**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

**Tom Kendall Age 75**

* 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

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

I don’t, I know my credit is fine

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

I don’t anymore, but back when I was young I cared because it affected weather I could get a loan through my bank

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

I think the bank website has credit information

* 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?

Not really, my credit score never really changes, and doesn't really affect anything anymore

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

I think the bank website has credit information

* 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?

I pay an advisor for financial stuff already, why do I need to check it too?

* 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 think the app would have any tips for me worth listening to

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

4% 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 780- 800, I do not have to worry about it at that point

* 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

Just hold onto my retirement fund at this point, and leave a decent inheritance for my family when I die