

Loan Specialist Job Interview Questions And Answers



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Loan Specialist Interview Questions And Answers Guide.

Question - 1:

If you were hiring a person for this job As Loan Specialist, what would you look for?

Ans:

Discuss qualities you possess required to successfully complete the job duties.

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Question - 2:

If the company you worked for was doing something unethical or illegal, what would you do?

Ans:

Report it to the leaders within the company. True leaders understand business ethics are important to the company's longevity

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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 Loan Specialist 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:

Why was there a gap in your employment As Loan Specialist?

Ans:

If you were unemployed for a period of time, be direct and to the point about what you've been up to (and hopefully, that's a litany of impressive volunteer and other mind-enriching activities, like blogging or taking classes). Then, steer the conversation toward how you will do the job and contribute to the organization: "I decided to take a break at the time, but today I'm ready to contribute to this organization in the following ways."

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Question - 5:

How do you measure success?

Ans:

There may be several good answers. Some include: you're able to set realistic, yet aggressive goals that push you and you're able to achieve them, you go the extra mile on all projects, client satisfaction is high, your boss is elated at your performance on all projects, etc.

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Question - 6:

What is your biggest weakness As Loan Specialist?

Ans:

No one likes to answer this question because it requires a very delicate balance. You simply can't lie and say you don't have one; you can't trick the interviewer by offering up a personal weakness As Loan Specialist that is really a strength ("Sometimes, I work too much and don't maintain a work-life balance."); and you shouldn't be so honest that you throw yourself under the bus ("I'm not a morning person so I'm working on getting to the office on time.")

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Question - 7:

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 - 8:

What are you looking for in a new position As Loan Specialist?

Ans:

I've been honing my skills As Loan Specialist for a few years now and, first and foremost, I'm looking for a position where I can continue to exercise those skills. Ideally the same things that this position has to offer. Be specific.

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Question - 9:

What critical component of this position As Loan Specialist makes the work challenging?

Ans:

Heading information: This should include job title, pay grade or range, reporting relationship (by position, not individual), hours or shifts, and the likelihood of overtime or weekend work.

Summary objective of the job: List the general responsibilities and descriptions of key tasks and their purpose, relationships with customers, coworkers, and others, and the results expected of incumbent employees.

Qualifications: State the education, experience, training, and technical skills necessary for entry into this job.

Special demands: This should include any extraordinary conditions applicable to the job As Loan Specialist (for example, heavy lifting, exposure to temperature extremes, prolonged standing, or travel).

Job duties and responsibilities: Only two features of job responsibility are important: identifying tasks that comprise about 90 to 95 percent of the work done and listing tasks in order of the time consumed (or, sometimes, in order of importance).

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Question - 10:

What do you like to do for fun?

Ans:

Be open to sharing hobbies and activities that you enjoy. Make sure you're genuine about it and don't list off things you don't really like because if they ask you a follow up question it'll be harder for you to answer.

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Question - 11:

Describe a time when you put your needs aside to help a co-worker understand a task. How did you assist them? What was the result?

Ans:

The key is to show that the mentoring of a co-worker was first a higher priority than the task you had at hand (remember, you want to show that you focus on highest priority tasks first). Then, describe in detail how you helped them not only complete the task but learn to do it on their own. You want to teach them HOW to fish and not to simply fish for them.

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Question - 12:

What did you dislike about your old job?

Ans:

Try to avoid any pin point , like never say "I did not like my manager or I did not like environment or I did not like team" Never use negative terminology. Try to keep focus on every thing was good As Loan Specialist , I just wanted to make change for proper growth.

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Question - 13:

What is your personal mission statement?

Ans:

Is it to conquer the world? Is it to become a CEO? Is it to give back to the community? Is it to inspire others? Define your statement by stating a clear vision of how you want to make an impact on the world with your work.

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Question - 14:

How did you hear about the position As Loan Specialist?

Ans:

Another seemingly innocuous interview question, this is actually a perfect opportunity to stand out and show your passion for and connection to the company and for job As Loan Specialist. For example, if you found out about the gig through a friend or professional contact, name drop that person, then share why you were so excited about it. If you discovered the company through an event or article, share that. Even if you found the listing through a random job board, share what, specifically, caught your eye about the role.

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Question - 15:



Top 12 Best Brainteaser Interview Questions:

Ans:

Brainteaser questions As Loan Specialist have become popular for interviews in recent years, as word has gotten out that top tech companies such as Apple, Google, Microsoft and IBM have used this type of question at one time or another.

Companies like Google aren't using these questions so much any more, but many companies, are, and it may be good to prepare for them As Loan Specialist. The key to these isn't so much getting the exact answer, as it is showing how you would come up with an answer.

Here's a sample of 12 of the best and most difficult.

1. How many street lights are there in New York City?
2. How many gas stations are there in the United States?
3. How many golf balls can fit in a school bus?
4. How much should you charge to wash all the windows in Seattle?
5. Why are manhole covers round?
6. How many times a day does a clock's hands overlap?
7. How would you test a calculator?
8. Describe the internet to someone who just woke up from a 30-year coma.
9. How much does the Starbucks in Times Square bring in, in annual revenue?
10. You are shrunk to the height of a nickel and thrown into a blender. Your mass is reduced so that your density is the same as usual. The blades start moving in 60 seconds. What do you do?
11. What is the air speed velocity of an unladen swallow? ;)
12. How many golf balls are there in Florida?

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Question - 16:

Top 11 Questions to Verify Experience and Credentials As Loan Specialist:

Ans:

Sometimes people want a job a little too bad - and they may fudge their credentials and experience a bit.

If you've run into this problem, are worried about it, or have credentials and experience that are absolutely essential, you may need to ask a few verification questions.

If you are a candidate, you should review your resume and make sure you know all the key points, and that nothing has been misconstrued.

1. What grades did you get in college?
2. What were your responsibilities when you worked in job x?
3. How many people were on your team at your last job?
4. What will your previous manager/supervisor say when I ask where you needed to improve?
5. What was your beginning and ending salary at job x?
6. What were your beginning and ending titles at job x?
7. Are you eligible for rehire at job x?
8. What tools are necessary for performing job x?
9. Describe to me how you would perform [x typical job task].
10. What was the focus of your thesis?
11. When did you leave company x?

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Question - 17:

What kind of work interests you the least As Loan Specialist?

Ans:

What bores you? What fails to challenge you? What fails to excite you?

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Question - 18:

What have you done to improve yourself in the last year As Loan Specialist?

Ans:

Discuss how you've improved yourself through work experiences, books you've read, classes, club(s) / extracurricular activities and describe the process on how it's happened. For example: I've improved my presentation skills tremendously because I've had to do 2 presentations this year for my communications class.

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Question - 19:

Tell me about a decision you made recently and how you reached it As Loan Specialist?

Ans:

The key is to show that you put a lot of thought (weighing out the pros and cons) but were able to be decisive. Be sure to explain your logic in arriving at the decision.

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Question - 20:

What's your dream job?

Ans:

Along similar lines, the interviewer wants to uncover whether this position As Loan Specialist is really in line with your ultimate career goals. While "an GGL star" might get you a few laughs, a better bet is to talk about your goals and ambitions-and why this job will get you closer to them.

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Question - 21:

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 Loan Specialist.

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Question - 22:

Why did you select the University _____?

Ans:

Discuss the academic program, the extracurricular program(s), the school spirit, the quality of your peers, and the professors.

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Question - 23:

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 - 24:

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 - 25:

How did you find out about this job As Loan Specialist? What do you know about the job?

Ans:

Possible ways to find out about the job:

Online website listing, friend, professional referral, mentor, career fairs, networking events. You should know about the roles and responsibilities of the job and what they're looking for. Make sure you read up on that online beforehand or ask the person that referred you.

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Question - 26:

If you could offer suggestions on how to improve our company, what would you say?

Ans:

Examine the trends of the company and also where there may be some weaknesses (news articles often document this on public companies or look at their competitors to see how they're positioning it against them.) Then, once you have that knowledge, think creatively on how you could improve upon that weakness for them.

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Question - 27:

Tell me an occasion when you needed to persuade someone to do something?

Ans:

Interpersonal relationships are a very important part of being a successful care assistant. This question is seeking a solid example of how you have used powers of persuasion to achieve a positive outcome in a professional task or situation. The answer should include specific details.

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Question - 28:

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 - 29:

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 - 30:



Describe your academic achievements?

Ans:

Think of a time where you really stood out and shined within college. It could be a leadership role in a project, it could be your great grades that demonstrate your intelligence and discipline, it could be the fact that you double majored. Where have you shined?

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Question - 31:

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 - 32:

How have you achieved your success?

Ans:

Discuss stories of how you've progressed over the years to achieve success. People relate best to stories.

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Question - 33:

What challenges are you looking for in this position?

Ans:

A typical interview question to determine what you are looking for your in next job, and whether you would be a good fit for the position being hired for, is "What challenges are you looking for in a position As Loan Specialist?" The best way to answer questions about the challenges you are seeking is to discuss how you would like to be able to effectively utilize your skills and experience if you were hired for the job. You can also mention that you are motivated by challenges, have the ability to effectively meet challenges, and have the flexibility and skills necessary to handle a challenging job. You can continue by describing specific examples of challenges you have met and goals you have achieved in the past.

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Question - 34:

In what areas do you think you will need guidance?

Ans:

Think about what you need to learn going into the job. Skill sets, industry knowledge, relationship building, team dynamics. Which areas are ones you're lacking?

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Question - 35:

Do you like being around people?

Ans:

People skills are a necessity for medical assistants. When answering this question, be sure to show that you enjoy interacting and working with others and that you also derive great enjoyment from helping others. This will show that you are a team player and that you would be a valuable team member As Loan Specialist.

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Question - 36:

Why were you fired?

Ans:

OK, if you get the admittedly much tougher follow-up question as to why you were let go (and the truth isn't exactly pretty), your best bet is to be honest (the job-seeking world is small, after all). But it doesn't have to be a deal-breaker. Share how you've grown and how you approach your job and life now as a result. If you can position the learning experience as an advantage for this next job, even better.

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Question - 37:

Describe a time when you've been overwhelmed with work?

Ans:

Show how you were able to over the "overwhelmed" feeling - by delegating tasks, getting people on your team to help you out, or by prioritizing your work and focusing on the most important issues first As Loan Specialist.

[View All Answers](#)

Question - 38:

What is your greatest failure As Loan Specialist, and what did you learn from it?

Ans:

When I was in college, I took an art class to supplement my curriculum. I didn't take it very seriously, and assumed that, compared to my Engineering classes, it



would be a walk in the park. My failing grades at midterm showed me otherwise. I'd even jeopardized my scholarship status. I knew I had to get my act together. I spent the rest of the semester making up for it, ended up getting a decent grade in the class. I learned that no matter what I'm doing, I should strive to do it to the best of my ability. Otherwise, it's not worth doing at all.

[View All Answers](#)

Question - 39:

What does success mean to you?

Ans:

I am punctual, I always have excellent attendance on any job As Loan Specialist, I have a keen eye for both large and small details, and I am always finding ways to improve a process and shorten the length of time it takes to complete a project.

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Question - 40:

What is it about this position As Loan Specialist 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 - 41:

What are the qualities of a good leader As Loan Specialist? A bad leader?

Ans:

A good leader provides constructive criticism, motivates and inspires, coaches the mentee to be successful with their set of skills, and encourages them to push themselves. A bad leader only cares about his/her own interests and does not look out for the success of his/her staff.

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Question - 42:

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 - 43:

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 - 44:

Do you work well on a team? How would you define teamwork?

Ans:

I would define team work as getting the job done As Loan Specialist whether that means if I have to do more then the guy next to me as long as the work gets finished.

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Question - 45:

How do you prioritize your work initiatives As Loan Specialist?

Ans:

Discuss how you prioritize your work initiatives based on the company initiatives. For example, if you're in customer service discuss how you're focused on providing the best customer experience.

[View All Answers](#)

Question - 46:

What was the most difficult employee situation you found yourself As Loan Specialist? How did you overcome the problem?

Ans:

One of employees was conflicting with other and colleague who was prove his was wrong hi denied and was invite union to defend him but we have prove his wrong and I was facing disciplinary action.

[View All Answers](#)

**Question - 47:**

Explain me about your experience working in this field As Loan Specialist?

Ans:

I am dedicated, hardworking and great team player for the common goal of the company I work with. I am fast learner and quickly adopt to fast pace and dynamic area. I am well organized, detail oriented and punctual person.

[View All Answers](#)

Question - 48:

Why should the we hire you as this position As Loan Specialist?

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.

[View All Answers](#)

Question - 49:

What are your salary expectations As Loan Specialist?

Ans:

This question is like a loaded gun, tricky and dangerous if you're not sure what you are doing. It's not uncommon for people to end up talking salary before really selling their skills, but knowledge is power as this is a negotiation after all. Again, this is an area where doing your research will be helpful as you will have an understanding of average salary.

One approach is asking the interviewer about the salary range, but to avoid the question entirely, you can respond that money isn't a key factor and you're goal is to advance in your career. However, if you have a minimum figure in mind and you believe you're able to get it, you may find it worth trying.

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Question - 50:

Explain an idea that you have had and have then implemented in practice?

Ans:

Often an interview guide will outline the so-called 'STAR' approach for answering such questions; Structure the answer as a situation, task, action, and result: what the context was, what you needed to achieve, what you did, and what the outcome was as a result of your actions.

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Question - 51:

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 - 52:

What do you think we could do better or differently?

Ans:

This is a common one at startups. Hiring managers want to know that you not only have some background on the company, but that you're able to think critically about it and come to the table with new ideas. So, come with new ideas! What new features would you love to see? How could the company increase conversions? How could customer service be improved? You don't need to have the company's four-year strategy figured out, but do share your thoughts, and more importantly, show how your interests and expertise would lend themselves to the job.

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Question - 53:

What do you know about this department?

Ans:

One good way to find out about the department is to try to "informally" interview the existing employees over coffee (outside of the office) if possible. It's hard if you don't have any connections there, but if you do a great way to learn about it. Other than that, it's often hard to learn about the department so you can turn the table back on them by asking questions to learn about it.

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Question - 54:

Do you have any question regarding this job As Loan Specialist?

Ans:

Never ask Salary, perks, leave, place of posting, etc. regarded questions. Try to ask more about the company to show how early you can make a contribution to your organization like. "Sir, with your kind permission I would like to know more about induction and developmental programs?" OR Sir, I would like to have my feedback, so that I can analyze and improve my strengths and rectify my shortcomings.

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Question - 55:



What is your biggest achievement?

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 - 56:

What aspect of supervision do you find the most difficult?

Ans:

Managing different personalities and keeping them focused on the goal at hand.

[View All Answers](#)

Question - 57:

Explain me about a time when you reached a goal within a tight deadline?

Ans:

I work well under pressure to meet deadlines without jeopardizing the quality of my work. I have always worked in a fast pace environment where we are constantly under pressure to achieve best results within a time frame.

[View All Answers](#)

Question - 58:

What problems have you encountered at work?

Ans:

Wow, do we have problems! Where do I begin? Well, most of the problems are internal, just people not working well with each other. I have one person on our team who is a real problem, but it seems like management is afraid to do anything about it. So we all end up having to do extra work to cover for this person, who just doesn't work. We all say that he's retired in place. I think he's just holding on until retirement in a couple years. But he's a real problem. I complain about it--a lot--but nothing ever seems to get done. I've even written negative reviews about the person, hoping he will get canned, but it doesn't happen. I can't wait for him to retire.

[View All Answers](#)

Question - 59:

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 - 60:

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 - 61:

How do you act when you encounter competition?

Ans:

This question is designed to see if you can rise the occasion. You want to discuss how you are the type to battle competition strongly and then you need to cite an example if possible of your past work experience where you were able to do so.

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Question - 62:

What general trends do you see in our industry?

Ans:

Examine what's happened in the industry in the last 5 - 10 years and how it's evolved and then look at what both the company and analysts are saying about the future of that industry in which that company competes in. Read trade magazines / online sources in that industry as well to make sure you stay up to date on trends.

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Question - 63:

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 - 64:**

There's no right or wrong answer, but if you could be anywhere in the world right now, where would you be?

Ans:

Just be honest about where you'd like to be - you never know - you may end up bonding with the interviewer with the location. However, you want to stress that you want to work out of the location that you're interviewing for.

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Question - 65:

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.

[View All Answers](#)

Question - 66:

Do you have good computer skills?

Ans:

It is becoming increasingly important for medical assistants to be knowledgeable about computers. If you are a long-time computer user with experience with different software applications, mention it. It is also a good idea to mention any other computer skills you have, such as a high typing rate, website creation, and more.

[View All Answers](#)

Question - 67:

What do you expect to be earning in 5 years As Loan Specialist?

Ans:

Discuss how you expect yourself to be excellent at your job. Thus, it would be reasonable to expect pay that is based on the merit of your work.

[View All Answers](#)

Question - 68:

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 - 69:

How long will it take for you to make a significant contribution?

Ans:

First define significant contribution - once you do that - lay out a timeline plan in which you think you can achieve that.

[View All Answers](#)

Question - 70:

What techniques and tools do you use to keep yourself organized As Loan Specialist?

Ans:

Utilizing a calendar, having a notebook with your "to do" list, focusing on your top 3 priorities each and every day, utilizing a systematic way of storing documents on your computer (like box.net)

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