**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 of my credit score, I think of my ability to get the house I recently purchased. Additionally, I think of my ability to get loans for cars in the future.

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

I check my credit score monthly, but it really just depends on if I am planning on purchasing something big in the near future or not. When I am looking to make a big purchase, I check my credit score more frequently.

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

I care about my credit score because it is what allowed me to buy my house. My credit score makes it possible for me to make big purchases, both now and in the future.

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

I would like to view my credit score on my phone via an app.

* 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 would love to see the length of my credit and payment history. I would also be interested in seeing a graph of my credit score.

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

I do not currently use an app to view my credit score, but I would like to use one in the future.

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

I check my loan balances frequently, at least once a month.

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

I would appreciate being able to see all of my loan balances in one place at a time.

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

Yeah, I think that would be very useful.

* 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?

Yeah I would like to see individualized tips regarding my credit score. I would prefer to be given the tips via app alerts.

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

Yeah I do.

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

Nope, though it does impact how much I am willing to take out. I will try and limit my spending as much as possible when interest rates are high, but it is impossible to not spend anything.

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

A good credit score is in the 700’s. It means that I can continue to get credit if I need it in order to buy something.

* 1. Where would you go to get a loan? Ex: your banks, a website, a specific loan office/credit bureau.

I would get a loan from my bank or my credit bureau.

* 1. What type of things do you specifically get loans for?

I get loans for things like houses or education. Things that help me to better support myself in the future. I would only take out loans for things that I think will help to better my future long term.

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

My financial goals include buying a new car and eventually paying off my mortgage. Other than that there is nothing in particular that I am saving up for.