**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

1. What do you think of when you hear about credit score?
2. I think it tells the lender about what kind of borrower I am.
3. How frequently do you check your credit information / Credit Score?
4. Once in a quarter.
5. Why do you care about your credit score?
6. Good credit score will fetch me less interest on loan if I want to procure one in future.
7. How would you like to view your credit score?
8. Anything will do, through application/website.
9. 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?
10. Yes, I would like to have graphical representation for quick analysis.
11. What app do you use, if any, to monitor your credit score? Does it leave anything to be desired?
12. Cred due to its user friendly interface.
13. How often do you check your loan balances?
14. Monthly.
15. Would you like to see all your loan balances in one place?
16. Yes.
17. Would you like to see a financial checkup with all your investment, budgeting and credit needs in one place?
18. Of course, I would like to.

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?
2. Yes, for someone from non-finance background such advice/tips are always welcome.
3. Do you know what the current interest/ loan rate is?
4. Yes few days back I did check about it.
5. Do interest rates impact your willingness to spend money?

l. During festives yes, otherwise no.

1. In your opinion what is a good credit score and what does it mean?
2. According to me any score above 700 is good, also it means the borrower has been repaying instalments on time.
3. Where would you go to get a loan? Ex: your banks, a website, a specific loan office/credit bureau.
4. Banks.
5. What type of things do you specifically get loans for?
6. Right now I have not procured loan for anything.
7. What are your financial goals? Ex: save for retirement, buy a house, buy a car, pay off student loans

* To save not in particular for retirement but for future expenses also.