**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

* 1. What do you think of when you hear about credit score?

When I think about my credit score I think about my family's financial security. Specifically, I think about my ability to take out loans in the future if needed.

* 1. How frequently do you check your credit information / Credit Score?

I check my credit score about once a year, maybe more if there is something I would like to pull out a line of credit for. Other than that, it is not something that really crosses my mind regularly, so long as my credit score does not decrease.

* 1. Why do you care about your credit score?

I care about my credit score because it affects my financial freedom. If I have a high credit score, I am much more likely to be able to get a loan if needed. I care about my credit score because it makes it so that I have more spending flexibility in the future if needed.

* 1. How would you like to view your credit score?

I prefer to view my credit score on my computer or on a written statement. But I am alright looking at it via my phone as well.

* 1. 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 would like to see the length of my credit payment history. I would also be interested in seeing a graph of my credit score.

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

I do not use an app to monitor my credit score currently.

* 1. How often do you check your loan balances?

I do not have any particular reason to check my loan balances, the only line of credit I have is for my mortgage, so I do not check it regularly.

* 1. Would you like to see all your loan balances in one place?

I think that would be helpful.

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

Yes, I would like to see all of those things in one place.

* 1. 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 like to have individualized tips, I would personally like to see them in a monthly statement.

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

Yes I do.

* 1. Do interest rates impact your willingness to spend money?

It depends on the item. I would stay away from things that are non-essential, but even if the interest rates are high, I would still buy essential things.

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

A good credit score to me means financial stability and freedom.

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

I would get a loan from my bank if I needed one.

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

Big ticket items, such as houses or cars.

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

Currently I am focused on putting away for retirement. I currently have no other big picture items that I would like to buy in the future.