

Credit Department Manager Job Interview Questions And Answers



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Credit Department Manager Interview Questions And Answers Guide.

Question - 1:

What education or training have you had that makes you fit for this profession As Credit Department Manager?

Ans:

This would be the first question asked in any interview. Therefore, it is important that you give a proper reply to the question regarding your education. You should have all the documents and certificates pertaining to your education and/or training, although time may not allow the interviewer to review all of them.

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Question - 2:

What qualities do you look for in a boss?

Ans:

Remain optimistic and do not be too specific. Good attributes include moral character, honesty, and intelligence since managers usually believe they possess these qualities.

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Question - 3:

What makes you right for this position?

Ans:

This question can be tricky because you need to show your worth As Credit Department Manager without sounding cocky or arrogant. Research the business ahead of time and become familiar with its mission and values. Take the time to figure out how your personal qualities fit the needs of the business and use that fit to provide your answer.

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Question - 4:

Do you consider yourself successful?

Ans:

You should always answer yes to this question. Briefly explain why without going on and on. If you communicate that you're more successful than you really are you may come off as arrogant or unrealistic. A goof explanation is that you have set professional goals and that you have met some of these goals and are on track to meet more in the near future.

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Question - 5:

Do you think you are overqualified for this position As Credit Department Manager?

Ans:

No matter your previous job experience or educational background, be sure to tell the interviewer you have the knowledge and skills to successfully execute the job responsibilities.

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Question - 6:

You notice there are too many non productive internal meetings being held, what do you do?

Ans:

Reach out to your boss and let him know that first you value his leadership and organization but that you are being overwhelmed with the amount of non productive internal meetings.

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**Question - 7:**

What type of people do you not work well with?

Ans:

Be very careful answering this question as most organization employ professionals with an array of personalities and characteristics. You don't want to give the impression that you're going to have problems working with anyone currently employed at the organization. If you through out anything trivial you're going to look like a whiner. Only disloyalty to the organization or lawbreaking should be on your list of personal characteristics of people you can't work with.

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Question - 8:

How long do you want to work for us if we hire you?

Ans:

Here being specific is probably not the best approach. You may consider responding, "I hope a very long time." Or "As long as we're both happy with my performance."

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Question - 9:

If you had enough money to retire would you?

Ans:

Just be honest. If you would retire then say so. But since you can't retire, and the interviewer already knows this, simply answer that since you can't this is type of work you prefer doing. However, if you wouldn't retire if you had the money then explain why. Work is an important element of happiness for most people and many won't retire even when they can.

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Question - 10:

Your coworker highlights your mistakes in front of everyone, how do you handle the situation?

Ans:

Admit to the mistake without being emotional, but then discuss how you are being proactive in getting it fixed. Lastly, pull the co-worker aside later on to tell them that you'd appreciate it if they gave you the feedback 1:1 first before throwing you under the bus.

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Question - 11:

What can you offer me that another person can't?

Ans:

This is when you talk about your record of getting things done. Go into specifics from your resume and portfolio; show an employer your value and how you'd be an asset.

You have to say, "I'm the best person for the job As Credit Department Manager. I know there are other candidates who could fill this position, but my passion for excellence sets me apart from the pack. I am committed to always producing the best results. For example..."

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Question - 12:

Why do you want to work for this company?

Ans:

Again be honest. The interviewer will be able to sense very quickly if you're be disingenuous. Your answer should be base on your person reasons, career aspirations as well as research you've performed on the company. The most important thing you should do is make sure to relate your answer to your long-term career goals.

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Question - 13:

What are your greatest professional strengths As Credit Department Manager?

Ans:

When answering this question, we recommends being accurate (share your true strengths, not those you think the interviewer wants to hear); relevant (choose your strengths that are most targeted to this particular position As Credit Department Manager); and specific (for example, instead of "people skills," choose "persuasive communication" or "relationship building"). Then, follow up with an example of how you've demonstrated these traits in a professional setting.

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Question - 14:

What experience do you have As Credit Department Manager?

Ans:

The employer would want to know that not only you can do the job but you can make the difference and bring significant contribution - Simple as that.

No doubt that this is your time to perform and present yourself - You have to introduce/sell yourself to the interviewer. Prepare your answer based on your qualification, professional experience and what you've already achieved in your previous jobs. This is your time to express why you think that your professional abilities fit into the job and its requirements.

Top 10 employment experience you'd want to review:

- * Companies you worked for with dates
- * The positions you've held
- * Key projects and responsibilities



- * Achievements
- * Coursework & continues education
- * Expertise
- * Tools you used (software, hardware)
- * Knowledge of languages
- * Engagement with customers and key industry leaders
- * Team work you were involved (and your contribution)

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Question - 15:

What motivates you?

Ans:

I've always been motivated by the challenge - in my last role, I was responsible for training our new recruits and having a 100% success rate in passing scores. I know that this job is very fast-paced and I'm more than up for the challenge. In fact, I thrive on it.

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Question - 16:

Your client is upset with you for a mistake you made, how do you react?

Ans:

Acknowledge their pain - empathize with them. Then apologize and offer a solution to fix the mistake.

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Question - 17:

Explain what are your weaknesses As Credit Department Manager?

Ans:

Red flags: This is the peanut butter to the previous question's jelly. Again, everyone should expect it, so it's a bad sign if someone seems totally unprepared, or gives a stock answer like, "I'm a perfectionist." Also, of course, candidates crazy enough to blurt out some horrible personality trait should go in the red flagged pile.

Good answer: Candidates should talk about a real weakness they've been working on improving. For instance, they're not good at public speaking, but they've been taking a course to help them improve. Or maybe they feel that they're easily distracted when working online, but have installed software that helps them stay on task. Answers like these show a desire for improvement, self awareness and discipline.

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Question - 18:

What's your management style?

Ans:

The best managers are strong but flexible, and that's exactly what you want to show off in your answer. (Think something like, "While every situation and every team member requires a bit of a different strategy, I tend to approach my employee relationships as a coach...") Then, share a couple of your best managerial moments, like when you grew your team from five to 15 or coached an underperforming employee to become the company's top employee.

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Question - 19:

What are your strengths As Credit Department Manager?

Ans:

This is one of the most common questions you will be asked. Give an answer relevant to the skills and qualities relevant to the position you are applying to. The interviewer is trying to find if your strengths match the job. For example, if you are applying for a job As Credit Department Manager where accuracy is an important issue, one of your strengths could be that you have an eye for detail. It may be useful to find different words to describe similar attributes and qualities in order to avoid repetition.

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Question - 20:

How did you handle meeting a tight deadline As Credit Department Manager?

Ans:

Review every deadline you need to meet. Prioritize your projects by deadline and factor in how important each project is. Record your deadlines on a digital calendar or spreadsheet.

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Question - 21:

When were you most satisfied in your job As Credit Department Manager?

Ans:

I'm a people person. I was always happiest and most satisfied when I was interacting with community residents, making sure I was able to meet their needs and giving them the best possible comfort in a tough situation. It was my favorite part of the job, and it showed. Part of the reason I'm interested in this job is that I know I'd have even more interaction with the public, on an even more critical level.

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Question - 22:



How do you stay organized?

Ans:

By maintaining proper routine every day. Putting my strongest points with my weakness. High priority always comes first As Credit Department Manager.

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Question - 23:

What have you learned from mistakes on this job?

Ans:

Candidates without specific examples often do not seem credible. However, the example shared should be fairly inconsequential, unintentional, and a learned lesson should be gleaned from it. Moving ahead without group assistance while assigned to a group project meant to be collaborative is a good example.

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Question - 24:

How would you be an asset to us As Credit Department Manager?

Ans:

Think again about the job specification and the skills needed for this role As Credit Department Manager. Have a paragraph prepared highlighting how you will be able to do the job and what you can bring to the team. It goes without saying that this paragraph should be positive.

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Question - 25:

What is it about this position As Credit Department Manager that attracts you the most?

Ans:

Use your knowledge of the job description to demonstrate how you are a suitable match for the role.

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Question - 26:

What are your personal skills which make you a candidate for the position As Credit Department Manager?

Ans:

The list of crucial character traits includes patience, tact, and poise, with personal and cultural sensitivity. One needs the ability to work long hours, with much walking and some physical tasks. But the most important trait of all is to love people and to have the desire to care for them.

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Question - 27:

How would your former employer describe you?

Ans:

In all likelihood, the interviewer will actually speak with your former employer so honesty is key. Answer as confidently and positively as possible and list all of the positive things your past employer would recognize about you. Do not make the mistake of simply saying you are responsible, organized, and dependable. Instead, include traits that are directly related to your work as a medical assistant, such as the ability to handle stressful situations and difficult patients, the way you kept meticulous records, and more.

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Question - 28:

How do you handle conflicts with people you supervise?

Ans:

At first place, you try to avoid conflicts if you can. But once it happens and there's no way to avoid it, you try to understand the point of view of the other person and find the solution good for everyone. But you always keep the authority of your position.

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Question - 29:

What types of books or magazines do you typically read?

Ans:

Describe both your personal and professional favorites. If you happen to like professional books / magazines that relate to the industry of the company you're applying for - that's definitely worth highlighting.

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Question - 30:

How many basketballs would fit in this room?

Ans:

One. You did not ask what is the maximum number of basketballs you can fit in the room.

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Question - 31:



What do you feel you deserve to be paid?

Ans:

Do your research before answering this question - first, consider what the market average is for this job. You can find that by searching on Google (title followed by salary) and globalguideline.com and other websites. Then, consider this - based on your work experience and previous results, are you above average, if yes, by what % increase from your pay today from your perspective? Also - make sure if you aim high you can back it up with facts and your previous results so that you can make a strong case.

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Question - 32:

How do you feel about giving back to the community?

Ans:

Describe your charitable activities to showcase that community work is important to you. If you haven't done one yet, go to www.globalguideline.com - charitable work is a great way to learn about other people and it's an important part of society - GET INVOLVED!

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Question - 33:

Where do you see yourself in five years As Credit Department Manager?

Ans:

If asked this question, be honest and specific about your future goals, but consider this:

A hiring manager wants to know

* a) if you've set realistic expectations for your career,

* b) if you have ambition (a.k.a., this interview isn't the first time you're considering the question), and

* c) if the position aligns with your goals and growth. Your best bet is to think realistically about where this position could take you and answer along those lines. And if the position isn't necessarily a one-way ticket to your aspirations?

It's OK to say that you're not quite sure what the future holds, but that you see this experience playing an important role in helping you make that decision.

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Question - 34:

Explain a time when you did not get along with your coworker?

Ans:

I used to lock heads with a fellows. We disagreed over a lot of things - from the care of civilians to who got what shifts to how to speak with a victim's family. Our personalities just didn't mesh. After three months of arguing, I pulled her aside and asked her to lunch. At lunch, we talked about our differences and why we weren't getting along. It turns out, it was all about communication. We communicated differently and once we knew that, we began to work well together. I really believe that talking a problem through with someone can help solve any issue.

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Question - 35:

What do you already know about our company?

Ans:

Good reputation of a large home grown company that has various departments and product.

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Question - 36:

How articulate are you in expressing your ideas?

Ans:

One of the best ways to answer this question is clearly articulate three points that demonstrate how articulate you are (and in a sense show that in a live setting) - for example: "I would say I'm articulate because one, I typically gather my thoughts before speaking, two, I organize my thoughts well, and three I'm concise when making a point.

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Question - 37:

What are your thoughts on failure?

Ans:

Failure happens. It's a part of life. The key is understanding that you can't be perfect at everything and more importantly you're going to learn from failures to come out stronger.

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Question - 38:

Why should I hire you As Credit Department Manager?

Ans:

To close the deal on a job offer, you MUST be prepared with a concise summary of the top reasons to choose you. Even if your interviewer doesn't ask one of these question in so many words, you should have an answer prepared and be looking for ways to communicate your top reasons throughout the interview process.

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**Question - 39:**

If you look at a clock and the time is 3:15, what's the angle between the hour and the minute hands?

Ans:

Usually, if the answer to a brainteaser seems too easy, chances are the answer's wrong. And in this case, the answer is not zero degrees. The hour hand, remember, moves as well. That is, in addition to the minute hand. And so, at 3:15, the hour hand and the minute hand are not on top of each other. In fact, the hour hand has moved a quarter of the way between the 3 and 4. This means it's moved a quarter of 30 degrees (360 degrees divided by 12 equals 30). So the answer, to be exact, is seven and a half degrees (30 divided by four).

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Question - 40:

How important is a positive attitude to you?

Ans:

Incredibly important. I believe a positive attitude is the foundation of being successful - it's contagious in the workplace, with our customers, and ultimately it's the difference maker.

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Question - 41:

What are ideas or initiatives you've led and what was the outcome?

Ans:

Describe your most unique ideas and initiatives that had the best results for the company. Make sure you highlight your creativity, your results, your diligence and your ability to execute.

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Question - 42:

Who are your role models? Why?

Ans:

If possible, cite role models you're truly passionate about - passion is contagious and will show you're being genuine. If the role model is in the same or similar industry as the company in an executive level position, even better.

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Question - 43:

Why are manhole covers round?

Ans:

This is a classic brainteaser, which was reportedly first asked by a Microsoft interviewer. Here's how to ""solve"" this brainteaser (remember to speak and reason out loud while solving this brainteaser): Why are manhole covers round? Could there be a structural reason? Why aren't manhole covers square? It would make it harder to fit with a cover. You'd have to rotate it exactly the right way.

The pipes below are also round, so fitting them might be easier, as might be making them. So many manhole covers are round because they don't need to be rotated. There are no corners to deal with. Also, a round manhole cover won't fall into a hole because it was rotated the wrong way, so it's safer. Looking at this, it seems corners are a problem. You can't cut yourself on a round manhole cover. And because it's round, it can be more easily transported. One person can roll it.

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Question - 44:

Do you have the ability to articulate a vision and to get others involved to carry it out?

Ans:

If yes, then share an example of how you've done so at work or college. If not, then discuss how you would do so. Example: "I would first understand the goals of the staff members and then I would align those to the goals of the project / company. Then I would articulate the vision of that alignment and ask them to participate. From there, we would delegate tasks among the team and then follow up on a date and time to ensure follow through on the tasks. Lastly, we would review the results together."

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Question - 45:

If hired, how do you intend on making a difference with our company?

Ans:

Dedicate myself to learn everything about the new company that I can, look for ways and ideas that could improve, processes, safety, removing obstacles from the associates, I want to advance within the company.

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Question - 46:

What do you consider to be your weaknesses?

Ans:

What your interviewer is really trying to do with this question-beyond identifying any major red flags-is to gauge your self-awareness and honesty. So, "I can't meet a deadline to save my life As Credit Department Manager" is not an option-but neither is "Nothing! I'm perfect!" Strike a balance by thinking of something that you struggle with but that you're working to improve. For example, maybe you've never been strong at public speaking, but you've recently volunteered to run meetings to help you be more comfortable when addressing a crowd.



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Question - 47:

What types of personalities do you work with best?

Ans:

In the past, I have found it difficult to work with others who see themselves as better than others, who can take criticism, and who refuse to work with others. I have found it challenging to work with them b/c I am a team oriented person who feels the importance of working together over the needs of the individual especially in a learning environment.

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Question - 48:

What does quality work mean to you?

Ans:

Quality work to be is about doing work to the require or set standard, which is very important when it comes to warehouse operations.

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Question - 49:

Describe a typical work week for this position As Credit Department Manager?

Ans:

Interviewers expect a candidate for employment to discuss what they do while they are working in detail. Before you answer, consider the position As Credit Department Manager you are applying for and how your current or past positions relate to it. The more you can connect your past experience with the job opening, the more successful you will be at answering the questions.

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Question - 50:

Why should the we hire you as this position As Credit Department Manager?

Ans:

This is the part where you link your skills, experience, education and your personality to the job itself. This is why you need to be utterly familiar with the job description as well as the company culture. Remember though, it's best to back them up with actual examples of say, how you are a good team player.

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Question - 51:

What is your greatest weakness As Credit Department Manager? What are you doing to improve it?

Ans:

I believe my biggest weakness As Credit Department Manager is wanting to help anyone I can help. What I mean is I am willing to take on task that are not my job. I want to learn all I can. However, that has helped me get promoted or even asked to help in times of need in other department. I have been know as the "go to person" when help is needed.

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Question - 52:

How would your friends describe you?

Ans:

My friends would probably say that I'm extremely persistent - I've never been afraid to keep going back until I get what I want. When I worked as a program developer, recruiting keynote speakers for a major tech conference, I got one rejection after another - this was just the nature of the job. But I really wanted the big players - so I wouldn't take no for an answer. I kept going back to them every time there was a new company on board, or some new value proposition. Eventually, many of them actually said "yes" - the program turned out to be so great that we doubled our attendees from the year before. A lot of people might have given up after the first rejection, but it's just not in my nature. If I know something is possible, I have to keep trying until I get it.

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Question - 53:

How do you keep each member of the team involved and motivated?

Ans:

Many managers mistakenly think that money is the prime motivator for their employees. However, according to surveys by several different companies, money is consistently ranked five or lower by most employees. So if money is not the best way to motivate your team, what is?

Employees' three most important issues according to employees are:

- * Respect
- * A sense of accomplishment
- * Recognition

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Question - 54:

What are three positive things your last boss would say about you?

Ans:

It's time to pull out your old performance appraisals and boss's quotes. This is a great way to brag about yourself through someone else's words:



"My boss has told me that I am the best designer he has ever had. He knows he can rely on me, and he likes my sense of humor."

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Question - 55:

How do you handle stressful situations?

Ans:

By remaining calm, weighing out all my options and executing a plan to get the situation resolve .

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Question - 56:

Give me an example of an emergency situation that you faced. How did you handle it?

Ans:

There was a time when one of my employers faced the quitting of a manager in another country. I was asked to go fill in for him while they found a replacement and stay to train that person. I would be at least 30 days. I quickly accepted because I knew that my department couldn't function without me.

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Question - 57:

Tell me something about your family background?

Ans:

First, always feel proud while discussing about your family background. Just simple share the details with the things that how they influenced you to work in an airline field.

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Question - 58:

Give an example of a time you successfully worked As Credit Department Manager on a team?

Ans:

On the whole I prefer to stick to doing what I'm told rather than setting myself up to fail by doing things off my own bat. But there was this one time when I suggested to my boss at the pizza parlor that she try offering an 'all you can eat' deal to students to boost trade on Mondays. She thought it was an interesting idea but nothing ever came of it.

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Question - 59:

What features of your previous jobs have you disliked?

Ans:

It's easy to talk about what you liked about your job in an interview, but you need to be careful when responding to questions about the downsides of your last position. When you're asked at a job interview about what you didn't like about your previous job, try not to be too negative. You don't want the interviewer to think that you'll speak negatively about this job or the company should you eventually decide to move on after they have hired you.

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Question - 60:

What do you know about the company?

Ans:

Any candidate can read and regurgitate the company's "About" page. So, when interviewers ask this, they aren't necessarily trying to gauge whether you understand the mission-they want to know whether you care about it. Start with one line that shows you understand the company's goals, using a couple key words and phrases from the website, but then go on to make it personal. Say, "I'm personally drawn to this mission because..." or "I really believe in this approach because..." and share a personal example or two.

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Question - 61:

What was the most important task you ever had?

Ans:

There are two common answers to this question that do little to impress recruiters:

* 'I got a 2.1'

* 'I passed my driving test'

No matter how proud you are of these achievements, they don't say anything exciting about you. When you're going for a graduate job, having a degree is hardly going to make you stand out from the crowd and neither is having a driving licence, which is a requirement of many jobs.

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Question - 62:

How many square feet of pizza are eaten in the United States each month?

Ans:

This is a classic guesstimate question where you need to think aloud. And so first off you round the U.S. population to 300 million people (it's actually about 315 million but rounding will be much easier and your interviewer will not score you lower for rounding). Then estimate how many people eat pizza. A decent educated guess is two out of every three people, or 200 million. Now let's say the average pizza-eating person eats pizza twice a month, and eats two slices at a time. That's



four slices a month. If the average slice of pizza is perhaps six inches at the base and 10 inches long, then the slice is 30 square inches of pizza. So, four pizza slices would be 120 square inches (30 times 4).

Since one square foot equals 144 square inches (12 times 12), let's assume that each person who eats pizza eats one square foot per month. Since there are 200 million pizza-eating Americans, 200 million square feet of pizza are consumed in the U.S. each month. To summarize: 300 million people in America, 200 million eat pizza, average slice of pizza is six inches at the base and 10 inches long or 30 square inches, average American eats four slices of pizza a month, four pieces times 30 square inches equals 120 square inches (one square foot is 144 square inches), so let's assume one square foot per person, and thus one square foot times 200 million people equals 200 million square feet of pizza a month.

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Question - 63:

Where do you see yourself professionally five years from now As Credit Department Manager?

Ans:

Demonstrate both loyalty and ambition in the answer to this question. After sharing your personal ambition, it may be a good time to ask the interviewer if your ambitions match those of the company.

[View All Answers](#)

Question - 64:

How do you evaluate your ability to handle conflict?

Ans:

I pride myself on being a good problem solver. Through my previous job and management positions I have faced numerous conflicts in different situations, and my experiences have helped me to hone my issue resolution skills. I believe that it is important to get to and address the root of the issue, in a respectable manner.

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Question - 65:

What's your salary history?

Ans:

When you are interviewing for a new job, it is common practice for the company to ask you about your salary history. I typically want to know what the candidate's base salary is, if they receive any bonus, the average bonus amount, and any additional compensation or perks, such as 500k matching, stock grants or stock options, paid time off and how much they are required to pay towards their medical premiums.

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Question - 66:

What schedule do you hope to work? Are you willing to work extra hours?

Ans:

Be honest. If you really want the job and are willing to work any schedule needed, say so. If, however, you have no intention of working late hours or weekends, simply let the interviewer know the hours that you are available to work. The same applies to extra hours. You are more likely to be hired if you are willing to work any time you are needed. However, saying that you are willing and then complaining about the hours once you start working is a recipe for disaster.

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Question - 67:

How do you think I rate as an interviewer?

Ans:

I think you did fine. I'm sure you've conducted a lot of interviews, and it's probably second nature for you now. Thanks for taking the time to meet with me today. I'm sure you have a lot of things you have to juggle every day.

I'd say you rate at least ten out of ten. The questions you asked seemed spot on. I can tell you guys are working hard to find the perfect applicant for the job. I'm glad I could meet with you.

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Question - 68:

How much do you expect to get paid As Credit Department Manager?

Ans:

For this be prepared and research salary to find out what similar positions are paying in your area before you go to the interview. Try to find this information out before giving your salary expectations. You can and should provide a range instead of an exact number. But again, don't say any numbers you're not comfortable with because if the employer offers you a salary at the lowest end of your range, you don't have much to negotiate with when it comes to getting a higher salary.

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Question - 69:

How would you rate your communication and interpersonal skills for this job As Credit Department Manager?

Ans:

These are important for support workers. But they differ from the communication skills of a CEO or a desktop support technician. Communication must be adapted to the special ways and needs of the clients. Workers must be able to not only understand and help their clients, but must project empathy and be a warm, humane presence in their lives.

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Question - 70:



Explain an occasion when you had to adapt in the face of a difficult situation?

Ans:

One of the most useful interview tactics is to remain positive about your work and achievements. This question lets the candidate draw on their own personal history to show how they have been positive and successful in the face of difficulties. Choose a specific occasion to describe, rather than dealing with generic platitudes.

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Question - 71:

What type of work environment do you prefer?

Ans:

Ideally one that's similar to the environment of the company you're applying to. Be specific.

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