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# Loan Consultant Job Interview Preparation Guide.

# Question #1

How do you prioritize your work?

### Answer:-

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 Loan Consultant on the things that need to get done, and done quickly... While balancing the other work alongside our first priorities.

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### Question # 2

How would your boss and co-workers describe you?

### Answer-

First of all, be honest (remember, if you get this job, the hiring manager will be calling your former bosses and co-workers!). Then, try to pull out strengths and traits you haven't discussed in other aspects of the interview As Loan Consultant, such as your strong work ethic or your willingness to pitch in on other projects when needed.

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# Question # 3

Tell me about yourself?

# Answer:-

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!

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# Question # 4

What's your management style?

# Answer:-

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 # 5

When were you most satisfied in your job As Loan Consultant?

# Answer:

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 # 6

Do you ever take work home with you?

# Answer:-

Here are two great sample answers that might help get you started:

- \* I am an extremely organized person, so I tend to be able to get my work done at work. However, if the need arose I would not be against taking work home. I try not to make it a habit, since I do value my free time. I do realize though that the work we do is important, and sometimes you have to do what needs to be done.
- \* I do not shy away from taking work home with me. I know that meeting deadlines and doing outstanding work sometimes means taking a bit of it home. I do not



have a problem doing that when the need arises.

\* Make sure to give an honest answer. Lying about taking work home may turn out badly for you if it is required and you do not do it.

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# Question #7

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

### Answer:

I would define team work as getting the job done As Loan Consultant 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 # 8

How do you deal with conflict in the workplace As Loan Consultant?

### Answer:-

When people work together, conflict is often unavoidable because of differences in work goals and personal styles. Follow these guidelines for handling conflict in the workplace.

- \* 1. Talk with the other person.
- \* 2. Focus on behavior and events, not on personalities.
- \* 3. Listen carefully.
- \* 4. Identify points of agreement and disagreement.
- \* 5. Prioritize the areas of conflict.
- \* 6. Develop a plan to work on each conflict.
- \* 7. Follow through on your plan.
- \* 8. Build on your success.

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# Question # 9

How do you deal with pressure or stressful situations?

### Answer-

Choose an answer that shows that you can meet a stressful situation head-on in a productive, positive manner and let nothing stop you from accomplishing your goals. A great approach is to talk through your go-to stress-reduction tactics (making the world's greatest to-do list, stopping to take 10 deep breaths), and then share an example of a stressful situation you navigated with ease.

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# Question # 10

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

# Answer:

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 # 11

If you were an animal, which one would you want to be?

# Anewer:

Seemingly random personality-test type questions like these come up in interviews generally because hiring managers want to see how you can think on your feet. There's no wrong answer here, but you'll immediately gain bonus points if your answer helps you share your strengths or personality or connect with the hiring manager. Pro tip: Come up with a stalling tactic to buy yourself some thinking time, such as saying, "Now, that is a great question. I think I would have to say..."

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# Question # 12

What challenges are you looking for in this position?

# Answer:-

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 Consultant?" 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 #13

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

# Answer:

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.



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### Question # 14

Why are you interested in this type of job As Loan Consultant?

### Answer:

You're looking for someone who enjoys working with the elderly, or a caring, sociable, and nurturing person.

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### Question # 15

Why should we select you not others?

# Answer:-

Here you need to give strong reasons to your interviewer to select you not others. Sell yourself to your interviewer in interview in every possible best way. You may say like I think I am really qualified for the position. I am a hard worker and a fast learner, and though I may not have all of the qualifications that you need, I know I can learn the job and do it well."

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### Question # 16

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

### Answer:

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 # 17

Do you like to start personal relationships with other employees?

### Answer-

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.

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# Question # 18

Do you work well under pressure?

# Answer:-

Yes.. When it comes down to the wire, the best thing I can to remain focused, have some flexibility, and understand priorities.. Giving them attention in the order they are needed.

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# Question # 19

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

# Answer:-

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.

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# Question # 20

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

# Answer:-

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 # 21

Have you got any questions?

# Answer:-

This is your final opportunity to persuade the interviewer that you are the right candidate for the job. Now is not the time to ask questions about holidays, pay or pensions - all these things can be asked later when you get an offer of employment. Now is the time to ask about any reservations that the interviewer may have about your suitability for the role. You will then give yourself one last chance to persuade the interviewer that you are the right candidate for the job.

Example Thank you. I think we have covered everything. Before we finish the interview I would like to take the opportunity to ask if you have any reservations about my suitability for this role?

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# Question # 22



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

### Answer:-

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 # 23

How much do you expect to get paid As Loan Consultant?

### Answer-

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 # 24

What are your salary expectations As Loan Consultant?

### Answer:-

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 # 25

What is your greatest weakness As Loan Consultant? What are you doing to improve it?

# Answer:-

I believe my biggest weakness As Loan Consultant 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 # 26

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

# Answer:-

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 # 27

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

# Answer:

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 # 28

Give an example of a time you successfully worked As Loan Consultant on a team?

# Answer:

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 # 29

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

# Answer:-



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 #30

What features of your previous jobs have you disliked?

### Answer-

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 #31

What problems have you encountered at work?

### Answer:-

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.

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### Question # 32

Did you consider yourself a team player?

# Answer:-

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.

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# Question # 33

What is your philosophy towards work?

# Answer:-

This is typically a straightforward question that merits a straightforward answer. Do you have strong worth ethic? Will you do whatever it takes to make sure the job gets done? Just say so in your response. Keep it short, direct and positive.

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# Question # 34

What motivates you at the work place?

# Answer:-

Keep your answer simple, direct and positive. Some good answers may be the ability to achieve, recognition or challenging assignments.

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# Question #35

How do you propose to compensate for your lack of experience?

# Answer-

The first thing you should do is discuss experience you have the interviewer is unfamiliar with. Once that is detailed, tell the person conducting the interview that you are able to learn new tasks and information in a reasonable period of time and possess a strong work ethic. However, only state this if you can live up to these expectations.

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# Question # 36

Tell me why do you want this job As Loan Consultant?

# Answer:-

Bad Answer: No solid answer, answers that don't align with what the job actually offers, or uninspired answers that show your position is just another of the many jobs they're applying for.

Good answer: The candidate has clear reasons for wanting the job that show enthusiasm for the work and the position, and knowledge about the company and job.

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# Question # 37

Top 11 Interview Questions to Ask when Emotional Intelligence Matters As Loan Consultant:



### Answer:-

Emotional intelligence, or EQ, has come into vogue as a good trait to hire for.

EQ is the ability to use emotional information to guide thinking and behavior, to recognize other people's emotions and your own, and to discriminate between different feelings and label them appropriately.

EQ is considered essential to help teams function well. Here are some of the top questions for help you get an idea of how candidates perceive their emotions and those of others.

- 1. If you started a company today, what would its top values be?
- 2. Who inspires you? Why?
- 3. How could you create more balance in your life?
- 4. What makes you angry?
- 5. How do you have fun?
- 6. How good are you at asking for help?
- 7. How did you deal with a bad day?
- 8. What's something you're really proud of? Why?
- 9. Tell me about a time when your mood altered your performance (positively or negatively).
- 10. Has there ever been a time when you felt you needed to change your behavior at work? How did you do it?
- 11. Did you create friendships that lasted while working at a previous job?

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### Question #38

If you felt like you were hitting the proverbial "wall" and getting burned out, what would you do to re-energize yourself?

### Answer:

Take a break to rest. Work in smaller increments of time to increase focus with breaks in between. Delegate tasks to those that are willing to help.

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### Question #39

Tell me about a difficult decision you've made in the last year As Loan Consultant?

### Answer:-

We all have difficult decisions in our lives. Show how you were able to arrive at it and then how you decisively acted.

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# Question # 40

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

# Answer:

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

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# Question # 41

Tell me about a time you had to fire a friend?

# Answer:

Hopefully you've never had to do this, but if you did, talk about how hard it was personally to fire anyone but that you did it objectively.

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# Question # 42

What do you aspire to be?

# Answer:-

Discuss your aspirations for the near, immediate and long term. You want to show them you are thinking of making an impact now as well as the future.

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# Question # 43

What's been your biggest failure to date?

# Answer:

Describe your biggest failure and discuss what you've learned from it and ideally how you've been successful since because of that lesson.

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# Question # 44

How do you stay up to date with industry?

# Answer:-

Discuss how you stay up to date by reading industry specific sites, magazines, and Google / yahoo news. Also make sure you stay up to date by reading the current news on the company's website.

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# Question # 45

What is your ideal working environment?



### Answer:-

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?

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# Question # 46

How have you shown yourself to be a leader?

### Answer:-

Think about a time where you've rallied a group of people around a cause / idea / initiative and successfully implemented it. It could be a small or large project but the key is you want to demonstrate how you were able to lead others to work for a common cause.

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# Question # 47

How has school prepared you for this job role?

### Answer.

Think back to how you've interacted with your peers to develop social skills, how you've worked with classmates on projects to develop teamwork and collaborative skills, how you've developed discipline through studying, how the courses have helped your creativity, and how the classes you've taken have impacted your analytical / problem solving / reasoning skills.

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# Question # 48

What are your presentation skills like As Loan Consultant?

### Answer:-

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.

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# Question #49

How articulate are you in expressing your ideas?

### Answer:-

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 # 50

Would you describe yourself as more analytical or interpersonal?

# Answer:-

If you answer either, just make sure you explain why. For example, "I would consider myself to be more analytical because I'm good at examining a data set and then understanding how to interpret it in a business environment." or "I'm more of interpressonal person because I enjoy working and collaborating with my teammates and clients"

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# Question #51

How do you act when you encounter competition?

# Answer:-

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 # 52

What general trends do you see in our industry?

# Answer:-

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 # 53

Why should we give you this job As Loan Consultant when someone else is equally qualified?

# Answer:-

Describe how you're unique, but make sure you tie it to the job responsibilities and how you would impact the company. For example, "I believe my unique programming skills and experience in developing over 18 best selling iphone apps will help the company develop high quality applications faster than my competitors"



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### Question # 54

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

### Answer:-

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.

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# Question #55

Describe what a "lot of work" looks like to you As Loan Consultant?

### Answer:-

Ideally you'd like to state that you can take on a lot of work - this shows your work ethic, but at the same time it's okay to tell them that you value work and life balance.

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# Question # 56

What is your personal mission statement?

# Answer:-

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 # 57

What is your greatest fear?

### Answer:-

We all have fears. It's okay to discuss them. Just don't dive too deeply into them. Discuss how you would work to overcome your fears. You don't want to seem weak. You want to acknowledge it's out there but that you'll be able to work through it.

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# Question #58

Tell me one thing about yourself you wouldn't want me to know?

# Answer:

Talk about a trait that you would consider a weakness. No need to talk about your deepest darkest secrets here.

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# Question # 59

Why did you choose your major in college or tech school?

# Answer:-

People usually choose their major based on their passions or the career path they want to head towards.

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# Question # 60

Does your boss know you're here today?

# Answer:

Usually, you probably haven't told your boss for obvious reasons. So it's ok to say that they do not. You don't want to upset the balance at your current job after all and nothing is guaranteed in an interview. The interviewer should understand this stance.

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# Question # 61

How do you take "No" for an answer?

# Answer:-

You want to be persistent enough to understand why someone is saying no so that you could potentially convince them otherwise with a sound reason. However, if they are still saying "no" to you, then you need to humbly accept their position and move on.

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# Question # 62

What does "thinking outside the box" mean to you?

# Answer:

It means not doing things exactly the same way as everyone else. You've got to challenge the status quo and bring something new to the business.

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# Question #63

How will you approach learning this "new" job As Loan Consultant?

### Anewor-

Interview peers and leaders/managers, read industry news, practice the skill sets needed, absorb information on the job as much as possible.

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# Question #64

Describe some problems you encountered in your most recent position As Loan Consultant and how you resolved them?

### Answer-

Discuss your work experiences. The key is to show you're calm under pressure and can handle sensitive situations with a clear train of thought.

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# Question #65

In your last job what kinds of pressure did you encounter and how did you react As Loan Consultant?

# Answer:-

Do not show your fear or uneasiness in handling pressure. Everyone likes to have a worker who can handle pressure calmly and with a clear train of thought. Show how you would logically come to a conclusion in a pressure filled situation.

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# Question # 66

What is more important to you money or success?

# Answer:-

First ask yourself that question before the interview - what are your priorities? Are money and success actual one in the same goal for you? If not, what's more important based on how do you define success?

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- 2 : Citi Bank Frequently Asked Interview Questions and Answers Guide.
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