




Welcome to the Employment GUS application page, presented by USDA's Single Family Housing Guaranteed Loan Program!



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Rural Development


Training Objectives

- Current Employment Information
- Secondary/Previous Employment Information

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The training objectives for the Employment application page include the review of:

- Current employment information and
- Secondary/Previous employment information.



Employment

Current Employment Information

Borrower Name	Employer Name	Self-Emp	Years on Job	Months on Job	Years in Profession
Homeowner, John	Advocate Hospital	No	3	4	8
Homeowner, Mary	Bradstone Law	No	1	3	5

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The first section is “Current Employment Information.”

Each borrower will be listed. The user will complete the following for each one:

- Employer Name: Enter the name of the current employer. If a borrower is not currently employed, enter a description to inform the underwriter and USDA of their status such as: Student, Homemaker, Household CEO, Seeking employment, etc.
- Self-Employed: Select “Yes” or “No” as applicable.
- Years on Job: Enter the years the borrower has been with their current employer.
- Months on Job: Enter the trailing months the borrower has been on the job in excess of the current years. Hint: If your borrower has been on the job less than one year be very careful about any repayment income from this position on ensuing application pages.
- Years in Profession: Enter the total years of experience the borrower has in this line of work.

Employment

Secondary/Previous Employment Information

	Borrower Name	Status	Employer Name	Self-Emp	From Date
Del	Homeowner, Mary	Previous	Scarbert Law	No	04/11/2012
Del	Select One	Select One		No	
Del	Select One	Select One		No	
Del	Select One	Select One		No	

Insert More Prev Employment Information


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If any of the borrower's have a second position or they have been on their current position for less than two years, the following data fields should be completed under "Secondary/Previous Employment Information." Hint: Less than two years at the current job? USDA will be looking at the previous employment.

Complete the following data fields as applicable:

- Borrower Name" Select the correct borrower from the drop down box.
- Status: Select "Previous" or "Secondary"
- Employer Name: Enter the previous employer. If the applicant was previously a full time student or is returning to the workforce after having a child / caring for a family member / exiting retirement, it is encouraged to enter these descriptions.
- Self Employed: Select "Yes" or "No" as applicable.
- From Date: Enter the date the previous or secondary employment began. There is a calendar icon available to assist in entering the date.

If any data entries in this section need to be deleted, the "Del" button located to the left of the employment entry.



Employment Tips

Current Employment = less than 2 years

- Secondary/Previous Employment Information must be completed
- Ensure repayment income meets 3555.152(a) and HB Chapter 9

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Some helpful employment tips when the current employment has been secured for less than two years:

- Complete the “Secondary/Previous Employment Information” section. This helps to complete the picture of work and earning history for the applicant(s).
- Income earned for less than two years may not be stable and dependable under 3555.152(a) and HB Chapter 9. Please review these regulatory and handbook references to ensure the applicant is not relying upon unstable sources of income which may lead to default.

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Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program!



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Thank you for supporting the USDA Single Family Housing Guaranteed Loan Program! We appreciate the opportunity to help you serve more rural homebuyers!

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This will conclude the training module. Thank you and have a great day!