**BA 5200 - Information Systems Management**

**Finance - Credit Group Interview Questions**

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

I think about how it is used to determine worthiness to get a line of credit, for something like a house or car loan

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

Once or twice a month

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

I care about my credit score because I would like to purchase a new truck in the near future.

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

I view my credit score on my discover credit card app, so I would like it to be something like 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?

Yeah, I would like to be able to see how long my different credit accounts have been active and a graph of my credit score changing over time.

* 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 like how it shows me how long the account has been open as well as my credit score.

* 1. How often do you check your loan balances?
  2. Would you like to see all your loan balances in one place?

Yes

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

Sure

* 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 know that Id like to see personalized tips regarding my credit score from an app. I would be hesitant to trust an app with advice

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

I am not sure, Maybe 7-8%

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

On everyday things such as groceries, No. Purchasing a house or vehicle, 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 700 and 800, I think that means I would be able to get a loan on a house/car with a decent interest rate.

* 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, truck, or boat.

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

In the future, I would like to buy a house, new vehicle and pay off my student loans.