**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

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

When I think about credit scores, I think about the overwhelming importance of my future credit score. My credit score could be improved, so thinking of credit score makes me a little bit nervous.

* 1. What does your credit score mean to you?

My credit score currently could be improved, so when I think of my credit score I mostly think about the various ways I can fix it.

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

Truthfully, I do not check my credit score unless I get an alert which happens around every 3 to 4 weeks. I get alerted whenever someone checks my credit score, but I also have it set to send me monthly alerts just so I can stay up to date.

* 1. Why do you check your credit score?

I check my credit score because it is important for my future goals. It has been instilled in me that if I do not check my credit score, I will not be adequately preparing for my future.

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

I would like to view my credit score via an app. I do not need to see a graph or a chart, I prefer to just look at the plain number.

* 1. Would you like to see a breakdown of your credit score?

I would like to see a breakdown of my credit score. I do not personally know exactly what goes into a credit score, so seeing it all desegregated would be very helpful.

* 1. Would you like to see your length of credit and payment history?

I do not care if I am able to see my length of credit and payment history. I think it would be cool, but it is not really needed. I personally do not care about the past so much as I care about the future.

* 1. Would you like to see a graph of your credit score over time?

No, I do not like graphs. I would not use that function.

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

I use credit karma, mint and rocket money. They do not leave anything to be desired and work well for my current purposes.

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

I have a loan, but I do not ever check it because it is a subsidized loan and it is not currently accruing interest. I will check it after I graduate though.

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

If I did have multiple loans, I would like to see all of my loan balances in one place.

* 1. How often do you check your Credit mix?

I never check my credit mix. I do not value it as much as I value the overall score.

* 1. Would you like to see your credit score and mix of credit sectors?

Personally, that would not be of value. I do not think I need to go into that much detail in regards to my credit score because it would not be helpful for my purposes.

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

Yes, I would like to have a financial checkup. Especially if there is someone who I can reach out to if I have any questions about my individual finances.

* 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, I think that would be useful. I have no preference as to how those tips are given.

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

I do not know that information.

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

Yes, interest rates impact my willingness to spend money, especially if payments are due on the loan right away. I would choose not to borrow/ spend money if the interest rate is too high because of opportunity cost.