# **Certified Credit Counselor Job Interview Questions And Answers**



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## Certified Credit Counselor Interview Questions And Answers Guide.

#### Question - 1:

Tell me about yourself?

#### Ans:

There are some questions that your potential employer aren't allowed to ask (but trust me, they probably want to). For instance, they shouldn't really ask about your family or how far away you live from your potential place of employment. If you can find a way to answer these questions anyway (with the answers they want to hear), that will give them a little added info to help them make the (right) decision!

#### View All Answers

Question - 2:

You are not given the tools you need to be successful. How would you change that As Certified Credit Counselor?

#### Ans:

State a business case to your manager / leader as to why you need the tools and make the request for them.

View All Answers

#### Question - 3:

Where do you see your career in five years As Certified Credit Counselor?

#### Ans:

I would like to retire from this company. I would like to make a difference in the company whether in the company or any other position or area of the company As Certified Credit Counselor.

View All Answers

#### Question - 4:

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 Certified Credit Counselor. 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..."

#### View All Answers

Question - 5:

Where do you see yourself in five years? Ten years?

#### Ans:

Bad Answer: A generic or uninspired answer. Also, answers that show that this career/company is just a temporary stop for them.

Good answer: One that shows the candidate has thought about this question, has plans, and that those plans align with the job and a career path that is possible in the company. You want to see that this candidate is a good long term investment.

#### View All Answers

#### Question - 6:

Can you explain why you changed career paths As Certified Credit Counselor?

#### Ans:

Don't be thrown off by this question-just take a deep breath and explain to the hiring manager why you've made the career decisions As Certified Credit Counselor you have. More importantly, give a few examples of how your past experience is transferable to the new role. This doesn't have to be a direct connection; in fact, it's often more impressive when a candidate can make seemingly irrelevant experience seem very relevant to the role.



#### View All Answers

#### Question - 7:

What do you consider to be your greatest strength?

#### Ans:

There isn't any right answer. Just make sure to make your response positive and true. A few good examples include: Your ability to solve complex problems, Your ability to work well on a team, Your ability to shine under pressure, Your ability to focus in chaotic situations, Your ability to prioritize and organize, Your ability to cut through the fluff to identify the real issues, Your ability to influence other positively. If your strength relates to the position in question that will be more beneficial - but again be honest, don't create a strength for yourself just because you think it will sound good.

#### View All Answers

#### Question - 8:

Tell me about a time when you helped resolve a dispute between others?

#### Ans:

Be sure to discuss a very specific example. Tell the interviewer what methods you used to solve the problem without focusing on the details of the problem.

#### Question - 9:

Did you consider yourself a team player?

#### Ans:

Of course you're a team player - who isn't. But a simple yes probably isn't the response the interviewer is looking for. Be ready to provide specific example of how you've worked as part of a cohesive team to get things accomplished and how you've focus on team performance rather than individual performance. Make sure not to brag as this will make it appear as that you're more concerned about your own performance and accomplishments than those of the team. *View All Answers* 

#### view All Answers

#### Question - 10:

How well do you know our company?

#### Ans:

Well, a developed company that is gradually building their reputation in the competitive world.

View All Answers

#### Question - 11:

How did you hear about the position As Certified Credit Counselor?

#### 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 Certified Credit Counselor. 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.

#### View All Answers

#### Question - 12:

Explain me about a problem or disagreement you had with previous supervisor?

#### Ans:

This question is trap. It is meant to see whether or not you'll speak poorly of an employer. No one wants to hire someone who's going to speak poorly of them down the road. Stay upbeat and positive - and most of all don't say anything negative about a previous employer.

#### Question - 13:

What has been your biggest professional disappointment?

#### Ans:

When discussing a professional disappointment, make sure to discuss a scenario you could not control. Be positive about the experience and accept personal responsibility where applicable.

#### View All Answers

#### Question - 14:

How do you prioritize your work?

#### Ans:

Depends on the situation... I like to label certain tasks as either A B or C...A being the one that requires immediate attention, and C which are tasks that aren't urgent but eventually need to get done... I like to focus my work As Certified Credit Counselor on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

#### View All Answers

#### Question - 15:



Tell me about the most fun you have had on the job?

#### Ans:

When answering this question, discuss situations where you completed tasks benefitting your previous employers.

<u>View All Answers</u>

#### Question - 16:

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.

#### Question - 17:

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.

#### Question - 18:

Give me an example of a time when you set a goal and were able to meet or achieve it?

#### Ans:

Show that you set great goals and the process and steps you took to achieve it. Details really matter here.

View All Answers

#### Question - 19:

What is your dream job?

#### Ans:

There is almost no good answer to this question, so don't be specific. If you tell the interviewer that the job you're applying for with his/her company is the perfect job you may loose credibility if you don't sound believable (which you probably won't if you're not telling the truth.) If you give the interviewer some other job the interviewer may get concerned that you'll get dissatisfied with the position if you're hired. Again, don't be specific. A good response could be, "A job where my work ethic and abilities are recognized and I can make a meaningful difference to the organization."

View All Answers

#### Question - 20:

Top 11 Questions to Verify Experience and Credentials As Certified Credit Counselor:

#### 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?

View All Answers

#### Question - 21:

Explain what are your strengths As Certified Credit Counselor?

#### Ans:

Bad Answer: Candidate is unprepared for question or only gives generic answers.

This is the most common job interview question - everybody should be expecting it. If they don't seem prepared, or give a fairly stock answer, it's probably a bad sign.

Good answer: The consensus is to go for quality, not quantity here. Candidates should give a short list of strengths, and back each one up with examples that illustrate the strength. Also, they should explain how these strengths will be useful in the job you're applying for, and use this question to say something interesting about themselves.

View All Answers

Question - 22:



What type of salary are you looking for?

#### Ans:

This can be a very tricky question as the individual asking it is probably digging for something other than a simple answer to the question. We recommend that you don't immediately respond to the question directly. Instead, say something like, "That a difficult question. What is range for this position?" More often than not the interviewer will tell you. If the interviewer insists on direct answer you may want say that it depends on the details of the job - then give a wide salary range.

#### Question - 23:

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 Certified Credit Counselor?" 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.

View All Answers

#### Question - 24:

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.

#### View All Answers

#### Question - 25:

Why are you leaving the present company?

#### Ans:

According to me we can not grow in the field without taking more responsibilities and risks and also we can't enhance our team leading capabilities, managerial skills without expose to wide range of people.

#### View All Answers

#### Question - 26:

What have you done to reduce costs, increase revenue, or save time?

#### Ans:

Even if your only experience is an internship, you have likely created or streamlined a process that has contributed to the earning potential or efficiency of the practice. Choose at least one suitable example and explain how you got the idea, how you implemented the plan, and the benefits to the practice.

#### \_\_\_\_\_

Question - 27:

What are your lifelong dreams?

#### Ans:

If your dreams don't relate to the job closely, make sure you highlight aspects of the job that will help develop the skills that will help you with your dreams. Ideally, you want your dreams to relate strongly to the career path you're interviewing for though.

#### Question - 28:

Why do you want to work in this industry As Certified Credit Counselor?

#### Ans:

Make sure you research the industry first. Then find at least 3 core things about that industry that you're passionate about (for example: how their solutions impact clients, their culture, the leadership, etc)

#### Question - 29:

What is your perception of taking on risk?

#### Ans:

You answer depends on the type of company you're interviewing for. If it's a start up, you need to be much more open to taking on risk. If it's a more established company, calculated risks to increase / improve the business or minimal risks would typically be more in line. *View All Answers* 

#### Question - 30:

What does "collaboration with teammates" mean to you?

#### Ans:

Drinking at the water cooler together is not the best example. Think of how you can collaborate with teammates to generate new ideas, to create initiatives to impact the business' success for the better (specifically in the department that you're applying for). For example, if you're applying to marketing, collaboration could mean



discussing new ways of social media advertising to reach an audience of over a million people to strengthen the brand awareness of the company. View All Answers

#### Question - 31:

What are your salary requirements As Certified Credit Counselor?

#### Ans:

The #1 rule of answering this question is doing your research on what you should be paid by using site like Global Guideline. You'll likely come up with a range, and we recommend stating the highest number in that range that applies, based on your experience, education, and skills. Then, make sure the hiring manager knows that you're flexible. You're communicating that you know your skills are valuable, but that you want the job and are willing to negotiate.

### View All Answers

#### Question - 32:

What will your ramp time be before you become a meaningful contributor?

#### Ans:

Companies want staff that can ramp quickly, but also want people who are realistic. So take into consideration how intense the job is and then give a good answer. For example, if you have simple responsibilities that don't require a huge development curve, then your ramp time will probably be shorter. If it's a complex set of skills that you need to develop, then your ramp time could be longer - the key is you have to explain why you believe that ramp time should be. *View All Answers* 

#### Question - 33:

What are your presentation skills like As Certified Credit Counselor?

#### Ans:

Make sure you share a story that demonstrates your presentation skills in front of many people. If you are really brave, offer to give a snippet of that presentation to the interviewer. This will definitely be different from what most people do. *View All Answers* 

#### Question - 34:

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.

#### view All Answers

#### Question - 35:

How meticulous are you with details?

#### Ans:

Being detailed is important for many types of job roles. Typically you want to highlight how you've done that in previous roles. Example: "Being meticulous is important to me. In my last job, I had to count the money in the register as a cashier to make sure it matched to the receipts down to the last penny." This was to ensure there wasn't any "wrongdoing" at the company by any of the cashiers and I was always accurate in my reports.

#### View All Answers

#### Question - 36:

What is your ideal working environment?

#### Ans:

Describe your ideal working environment. Do you like flexibility with work hours? Do you like working in a cubicle or independently? Do you like to be micro managed or empowered? Do you like to work on your own or in a team? Do you like being driven by metrics in your role? How much responsibility do you want? *View All Answers* 

#### Question - 37:

What do you like to do outside of work?

#### Ans:

Interviewers ask personal questions in an interview to "see if candidates will fit in with the culture [and] give them the opportunity to open up and display their personality, too,". In other words, if someone asks about your hobbies outside of work, it's totally OK to open up and share what really makes you tick. (Do keep it semi-professional, though: Saying you like to have a few beers at the local hot spot on Saturday night is fine. Telling them that Monday is usually a rough day for you because you're always hungover is not.)

#### <u>View All Answers</u>

#### Question - 38:

What is it about this position As Certified Credit Counselor that attracts you the most?

#### Ans:



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

View All Answers

#### Question - 39:

What motivates you to succeed?

#### Ans:

Your interviewer will likely want to know the reasons why you will remain motivated to do your best during your employment with the company As Certified Credit Counselor. Perhaps you are interested in being challenged, but you may also have interest in being recognized for your hard work in the form of the number of sales you can attain. A great example answer for this question is "I always do my best in everything, including my job. I take pride in my success, and I also want the company for which I work to be successful. Being affiliated with a company that is known for its excellence is very important to me."

#### <u>View All Answers</u>

Question - 40:

#### What skills do you bring to the table?

#### Ans:

Think of your skill sets with regards to: analytical skills, interpersonal skills, communication skills, computer skills, presentation skills, management skills, sales skills and so forth.

#### View All Answers

#### Question - 41:

What are you passionate about?

#### Ans:

Ask yourself - what are your core passions that you wake up excited to act on each and every day? Ask yourself what makes you happy or drives you - is it helping others? Is it making money? Is it creating something? Is it about changing the world? Etc.

#### Question - 42:

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!

#### <u>View All Answers</u>

#### Question - 43:

Do you value recognition or pay more? Why?

#### Ans:

Either preference is fine, but just remember you have to be able to explain why. If you say recognition, then back that up by describing how achievement really carries weight with you and how you like to feel valued in the work that you do because it validates that you're helping your teammates / customers and so forth. If you choose money, you can also explain that is important to you as validation and you can highlight how money is important to you because of your goals (financial security, providing for your family, and so forth). The key is to be authentic with your answer. However, if you say you value pay more because you're greedy - know that doesn't align usually to most company's values/vision.

View All Answers

#### Question - 44:

Describe yourself in three words?

#### Ans:

Pick three adjectives but then back up each with a real life story that demonstrates those characteristics.

View All Answers

#### Question - 45:

How good are you at problem solving?

#### Ans:

Describe the problem first and then discuss how you were able to fix it.

View All Answers

#### Question - 46:

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.

#### <u>View All Answers</u>

Question - 47:



#### 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.

#### view Au Answers

#### Question - 48:

What is your desired salary As Certified Credit Counselor?

#### Ans:

Bad Answer: Candidates who are unable to answer the question, or give an answer that is far above market. Shows that they have not done research on the market rate, or have unreasonable expectations.

Good answer: A number or range that falls within the market rate and matches their level of mastery of skills required to do the job.

#### View All Answers

#### Question - 49:

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.

Question - 50:

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.

### Question - 51:

How have you changed in the last five years?

#### Ans:

All in a nutshell. But I think I've attained a level of personal comfort in many ways and although I will change even more in the next 5-6 years I'm content with the past 6 and what has come of them.

#### View All Answers

#### Question - 52:

What kind of salary do you need As Certified Credit Counselor?

#### Ans:

This is a loaded question and a nasty little game that you will probably lose if you answer first. So, do not answer it. Instead, say something like, that's a tough question. Can you tell me the range for this position? In most cases, the interviewer, taken off guard, will tell you. If not, say that it can depend on the details of the job. Then give a wide range.

#### View All Answers

#### Question - 53:

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. <u>View All Answers</u>

#### 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."

View All Answers

#### Question - 55:



What are your salary expectations As Certified Credit Counselor?

#### 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.

### Question - 56:

Do you like to start personal relationships with other employees?

#### Ans:

Well, the right answer is yes and no. Good personal relations can improve the overall performance of a team. But on the other hand, you should not let your emotions to affect your decisions in work.

View All Answers

#### Question - 57:

How would you rate your communication and interpersonal skills for this job As Certified Credit Counselor?

#### 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.

View All Answers

#### Question - 58:

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.

#### View All Answers

#### Question - 59:

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.

### View All Answers

#### Question - 60:

Why do you want to work As Certified Credit Counselor for this organisation?

#### Ans:

Being unfamiliar with the organisation will spoil your chances with 75% of interviewers, according to one survey, so take this chance to show you have done your preparation and know the company inside and out. You will now have the chance to demonstrate that you've done your research, so reply mentioning all the positive things you have found out about the organisation and its sector etc. This means you'll have an enjoyable work environment and stability of employment etc - everything that brings out the best in you.

View All Answers

#### 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.

View All Answers

#### Question - 62:

What is your greatest weakness As Certified Credit Counselor? What are you doing to improve it?

#### Ans:

I believe my biggest weakness As Certified Credit Counselor 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.

View All Answers



#### Question - 63:

What would your first 30, 60, or 90 days look like in this role As Certified Credit Counselor?

#### Ans:

Start by explaining what you'd need to do to get ramped up. What information would you need? What parts of the company would you need to familiarize yourself with? What other employees would you want to sit down with? Next, choose a couple of areas where you think you can make meaningful contributions right away. (e.g., "I think a great starter project would be diving into your email marketing campaigns and setting up a tracking system for them.") Sure, if you get the job, you (or your new employer) might decide there's a better starting place, but having an answer prepared will show the interviewer where you can add immediate impact-and that you're excited to get started.

View All Answers

#### Question - 64:

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. *View All Answers* 

#### Question - 65:

Do you have any question regarding this job As Certified Credit Counselor?

#### 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.

#### View All Answers

#### Question - 66:

Describe a typical work week for this position As Certified Credit Counselor?

#### 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 Certified Credit Counselor 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.

#### View All Answers

#### Question - 67:

Give an example of a time you successfully worked As Certified Credit Counselor 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.

View All Answers

#### Question - 68:

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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