**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

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

It is typically used by lenders, such as banks and credit card companies, to assess the risk associated with lending money to a person.

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

It is common for me to check twice a year at most, it is something in the back of my mind but not critical.

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

I care about my credit score due to the fact that I am looking to purchase a boat in the next year and would like to get a good interest rate from the bank.

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

I view my credit score on my Bank of America banking app, every month I get a report sent to my email detailing my position.

* 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, I would like to know if there has been any unusual activity with my credit, the trend graph also shows me where I am over time. I have over 30 years of credit.

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

I view my credit score on my Bank of America banking app, every month I get a report sent to my email detailing my position. Something that is missing that American Express has is the “what if” calculator. It can show me if I pay off the remaining balance of my mortgage what it will do to my credit score.

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

I only have one in my house and I check monthly.

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

Yes.