**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

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

Ans- Financial accountability

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

Ans: once a month

1. Why do you care about your credit score?

Ans: Shows how I am placed with my payments. Shows where I stand when looking at financial statement( how credible I am)

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

Ans: Over an app.

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?

Ans: both

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

Ans: linked with the bank app.

1. How often do you check your loan balances?

Ans: N/A

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

Ans: If I had any, yes

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

Ans: yes

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?

Ans: yes, tips could be sent to my registered email

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

Ans: Not sure , but around 6-7%?

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

Ans: Yes

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

Ans: 750+

It shows that you are very reliable when it comes to timely payments ,and you can get qualified for loans as well.

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

Ans: Banks, or any federal agency

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

Ans: N/A. Probably for a house in the future

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

Ans: Earn to have a independent and healthy lifestyle( own houses, car) with savings and investments.