

Recording Credit Reports In Ohio SACWIS



Knowledge Base Article

Recording Credit Reports in Ohio SACWIS

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Recording Credit Reports in Ohio SACWIS

Overview

This article describes how to record a **Credit Report** for a youth in custody. Credit Reports are required to be requested every year from each of the 3 **Credit Reporting Agencies** for youth in custody who are 14 years and older.

In Ohio Administrative Code Rule 5101:2-42-19 | **Requirements for the provision of independent living services to youth in custody**, section (J) states, "For each child in the custody of the PCSA or PCPA who has attained the age of fourteen, the PCSA or PCPA shall request a credit report from each of the three major credit reporting agencies (CRA) each year until the child is discharged from substitute care. This may be completed simultaneously or separately throughout the year.

(1) A request shall be submitted to at least one CRA by the first semi-annual review (SAR) held after the child attains the age of fourteen.

(2) The PCSA or PCPA shall ensure each child in agency custody who has attained the age of fourteen or older until emancipation, annually receives all copies of their consumer credit report. The PCSA or PCPA shall assist the youth in interpreting the credit reports.

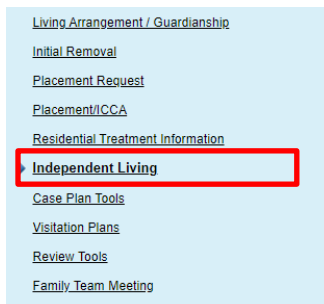
(3) The PCSA or PCPA shall assist youth in the resolution of any inaccuracies reported on any of the credit reports by working with the Ohio attorney general's office.

Recording a Credit Report

Complete the following steps to record the **Credit Reports**. The Credit Reports will pull into the youth's Case Review and Semi-Annual Review.

Navigating to the Credit Reports Screen

1. Within an Ohio SACWIS Case, click on the **Independent Living** left-hand navigation link.




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2. Click the **Credit Reports** tab.

The screenshot shows the 'Credit Reporting Filter Criteria' screen. At the top, the 'Credit Reports' tab is highlighted with a red box. Below the tab are filter criteria for Youth Name, Requested Date, and Sort Results By. Below the filters is a table of Credit Reporting Records with columns for Youth Name, Credit Reporting Agency, Requested Date, Provided Date, and Inconsistencies. An eye icon is visible in the last column of the first row.

The **Credit Reporting Filter Criteria** screen appears displaying the **Credit Reporting Records** grid.

Note: You can hover the mouse pointer over the  icon to display the first 400 characters of the narrative.

The close-up screenshot shows the 'Credit Reporting Records' table. The table has columns for Youth Name, Credit Reporting Agency, Requested Date, Provided Date, and Inconsistencies. The first row shows 'IndependentLiving, Irene' from 'Trans Union' on '08/18/2023'. An eye icon is highlighted with a green box in the last column of the first row.

3. To filter and/or navigate through a long list of **Credit Reporting Records**, you may:

- Enter **Filter Criteria** (such as the **Youth Name** and/or **Credit Reporting Agency**) and click the **Filter** button to shorten the list of records.



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Independent Living | Credit Reports

Credit Reporting Filter Criteria

Youth Name: Credit Reporting Agency:

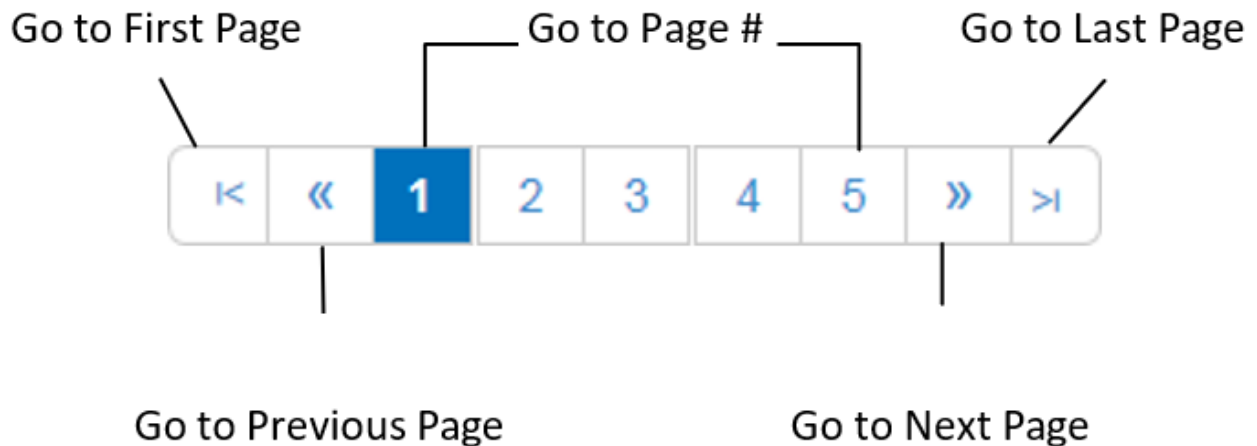
Requested Date: -
From Date To Date

Sort Results By: Requested Date (Descending)

Include Created in Error:

Filter **Clear Form**

Click the page navigation buttons below the **Credit Reporting Records** grid to move between additional records.



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Adding a Credit Reporting Record

1. In the **Youth Name** field, select the appropriate name from the drop-down list. (Required)
2. Click the **Add Credit Report** button.

Credit Reporting Records

Youth Name: *

Result(s) 1 to 6 of 6 / Page 1 of 1

| | Youth Name | Credit Reporting Agency | Requested Date | Provided Date | Inconsistencies | |
|----------------------|--------------------------|-------------------------|----------------|---------------|-----------------|--|
| edit | IndependentLiving, Irene | Trans Union | 08/18/2023 | 08/18/2023 | Yes | |
| edit | IndependentLiving, Irene | Experian | 04/28/2022 | 04/28/2022 | No | |
| edit | IndependentLiving, Irene | Equifax | 04/28/2022 | | | |
| edit | IndependentLiving, Irene | Equifax | 12/06/2021 | | | |
| edit | IndependentLiving, Irene | Trans Union | 12/06/2021 | | | |
| edit | IndependentLiving, Irene | Experian | 12/06/2021 | | | |

The **Credit Report Details** screen appears.

Credit Report Details

Credit Reporting Agency: *

Date Credit Report Requested: *

Date Credit Report Provided to the Youth:

Were Inconsistencies Found:

Comments: [\(expand full screen\)](#)

On the **Credit Report Details** screen:

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1. In the **Credit Reporting Agency** field, select the name of the appropriate credit reporting agency. (Required)
2. Enter the **Date Credit Report Requested**. (Required)
3. Enter additional information in the **Comments** field, if desired.
4. Click the **Save** button.

Credit Report Details

Credit Reporting Agency: * Experian

Date Credit Report Requested: * 08/18/2023

Date Credit Report Provided to the Youth:

Were Inconsistencies Found:

Comments: [\(expand full screen\)](#)

Test

✓ ABC

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Save Cancel

The **Credit Reporting Filter Criteria** screen appears.

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Editing a Credit Reporting Record

1. Navigate to the **Credit Reporting Filter Criteria** screen displaying the **Credit Reporting Records** grid using the steps previously discussed.
2. Click the **Edit** link beside the appropriate credit reporting record.

Credit Reporting Records

Youth Name: * [Add Credit Report](#)

Result(s) 1 to 7 of 7 / Page 1 of 1

| | Youth Name | Credit Reporting Agency | Requested Date | Provided Date | Inconsistencies | |
|----------------------|--------------------------|-------------------------|----------------|---------------|-----------------|--|
| edit | IndependentLiving, Irene | Trans Union | 08/18/2023 | 08/18/2023 | Yes | |
| edit | IndependentLiving, Irene | Experian | 08/18/2023 | | | |
| edit | IndependentLiving, Irene | Experian | 04/28/2022 | 04/28/2022 | No | |

The **Credit Report Details** screen appears.

Credit Report Details

Credit Reporting Agency: *

Date Credit Report Requested: *

Date Credit Report Provided to the Youth:

Were Inconsistencies Found:

Date Inconsistencies reported to the Ohio Attorney General:

Historical Comments: [\(expand full screen\)](#)
08/18/2023 04:10:48 PM - Worker, William : test

Updated Comments: [\(expand full screen\)](#)
 [ABC](#) 296


Created in Error [Save](#) [Cancel](#)


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3. Enter or modify information as appropriate.

Note: Upon save, **Credit Reporting Agency** and **Date Credit Report Requested** will not be editable. When **Date Credit Report Provided to the Youth**, **Were Inconsistencies Found**, and **Date Inconsistencies Reported to the Ohio Attorney General** are entered and saved, they will no longer be editable.

4. If you selected **Yes** in the **Were Inconsistencies Found** field, you must enter the **Date Inconsistencies Reported to the Ohio Attorney General**. This date must be the day of or after the **Date Credit Report Requested**.

Date Credit Report Provided to the Youth: 

Were Inconsistencies Found: 

Date Inconsistencies Reported to the Ohio Attorney General: 

Historical Comments: [Expand Full Screen](#)

01/01/2016 - 03:30:12 PM - SACWIS, Suzie: The first comment
01/03/2016 - 06:30:12 AM - SACWIS, Suzie: The second comment

Updated Comments:

Created In Error

01/01/2016

5. The **Historical Comments** field displays any comments that were entered previously and is not editable. Enter any additional or updated information in the **Updated Comments** text field. (Optional)

Note: After saving this record, any comments entered in the **Updated Comments** field will be added to the previous Comments and will display in the **Historical Comments** field (as shown by the “second comment” in the example above).

6. If this record was created in error, click the **Created in Error** checkbox (shown in blue above).
7. Click the **Save** button.

The **Credit Reporting Filter Criteria** screen appears displaying the **Credit Reporting Records** section.

Note: If you marked the record as **Created in Error**, it will no longer display in the grid by default. To display these records, click the **Include Created in Error** checkbox in the Filter Criteria section of the screen and click the **Filter** button. The grid will display a **Created in Error** indicator beside the relevant records as shown below.

The screenshot shows the 'Credit Reporting Filter Criteria' section with the following fields: Youth Name (dropdown), Credit Reporting Agency (dropdown), Requested Date (From Date and To Date), and Sort Results By (Requested Date (Descending)). The 'Include Created in Error' checkbox is checked and highlighted with a red box. The 'Filter' button is also highlighted with a red box. Below this is the 'Credit Reporting Records' section, which includes a table of records. The table has columns for Youth Name, Credit Reporting Agency, Requested Date, Provided Date, Inconsistencies, and an action icon. One record is highlighted with a red box and has a 'Created in Error' label next to its action icon.

| Youth Name | Credit Reporting Agency | Requested Date | Provided Date | Inconsistencies | Action |
|--------------------------|-------------------------|----------------|---------------|-----------------|----------------------------|
| IndependentLiving, Irene | Trans Union | 08/18/2023 | 08/18/2023 | Yes | 👁️ |
| IndependentLiving, Irene | Experian | 08/18/2023 | | | 👁️ |
| IndependentLiving, Irene | Equifax | 08/18/2023 | 08/18/2023 | Yes | 👁️ |
| IndependentLiving, Irene | Trans Union | 04/28/2022 | 08/18/2023 | No | 👁️ Created in Error |
| IndependentLiving, Irene | Experian | 04/28/2022 | 04/28/2022 | No | 👁️ |

If you need additional information or assistance, please contact the OFC Automated Systems Help Desk at SACWIS_HELP_DESK@jfs.ohio.gov.