



ROWAN UNIVERSITY

# School of Osteopathic Medicine

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## **Accepted Applicant/Enrolled Student Authorization for Criminal Background Check**

In order to complete your educational program at RowanSOM, the performance of a completed criminal background check is required. Some University-affiliated clinical facilities may require disclosure of a student's criminal background check report prior to permitting the student to participate in the educational program at the facility. RowanSOM engages the services of a consumer reporting agency to conduct this background check. Authorization to conduct this background check and results deemed favorable by RowanSOM are conditions for admission and continued enrollment. Please complete the following authorization.

I hereby authorize RowanSOM to obtain consumer reports (criminal background check) in order to satisfy the requirements of my educational program. I will be informed if my offer of admission is denied or rescinded or if my enrollment is terminated because of information obtained from the consumer reporting agency; in that event, upon my written request, the consumer reporting agency will provide me with a copy of the report and a "Summary of Your Rights Under the Fair Credit Reporting Act." (FCRA 15 U.S.C. 1681 et seq.)

Name (*please print*): \_\_\_\_\_ SS#: \_\_\_\_\_

Other name(s) used (*please print*): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Current address and former addresses for the past 10 years. Include address, town, state and zip code.  
*Please print.*

Current: \_\_\_\_\_

\_\_\_\_\_

Previous: \_\_\_\_\_

\_\_\_\_\_

Previous: \_\_\_\_\_

\_\_\_\_\_

Previous: \_\_\_\_\_

\_\_\_\_\_

*Attach additional pages if needed.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



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## Accepted Applicant/Enrolled Student Disclosure Form

Please answer the following questions and return this form with the Accepted Applicant/Enrolled Student Authorization for Criminal Background Check.

Have you ever been convicted of, or pleaded guilty or no contest to a crime, misdemeanor or other offense? (All convictions, guilty or no contest pleas must be disclosed unless you have a court order [written document] expunging the incident from your records.)

\_\_\_\_\_ Yes

\_\_\_\_\_ No

If yes, please describe the specific nature, year, location and disposition to date of the charge.

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I hereby release RowanSOM, its affiliated entities, employees and agents from all liability for requesting the above information and/or criminal background check reports and for acting based on such information and/or reports.

I certify that the information above is true, accurate and complete. Any omission or false or misleading information may result in actions including, but not limited to, denial or rescission of an offer of admission, disciplinary action or dismissal. I also agree to notify the School of any future convictions, guilty pleas or no contest pleas to any crime, misdemeanor or other offense; and of any future arrests, charges or investigations by any law enforcement authorities or professional licensing authorities by the next business day following the reportable event. If next day reporting is not feasible, I will notify the School as soon as possible, and in no event later than ten working days following the event.

Name: *(please print)* \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



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*Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580*

## *A Summary of Your Rights Under the Fair Credit Reporting Act*

The federal Fair Credit Reporting Act (FCRA) promotes accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

•**You must be told if information in your files has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

•**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:

- A person has taken adverse action against you because of information in your credit report;
  - You are the victim of identity theft and place a fraud alert in your file;
  - Your file contains inaccurate information as a result of fraud;
  - You are on public assistance;
  - You are unemployed but expect to apply for employment within 60 days.
- In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

•**You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

•**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

•**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed

or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

•**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer report agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

•**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specified those with a valid need for access.

•**You must give your consent for reports to be provided to employers.** A consumer report agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

•**You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus by calling them directly.

•**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

•**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by	Department of Transportation

former Civil Aeronautics Board or Interstate Commerce Commission	Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051