**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

**Megan Kendall Age 18**

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

I don't really know what it is other than it has something to do with being able to get a loan

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

Whenever I pay my credit card bill, so like every few weeks maybe

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

I don’t really, I guess to be able to apply for a house loan one day

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

I just use my credit card app, so that

* 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 think my current app does that, so yeah

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

I use my Discover Card app to view my credit score. I wish it would explain what a credit score actually means and why I should care.

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

I don’t have any 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?

If it is all in one app that would be cool, right now I use like 3 apps to get all the info

* 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 don’t really think it is that hard to improve a credit score, just make the payments on time, what tips would it give?

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

7% maybe

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

No

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

I think a good credit score is somewhere between 750- 800, I can easily get a house loan with that

* 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

I would like to buy a house in a few years.