**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

**Craig Mickley Age 45**

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

I think about paying a credit card bill, or applying for a mortgage, and getting a loan for anything

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

Probably every week or two

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

I am looking at buying a new house soon, and will have to take out a mortgage to pay for it, so I want to ensure my credit score looks good and stays relatively constant

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

Just on an app or something

* 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?

That sounds like a good thing to have, so I can track changes

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

I just use my credit card app, and my banking app. Not really, it gives me the info I need

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

I don’t have any current loans

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

I guess if I had them, it would be nice to see them in one place

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

All in one place would be better than what I do now, which would make things easier

* 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?

That sounds like a good idea, but how personalized would the tips actually be?

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

7.5% or so

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

Not for most things, but buying a house, yes

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

I think a good credit score is somewhere between 780- 800, it means the bank should give me a slightly better interest rate, and my loan should go through pretty easily

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

I would go to my bank.

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

I would get a loan for a house.

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

Keep building up my retirement account, and saving up for that new house