

Bankruptcy & Background Checks in Fresno, CA

By: Jerry R. Lowe

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If you are considering filing a [bankruptcy case](#), you may be wondering who will find out about it. All bankruptcies are a matter of public record. However, this does not mean it will be easy for others to find out about your case. In fact, in order to view the documents filed in your case, a person would have to go to the Bankruptcy Courthouse where you filed, or have the requisite credentials to obtain a [PACER](#) account. PACER is the on-line tool that allows you to view federal court records.

What about potential employers? Third-parties can find out about your filing if they request a credit check. The credit reporting agencies like [Equifax](#), [Experian](#), and [Transunion](#), research and report public records. Whether or not a bankruptcy filing will appear on a simple background check depends on the type and thoroughness of the background check.

Most employers run a criminal offender records check, which does not report bankruptcy filings. However, more thorough background checks may include credit reports. These types of thorough checks are often used for security clearance requests (for DOD or law enforcement employment). It is important for you to understand that having a bankruptcy appear on your background check does not always have an affect on an employer's decision. It is wise, however, that where your financial status will be important to an employer, you should discuss your bankruptcy filing directly, especially if it was caused by an unexpected event.

About Jerry R. Lowe

If you are considering filing for bankruptcy protection, call Fresno bankruptcy attorney [Jerry R. Lowe](#) at [\(559\)513-8535](tel:5595138535). Mr. Lowe provides representation for debtors in Chapter 7 and Chapter 13 bankruptcy matters throughout California's Central Valley in communities such as Fresno, Clovis, Reedley, Sanger, Selma, Madera, Chowchilla, Oakhurst, Coarsegold, Auberry, Prather, Coalinga, Avenal, Corcoran, Hanford, Lemoore, Tulare and Visalia.