

BA 5200 - Information Systems Management**Finance - Credit Group Interview Questions**

- a. What do you think of when you hear about credit score?
I think of women, beautiful women.
- b. How frequently do you check your credit information / Credit Score?
I check my credit score two times a month.
- c. Why do you care about your credit score?
This impacts my life!
- d. How would you like to view your credit score?
I would like to view my score through an app.
- e. Would you like to see your length of credit and payment history? And or, would you be interested in seeing a graph of your Credit score?
I think a graph would be quite nice. I'm a visual learner.
- f. What app do you use, if any, to monitor your credit score? Does it leave anything to be desired?
*I use my Chase app.
There is nothing to be desired for me.*
- g. How often do you check your loan balances?
I don't have any loans.
- h. Would you like to see all your loan balances in one place?
I would like to see my loans and credit score in the same place.

Trevor W. Sepanik

November 16th, 2023

- i. Would you like to see a financial checkup with all your investment, budgeting and credit needs in one place? *Yes I would. Preferably all in one app,*
- j. Would you like to see individualized tips regarding your credit score? If so, do you have a preference in regards to how the tips are given?
I would prefer to get tips in person, preferably in highschool.
- k. Do you know what the current interest/ loan rate is?
no loans.
- l. Do interest rates impact your willingness to spend money?
Yes, of course they do.
- m. In your opinion what is a good credit score and what does it mean?
A good credit score is above a 750 in my opinion. over an 800 is great. A good credit score means making sure you pay your credit on time and maintaining responsibility.
- n. Where would you go to get a loan? Ex: your banks, a website, a specific loan office/credit bureau. *I would go to my bank.*
- o. What type of things do you specifically get loans for?
eventually a house. I don't like loans, I like everything paid for in full.
- p. What are your financial goals? Ex: save for retirement, buy a house, buy a car, pay off student loans *Save for retirement, buy a house, Passive income. I want to live financially free.*

BA 5200 - Information Systems Management**Finance - Credit Group Interview Questions**

- a. What do you think of when you hear about credit score?

Ability to borrow for making big purchases (home, car) based on credibility

- b. How frequently do you check your credit information / Credit Score?

Never

- c. Why do you care about your credit score?

Reflects previous payment history and affects future ability for me to finance a house or car.

- d. How would you like to view your credit score?

Online

- e. Would you like to see your length of credit and payment history? And or, would you be interested in seeing a graph of your Credit score?

Yes / Yes

- f. What app do you use, if any, to monitor your credit score? Does it leave anything to be desired?

N/A

- g. How often do you check your loan balances?

Quarterly

- h. Would you like to see all your loan balances in one place?

Yes!

- i. Would you like to see a financial checkup with all your investment, budgeting and credit needs in one place?

Yes

- j. Would you like to see individualized tips regarding your credit score? If so, do you have a preference in regards to how the tips are given?

Yes - preferably tips that are personalized

- k. Do you know what the current interest/ loan rate is?

Yes

- l. Do interest rates impact your willingness to spend money?

Yes

- m. In your opinion what is a good credit score and what does it mean?

700+ ; the individual keeps up on payments

- n. Where would you go to get a loan? Ex: your banks, a website, a specific loan office/credit bureau.

5/3 bank

- o. What type of things do you specifically get loans for?

Homes, cars, business start-up

- p. What are your financial goals? Ex: save for retirement, buy a house, buy a car, pay off student loans

Save for a house

BA 5200 - Information Systems Management

Finance - Credit Group Interview Questions

- a. What do you think of when you hear about credit score?

Government Hoax

- b. How frequently do you check your credit information / Credit Score?

1x a year

- c. Why do you care about your credit score?

better interest rates

- d. How would you like to view your credit score?

email by electronic (came)

- e. Would you like to see your length of credit and payment history? And or, would you be interested in seeing a graph of your Credit score?

graphee


- f. What app do you use, if any, to monitor your credit score? Does it leave anything to be desired?

Hinge

- g. How often do you check your loan balances?

3x a day

- h. Would you like to see all your loan balances in one place?

Melania's 

Brandon

November 16th, 2023

i. Would you like to see a financial checkup with all your investment, budgeting and credit needs in one place? *Yes*

j. Would you like to see individualized tips regarding your credit score? If so, do you have a preference in regards to how the tips are given?

by carrier pigeon

k. Do you know what the current interest/ loan rate is?

No

l. Do interest rates impact your willingness to spend money?

Yes, unless it's sports gambling

m. In your opinion what is a good credit score and what does it mean?

700 +, not an impulse buyer

n. Where would you go to get a loan? Ex: your banks, a website, a specific loan office/credit bureau. *Only banks*

o. What type of things do you specifically get loans for?

House, car, school

p. What are your financial goals? Ex: save for retirement, buy a house, buy a car, pay off student loans

Get money, sell gains