



Title: Credit Check Policy for Employment
Effective Date: September 8, 2025
Issuing Authority: Senior Vice President for Administration and Finance
Policy Contact: Associate Vice President for Human Resources
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Purpose

Mercer University seeks to employ qualified, fiscally responsible individuals in sensitive positions within the University.

Scope

This policy applies to applicants for employment and current employees who are participating in the application process of Mercer University.

Exclusions

None

Definitions

As used in this policy, the following terms have the meaning specified below:

Applicant: any individual who submits an expression of interest in employment by completing an application for a particular position through the Mercer Careers website.

Bad Debt: debt that has been referred for collection, has a balance past due more than 60 days, or has been written or charged off by the creditor (excluding medical debt).

Employee: any faculty (including, but not limited to, regular, visiting, or adjunct), any individual who has an appointment at the University, and all regular and temporary staff.

Policy Statement

Any applicant for a Mercer University position that regularly handles payments, banking, cash, or other University funds, including both employees and students, must pass a credit check before being hired.

Procedures

Applicants and employees who are selected for a position as outlined in this policy will complete a consent form for a credit check with the Human Resources office who will then run

the credit check through the University's external vendor. The cost of the credit report will be the responsibility of the hiring department.

Access to the information on the credit report is strictly limited to Human Resources employees and others on a need-to-know basis to ensure the privacy of the applicant or employee. Human Resources will review the report and make a determination for next steps in the hiring process. The Vice President for Audit and Compliance will be consulted to review a credit report on an as-needed basis.

Finally, Human Resources will notify the hiring authority of the decision.

Disqualification

If the credit check reveals that the applicant for hire has a history of bad debt, as defined in this policy, the individual may be disqualified from consideration for the position. Bad debt is not considered a risk if it is more than five years old or incurred through extensive medical care for the applicant or their immediate family members or dependents. Bad debt is considered a risk if it exceeds 10 percent of the salary for the position being filled, regardless of the time period in which the debt was incurred (excluding medical debt).

Compliance

The University complies with all applicable federal and state laws regarding the collection, storage, use and disposal of information obtained as part of a credit check. This includes the consent and disclosure provisions of the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions Act. As per the FCRA, Human Resources will send a notice of adverse action to the applicant in the event of disqualification.

Additional Resources

Equal Opportunity Policy: policies.mercer.edu/equal-employment-opportunity/

History

Approved by Penny L. Elkins, Executive Vice President and Interim Provost, and Julie Davis, Senior Vice President for Administration and Finance, on September 7, 2025