**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

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

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

When applying for loan

1. Why do you care about your credit score?

It gets you better interest rates

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

Easily with an App or on a website

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?

Yes

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

Currently nothing specific

1. How often do you check your loan balances?

Every month

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

Yes

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

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?

Yes. A notification from the app would be helpful

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

Yes

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

Yes

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

Good enough to get me lower than average interest rates is a good score

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

Bank or a financial institute with convenient banking solutions

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

Home, car, education

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

House