**BA 5200 - Information Systems Management**

**Finance - Credit Group**

**Call to Order:** 7:00pm

**Attendance:** [Joseph Williams](mailto:jokwilli@mtu.edu), [Irene Trierweiler](mailto:iltrierw@mtu.edu), Emily Wood, Reyn White, Lucas Kendall, Atharva Joshi, Trent Magers

**Join Meeting Online:**

**Minutes from Last Meeting:**

* [05 - Course Product Assignment.pdf](https://drive.google.com/file/d/1yWjCr5HF2VA6OTjcI4qD23SpSqtueZ3J/view)
* Discussed flow regions of credit teams and interactions with the organization.
* Drafted working document of user and app interaction.
* Drafted LucidChart.
* Reviewed project deadlines.

**Agenda**

* Detailed - [product vision document](https://docs.google.com/spreadsheets/d/1rCTpVHvG4o3i5aLVO3i3NZ3pIFcQiCx4Px-Y2fK5iPo/edit#gid=1020024643)
* High Overview - [Product Class Brainstorming Document](https://docs.google.com/spreadsheets/d/1QXVyfx97D9cLx-Xs-xrm5N8bq7yrCCeJDrgl4xaQG4c/edit#gid=1026015757)
* Come up with interview questions/protocol
  1. What do you think of when you hear about credit score?
  2. What does your credit score mean to you?
  3. How frequently do you check your credit information?
  4. Why do you check your credit score?
  5. How would you like to view your credit score?
  6. Would you like to see a breakdown of your credit score?
  7. Would you like to see your length of credit and payment history?
  8. Would you like to see a graph of your credit score over time?
  9. What app do you use, if any, to monitor your credit score? Does it leave anything to be desired?
  10. How often do you check your loan balances?
  11. Would you like to see all your loan balances in one place?
  12. How often do you check your Credit mix?
  13. Would you like to see your credit score and mix of credit sectors?
  14. Would you like to see a financial checkup with all your investment, budgeting and credit needs in one place?
  15. 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?
  16. Do you know what the current interest/ loan rate is?
  17. Do interest rates impact your willingness to spend money?
* Developed draft interview questions sheet - [Draft - Credit Finance Interview](https://docs.google.com/document/d/1sh0shx-QmZjGhRrzfK3MylQEE324M8UGqxZbFIkjtio/edit)

*Goals/Actions for the next meeting:*

* None

*Next Meeting Date:* October 1st, 2023 at 7:00pm