answer the questions below to identify the information and resources that can help you address the financial issues you care about.

1. If you could change one thing about your financial situation, what would it be? _____
2. Money means different things to different people. What does money mean to you? _____
3. Values are the things that are most important to people. What are some of your values? _____
4. Do you have someone for you or your family that helps you make money happen? Yes No I don't know
5. Do you have or will you have a safe and affordable place to live? Yes No I don't know
6. Do you have or will you have reliable transportation? Yes No I don't know
7. Do you have or have you applied for benefits, including Medicaid, Medicare, or other health care coverage? Yes No I don't know

15

Have the money conversation: My money picture worksheet

8. When unexpected expenses or emergencies happen, do you think you have or will have some money set aside to cover them? Yes No I don't know
9. Do you or do you expect to have court-ordered fines or debts related to your conviction that you are struggling or may struggle to pay? Yes No I don't know
10. Do you have student loans or other debts such as child support, you are or may have trouble paying? Yes No I don't know
11. Do you have an idea of your credit score? Have you ever ordered your credit report? Yes No I don't know
12. Do you have a copy of your criminal record or RAP (Record of Arrest and Prosecution)? If not, do you know how to get it? Yes No I don't know
13. Do you or will you have a checking or savings account at a bank or credit union? A general purpose prepaid card? Yes No I don't know
14. Have you had issues with a financial product or service like a bank account, loan, mortgage, debt collector, or credit report that you haven't been able to resolve? Yes No I don't know

16

16

**Set specific goals and plan for them:
Setting goals worksheet**

- Help people set SMART goals
- Define the steps to achieve them
- These goals may be short term or longer term

SETTING GOALS
Setting goals worksheet

This tool will help you set SMART goals (Specific, Measurable, Achievable, able to be reached, Relevant and Time bound). Write down two short-term and two long-term goals. Then write the steps and resources you'll need to reach these goals.

Short-term goal 1:

Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

Short-term goal 2:

Steps	Resources needed	Deadline	Completed
1.			<input type="checkbox"/>
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>

17

**Get documentation of identity:
Documents and identification checklist**

- Applying for a job or benefits, opening a bank account, and many other activities require identity documents
- Help the individual identify sources for identification documents and possible barriers to getting them

REENTRY TOOL
Documents and identification checklist

You will need identification when you leave jail or prison to apply for a job, to get a bank or credit union account, and for many other activities. Use the following checklist to gather your critical documents and identification.

Document	Status	Where to get it
Canadian way of birth certificate	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get a copy of your old records call or your local consulate, write to the consulate you were born. Find out how to write by visiting us.gov/consulate
State picture identification card or driver's license	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Some states have limited picture ID's or identification cards for those that cannot meet the identification requirements for the other states. E.g. do not have Social Security Number. In some states, there may be restrictions on getting your license or ID in your home country's consulate. Check to see if your state offers a picture plan for you visit us.gov/consulate-services
Social Security Card	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get your Social Security Number or a replacement card contact the Social Security Administration at ssa.gov
Criminal record or ACP/Prevent Abuse and Prosecution sheet	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	See A Crime Log - Obtaining your criminal records

18

**Get documentation of identity:
Documents and identification checklist**

- Applying for a job or benefits, opening a bank account, and many other activities require identity documents
- Help the individual identify sources for identification documents and possible barriers to getting them

Document	Status	Where to get it
Green card or immigration documents (if applicable)	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	For a list of acceptable documents visit uscis.gov/ . To replace your green card visit uscis.gov/forms-cards/forms-green-card-granted/replace-green-card . For Maricopa Consular cards for Mexican citizens living abroad visit maricopaconsular.com . For those with green cards or other immigration status, there are complicated legal issues involved after an arrest or conviction. Learn more at uscis.gov/citizenship/learners .
Proof of residency	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Find out which documents your state will accept, e.g. rental or lease agreement, utility bills, or other documentation with your name. Check to see if there are any special rules for incarcerated or formerly incarcerated in your state. Visit ssa.gov/move-vehicle-services .
Medical records or immunization records	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	To get a copy of your medical or immunization records, you will need to contact your medical provider(s). Find out which documents you need to apply for Medicaid or health insurance at healthcare.gov/incarcerated-people .
Bank or credit union account information	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Contact your bank or credit union directly.
Selective service record/draft registration	<input type="checkbox"/> Have it <input type="checkbox"/> Ordered it <input type="checkbox"/> Need help	Registration with Selective Service may be required for certain federal programs and benefits. Learn more about registering at ssa.gov/Registration-Info/Who-Registration .

19

Managing money

- *Your Money, Your Goals* Modules 2, 3, 4 and 5 help with understanding how to track and manage resources
 - *Module 2: Saving for emergencies, bills, and goals*
 - *Module 3: Tracking and managing income and benefits*
 - *Module 4: Paying bills and other expenses*
 - *Module 5: Getting through the month*
- Income and benefits are critical for someone transitioning from incarceration
 - See *Section 8: Additional resources* within *Focus on Reentry*

20

YMYG Module 5, Getting through the month

- What is a cash flow budget?
- How is it different from a regular budget?
- What do you think may be the benefit of this approach?

21

Cash flow budget

	Week 1	Week 2
Beginning balance for the week	\$37.00	\$122.37
Sources of cash and other financial resources		
Income from job	\$305.34	\$290.80
SNAP	\$280.00	
Public housing voucher	\$650.00	
Total sources of cash and other financial resources	\$1,272.34	\$413.17
Uses of cash and other financial resources		
Savings	\$20.00	\$20.00
Housing	\$650.00	
Utilities	\$59.97	\$95.50
Groceries	\$180.00	\$80.00
Eating out (meals and beverages)		
Transportation	\$240.00	\$60.00
Total uses of cash and other financial resources	\$1,149.97	\$235.50
Ending balance for the week	\$122.37	\$157.67

Ending balance from previous week

To get a starting balance, total your cash, debit card, and account balances.

22

Cash flow budget

	Week 1	Week 2
Beginning balance for the week	\$37.00	\$122.37
Sources of cash and other financial resources		
Income from job	\$305.34	\$290.80
SNAP	\$280.00	
Public housing voucher	\$650.00	
Total sources of cash and other financial resources	\$1,272.34	\$413.17
Uses of cash and other financial resources		
Savings	\$20.00	\$20.00
Housing	\$650.00	
Utilities	\$39.97	\$95.50
Groceries	\$180.00	\$80.00
Eating out (meals and beverages)		
Transportation	\$240.00	\$60.00
Total uses of cash and other financial resources	\$1,149.97	\$235.50
Ending balance for the week	\$122.37	\$157.67

Total sources minus total uses

This becomes your beginning balance for next week.

23

Managing cash flow scenario

	Week 1	Week 2	Week 3	Week 4
Beginning Balance for the Week	\$257.00	-\$361.00	\$65.52	-\$463.22
Sources of Cash & Other Financial Resources				
Income from Job		\$990.00		\$990.00
Income from Part-Time Job	\$220.00	\$220.00	\$220.00	\$220.00
SNAP	\$412.00			
Total Sources of Cash & Other Financial Resources	\$888.00	\$849.00	\$285.52	\$746.78
Uses of Cash & Other Financial Resources				
Debt Payments				
Credit Card Payments			\$90.00	\$100.00
Personal loan payments		\$235.00		
Student Loan				
Savings	\$0.00	\$0.00	\$0.00	\$0.00
Housing (Rent including utilities)	\$845.00			
Utilities				
Television		\$63.48		
Internet Service			\$22.74	
Phone and Cell Phone Service			\$86.00	
Household Supplies & Expenses		\$25.00		
Groceries	\$200.00	\$80.00	\$100.00	\$80.00
Eating Out (Meals and Beverage)	\$25.00	\$25.00	\$25.00	\$25.00
Transportation				
Car Payment			\$245.00	
Fuel	\$60.00	\$60.00	\$60.00	\$60.00
Auto Insurance		\$175.00	\$60.00	
Childcare	\$70.00	\$70.00	\$70.00	\$70.00
Misc.	\$50.00	\$50.00	\$50.00	\$50.00
Total Uses of Cash & Other Financial Resources	\$1,250.00	\$783.48	\$748.74	\$386.00
Ending Balance for the Week (Sources - Uses)	-\$361.00	\$65.52	-\$463.22	\$361.78

24

Focus for reentry – income and benefits

- Check state to see whether federal ban on TANF and/or SNAP for individuals with felony drug convictions (after certain date) is in effect
- Social Security Disability Insurance (SSDI) benefits are suspended if individual is convicted of criminal offense and sent to jail or prison for more than 30 consecutive days
 - Benefits can be reinstated starting with the month following month of release

25

Focus for reentry – income and benefits

- Supplemental Security Income (SSI) payments suspended while individual is in prison and payments can be reinstated in month person released.
 - If confinement for 12 months or longer, eligibility for SSI benefits will terminate and individual must file new application.
 - **If individual released within 12 months, important for them to request reinstatement immediately or they may have to start application process all over again.**

26

Dealing with debt

- *Your Money, Your Goals* toolkit *Module 6: Dealing with debt*
 - Helps individuals prioritize and manage their debt payments
 - Addresses potential issues associated with using short-term, high-cost loans
- Individuals involved with the justice system may have debts related to their:
 - Arrest
 - Sentencing
 - Incarceration
 - Supervision

27

Tracking your debt worksheet

- Help people list and prioritize debts

REENTRY TOOL
Tracking your debt worksheet

This tool will give you a clearer picture of your debts. Write down to whom you owe the debt, how much is owed in total, and how much you can afford to pay. Then check off the potential consequences of delaying payment.

To whom do you owe the debt?	How much do you owe in total?	How much can you afford to pay?	What could happen if you do not pay off the debt?
	\$		<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession of something you own <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment to portion of your paycheck for money in an account to take to pay what you owe <input type="checkbox"/> Loss of services (justice call off or loss of cell phone service) <input type="checkbox"/> Lawsuit or other collection effort from a creditor or debt collector <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____
	\$		<input type="checkbox"/> Reincarceration <input type="checkbox"/> Repossession <input type="checkbox"/> Loss of driver's license <input type="checkbox"/> Loss of housing <input type="checkbox"/> Garnishment <input type="checkbox"/> Loss of service <input type="checkbox"/> Lawsuit or other collection effort <input type="checkbox"/> Negative report to credit reporting company <input type="checkbox"/> Other _____

28

Ways to help with your debt checklist

KEYWORD TOOL
Ways to help with your debt checklist

Use the following checklist to help you manage your debts, especially if you find that you cannot afford to pay all of them now. Review the list below and check off the strategies that you would like to try out.

- Prioritize your debts**
 List your debts starting from those with the most serious consequences first. Use *Identify Your Debt: Finding your debt* and *Topic Module 6: Dealing with debt* to prioritize your debts based on the consequences of not paying.
- Negotiate a payment plan or a reduction of your debt**
 Contact the governmental organizations, courts, and businesses you owe money to. See if they are willing to set up a payment plan or reduce the amount you owe. Before beginning to negotiate, figure out what you can afford to pay each month. Don't agree to a repayment plan that you cannot afford.
 If you owe money on a debt that is in collections, you may want to contact an attorney through a legal aid organization before contacting the creditor or debt collection company. See *Get out from under your debt* for more information.
 Be sure you are not settling a debt without understanding the potential impacts. If you settle a debt, any savings you get from paying less than the full amount owed may be considered income and taxable. If you make a small payment on an old debt, one that is past the statute of limitations, it may reset the clock for suing you on the debt.
- Watch out for businesses that state they can eliminate your debts**
 Be wary of debt settlement or consolidation businesses that:
 - Charge any fees before they settle your debts.
 - Tell you that there is a "new government program" to bail out personal credit card debt.
 - Guarantee to take your debt all away or that unsecured debts can be paid off for anyone on the dollar.
 - Tell you to stop communicating with the creditors.
 - Tell you they can stop all debt collection calls and lawsuits.

29

Ways to help with your debt checklist

- Visit a nonprofit Consumer Credit Counseling Service agency**
 They can often give you advice or create a Debt Management Plan (DMP) for you. They may also negotiate with your creditors on your behalf. There may be fees for these services. To find a Consumer Credit Counseling Service (CCCS) agency in your community, visit ncccrp.org/agency-locator.
- For court-related debts, explore payment plans, reductions, and waivers**
 Payment plans involve creating an installment plan of the amount owed where an individual will make regular payments on the debt. Reductions are a lessening of the amount owed. Waivers are a setting aside of the fee or fine.
 Court-related debts related to your involvement in the criminal justice system may affect the terms of your supervision/probation and failure to pay this debt may lead to reincarceration. If you do not know whether you owe fees, fines, or restitution, contact the court and/or ask your lawyer or probation officer.
- Know your rights in debt collection**
 A debt collector covered by the FDCIA cannot:
 - Call repeatedly with intent to abuse or harass you.
 - Use obscene language.
 - Threaten you to take actions they can't or don't really plan to take.
 - Publish your name for not paying a debt.
 - Lie to you about the debt.
 If debt collectors harass you, they may be breaking the law. It's a good idea to keep a file of all letters or documents a debt collector sends you and anything you send to a debt collector. Record the dates and times of your conversations and take notes about what you discussed. These records can help you if you have a dispute with a debt collector, meet with a lawyer, or go to court.
 Need to submit a complaint? Visit consumerfinance.gov/complaint or call 855-411-CFPB(2375).
 Note: If debt collection efforts seek to recover criminal justice debts, these protections may not apply.

30

Understanding credit reports and scores

- *Your Money, Your Goals* toolkit, *Module 7: Understanding credit reports and scores*
 - Helps people get and read their credit reports
 - Helps people improve their credit reports
- Credit reports have particular significance for incarcerated individuals or individuals with criminal records:
 - Child support, bankruptcies, and other debts can and do appear on credit reports.
 - Note: Equifax, Transunion, and Experian have developed enhanced public record data standards for the collection and timely updating of civil judgments and tax liens. Civil judgments and tax liens that do not meet a certain accuracy threshold will not appear.
 - Incarcerated individuals may have difficulty accessing their credit reports

31

Getting free, annual credit reports

The screenshot shows the AnnualCreditReport.com website. At the top, it says "Annual Credit Report.com" and "The free source for your free credit reports. Authorized by Federal law." Below that, there are navigation links: Home, All about credit reports, Request yours now!, What to look for, Protect your identity, Frequently asked questions, and Contact us. The main content area features a large image of a house with the text: "You've found your dream house. Are your credit reports ready?" Below this, it says "People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit isn't ready when you need it." There are buttons for "Learn what to look for" and "Request your free credit reports". At the bottom, there are sections for "Your credit reports matter." and "FREE Credit Reports. Federal law allows you to:" with a list of benefits: "Get a free copy of your credit report every 12 months from each credit reporting company." and "Check for the information on all of your credit reports is correct and up to date." The Equifax logo is also visible.

32

Getting free, annual credit reports

- **Online:** Get a free copy of your credit report at AnnualCreditReport.com
- **By mail:** Download and complete the [Annual Credit Report Request Form](#) and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
- **By phone:** 877-322-8228
- **By mail from inside an institution:** Process for incarcerated individuals without internet

33

Credit report review checklist

- Help people review a credit report for information that:
 - does not belong to them
 - is incorrect
 - is outdated—should no longer be reported

IDENTITY TOOLS
Credit report review checklist

When reviewing your credit report, look for information that does not belong to you or is incorrect. Highlight the information you think may or may not be correct on your report as you compare it with this checklist.

1. Is your name correct?
2. Is your Social Security number correct?
3. Is your current address correct?
4. Is your current phone number correct?
5. Are the previous addresses listed for you correct?
6. Is the employment history listed for you accurate?
7. Is everything listed in the personal information section correct?
8. Is there anything listed in the public record section that's not correct?
9. Review each item under the credit accounts/loans section and check the boxes below to see if the items listed are "open" (currently open).
10. Are all of the current balances correct?
11. Are any balances recorded for debts discharged in bankruptcy? For debts paid in full?
12. Are you listed as a co-signer on a loan? Is this correct?

34

Disputing errors in your credit report

- Help people step-by-step to get errors fixed

IDENTITY TOOLS
Disputing errors in your credit report

If you find an error on your credit report, it's important to get it fixed. To dispute an error, follow these steps:

1. Review your credit report. Circle any mistakes.
2. Submit a dispute to the credit reporting company that provided the report with the error. You can dispute the error with each credit reporting agency either by submitting your dispute online or by sending in the dispute request you'll receive. You can use the IDPR's letter templates or find information for specific credit reporting companies here:
 - Equifax: equifax.com/identitytools/creditreporting
 - TransUnion: transunion.com/identitytools/creditreporting
 - Experian: experian.com/identitytools/creditreporting
 - Credit bureaus: www.ftc.gov/identitytools/creditreporting
3. In your letter to the company, explain the error. Include a copy of your credit report with the incorrect information circled. If you can, include supporting documents and a signed statement that proves there is an error. For example, if your report incorrectly shows that you are late on payments for an account, send copies of bills or cleared checks showing when you made that same payment on time.
4. Send a letter to the business or individual that provided the incorrect information. The company may be listed on your credit report. Include a copy of your credit report with the incorrect information circled. If you can, include supporting documents and a signed statement that proves there is an error.
5. If sending letters by mail, you may want to use certified mail, return receipt requested if that is available to you. The post office will send a printed mailing slip when your dispute letter was received.

35

Background screening reports

- Special rules apply when employers use consumer reports for employment purposes (commonly referred to as "background screening reports")
- Individuals should know their rights and how to dispute errors
- Reports can include information about credit history, criminal record, public records, and information about employment or rental history
- If the background report contains some negative information, the individual should be prepared to explain it — and the reason it shouldn't affect their ability to do the job

36

Closer look handout: Background screening reports

- Help people learn their rights with respect to background screening reports.
- Under federal law, an individual has the right to receive:
 - Prior notice:** The employer must tell person they might use information from the report.
 - Prior written consent:** The employer must ask for their written permission before getting a person's report (with some exceptions).
 - Pre-adverse action:** Before taking any "adverse action," e.g., not hiring or promoting, based on the report, the employer must give a person a copy of the report and a summary of their rights.

CLOSER LOOK
Background screening reports

When you apply for a job, the employer may, with your consent, request a background screening report on you.

This background report also known as a background check, can include information on public records, including criminal records. You have some control over what is included. You have a criminal record or RFP record of arrest and prosecution.

Requesting your background screening report from some of the most background screening providers may tell you that you and/or other close contacts in your life have been identified for a job. However, before a background screening report is used for employment purposes, the employer must first get your written consent. For a full history of background screening providers, see this <https://www.fticonsulting.com/2018/07/10/background-screening-providers/>

Know your rights

Federal law (the Fair Credit Reporting Act) gives you certain rights and protections when a credit or other information is used for background screening reports and how employers and others can use them. You have the right to know how the information is used and to dispute the information if it is not accurate. You also have the right to know what information is used for background screening reports. You also have the right to know what information is used for background screening reports. You also have the right to know what information is used for background screening reports.

37

Background screening report checklist

- Help people review background screening reports and dispute errors

ISSUES 100
Background screening report checklist

Highlight the information you think may or may not be correct on your background screening report or you disagree it with the checklist. If you find errors, file a dispute with the background screening company.

Possible errors on a background screening report

- The report or report does not include correct identifying information.
 - First name Last name Social Security Information Address Date of birth or closest number.
 - If you do not have your state or closest number, you may need to visit someone from your attorney or Legal Aid to collect your records from the courts.
- The report includes information you believe to be inaccurate or outdated.
 - Expired or sealed records are those that have been removed from public view. States have different laws on recordkeeping and you should check the law of your state to determine if they may apply to your records or seal assistance from an attorney or other organization. See our page for [how to get assistance](#) when...
- The report includes incomplete records.
- The report lists single charges multiple times.
- The report includes information that has been or should have been expunged or not reported under state or federal law.
- The report includes arrests or other negative information that occurred more than seven years ago (except for convictions, which can stay on permanently in most states).

Some states may limit how far the issues in this form go into identifying information.

38

Closer look handout: Obtaining your criminal records

- Background screening reports (and other types of consumer reports) may include criminal record information
- Help people check their criminal record for mistakes

CLOSER LOOK
Obtaining your criminal records

Since background screening reports may include criminal record information, it's important to check these records for mistakes. Federal agencies may conduct background screening on you. To do this, they may first review a background screening report. You may be able to get your criminal records or RFP records (records of arrest and prosecution) also called identity history Summary, you can check them for any mistakes, because this information may be used for your background screening report. There is often a charge for these records. You may be able to get them for the records record. Depending on the state where the records are located.

Where to get your records

Local or state police department
 At the local police department where you reside or where you lived there may be records to obtain you. Request that the police provide a list of state criminal records and provide you with a document reflecting your criminal record or your file for criminal records. State police departments may require your personal appearance in order to conduct this search.

State criminal records authority
 Each state has its own agency or repository, that keeps criminal record information and its own process for getting criminal record information. If a state does not have a repository, you have to find information about getting records from the courts.

And you attorney, your consulate from a high school or other organization, or consult a lawyer. For the agency in your state that makes and provides criminal records or RFP records, you have to visit the website, you may have to get your records from each state in which you are arrested. This website gives you the jurisdiction of the arrest and adjudication to get the records for each state in which you are arrested.

State or county court records
 Counties handle records relating to criminal charges and convictions, including arraignments, trials, pleas, and other dispositions. Searching county or local courthouses usually provides the most complete criminal history. Many courthouses records may be accessed online, but some courthouses offer their records online.

For a state by state listing of state agencies that maintain criminal records see <https://www.fticonsulting.com/2018/07/10/background-screening-providers/>

For a state by state listing of state court records, see the <https://www.fticonsulting.com/2018/07/10/background-screening-providers/>

Federal court records
 Public Access to Court Electronic Records (PACER) is an internet public access service that allows users to obtain case and docket information online from federal courts.

FBI (Federal Bureau of Investigation)
 The Criminal Justice Information Services (CJIS)

39

Closer look handout: Disputing errors in your criminal records

- Help people dispute inaccuracies or incomplete information on their criminal record

CLOSER LOOK
Disputing errors in your criminal records

Disputing inaccurate or incomplete information on your criminal records is important but may be difficult. You may need to seek help from legal and engagement services, or other organizations that provide assistance. If there is an error in your identity history Summary which is your criminal history record or RFP records, the information that is wrong might appear on your background screening report. The FBI's Criminal Justice Information Services (CJIS) Division is responsible for the storage of fingerprints and the related identity history Summary information for the report. The FBI does not have the authority to modify any information unless specifically notified by you to be the agency that owns the information.

Requesting a change or correction

For state information, visit states through agreement with the FBI, request that modification requires FBI identity history Summary information be processed through that respective state central repository. It is important to file the request before the FBI can verify your state file record. You may contact the respective state central repository for assistance, and, respectively request that they provide the FBI with updates to your identity history Summary. Contact information for state repositories can be found at <https://www.fticonsulting.com/2018/07/10/background-screening-providers/>

For federal information Identity History Summary updates, the FBI must receive a request directly from the original issuing agency from a court with jurisdiction over the correct data, or from another agency with jurisdiction over that area.

Option 1. Contact the agency or agencies that identified the information to the FBI

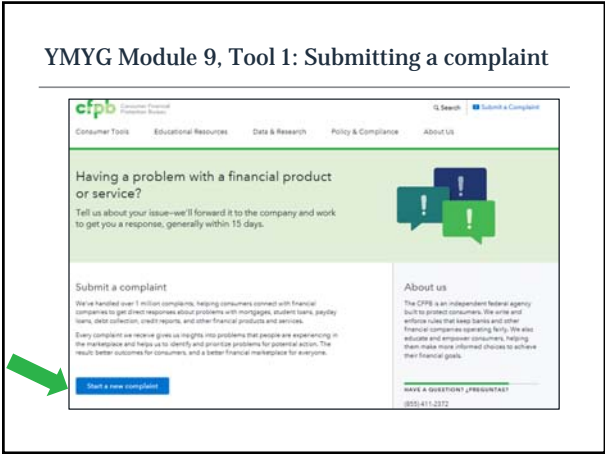
Your written request should clearly identify the information that is incorrect and provide the correct information. You should include the date of any available proof of supporting documentation to substantiate your claim. The FBI will contact appropriate agencies in an attempt to verify the information. If you are unable to get the correct information from the agency, you may request that the FBI will make appropriate changes and notify you of the outcome.

Option 2. Send a written challenge request to the FBI's CJIS Division

Your written request should clearly identify the information that is incorrect and provide the correct information. You should include the date of any available proof of supporting documentation to substantiate your claim. The FBI will contact appropriate agencies in an attempt to verify the information. If you are unable to get the correct information from the agency, you may request that the FBI will make appropriate changes and notify you of the outcome.

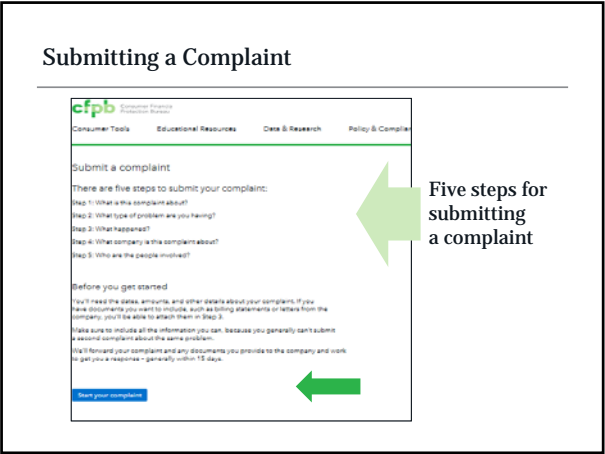
40

YMYG Module 9, Tool 1: Submitting a complaint



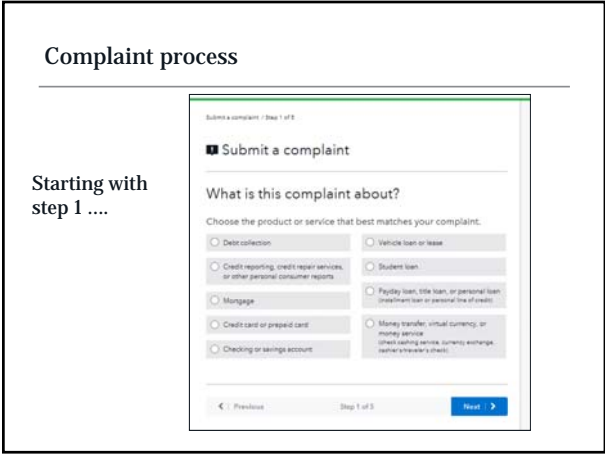
41

Submitting a Complaint



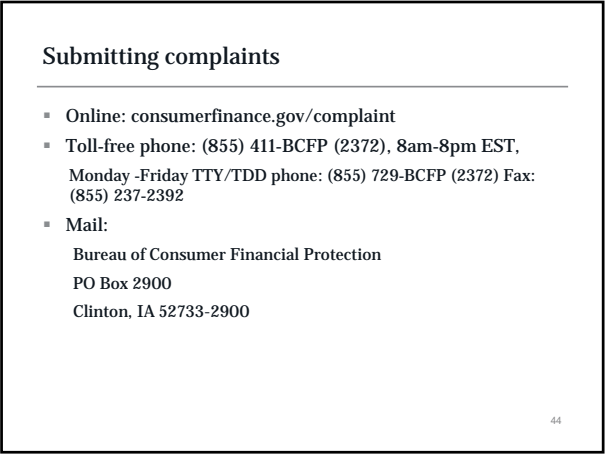
42

Complaint process



43

Submitting complaints



44

Focus for reentry - Protecting your identity

Tips sheet for Individuals in the criminal justice system

Available at <https://www.consumerfinance.gov/about-us/blog/protecting-ones-credit-while-criminal-justice-system/>



For more information about identity theft, visit **Identitytheft.gov**

45

Closing

- Visit <http://www.consumerfinance.gov/practitioner-resources/your-money-your-goals> to
 - Order or download *Focus on Reentry* companion guide
 - Order or download the *Your Money, Your Goals* toolkit and other materials
 - Sign up to receive *Your Money, Your Goals* email updates
- Let us know what you think!
 - Let us know how you use *Focus on Reentry* companion guide with the people that you serve
 - News of your successes and constructive feedback helps the BCFP to develop new resources and enhance existing resources
 - Email YourMoneyYourGoals@CFPB.gov

46

Thank you!

For more information, contact: yourmoneyyourgoals@consumerfinance.gov

Or tcm5@cornell.edu



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47