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knowledge in order to solve the case. You do not need to research any industries beforehand. While this is generally true for Capital One case interviews, it does help to be familiar with basic financial products work. In your final round interviews, you may be given a case focused on credit cards or checking and savings accounts. If you understand how these financial products work, you'll have an easier time with the case interview and the interviewer will not need to explain as much background information to you. Here are the basics of what you should know. Credit cards generate revenue through an annual fee, interchange, and interest. An annual fee is a fee that the cardholder must pay in order to keep the credit card active. When a cardholder uses their credit card at a merchant, the merchant pays the credit card company a small percentage of the transaction amount. This is known as interchange and covers the cost of transaction and the cost to handle fraud. Credit card companies charge interest on balances that are not fully paid off at the end of the billing cycle. The major costs of credit cards are service costs and charge offs. Service costs include the costs to keep the credit card active and the costs to provide support to the cardholder. Charge offs occur when a cardholder can no longer pay their credit card debt and the credit card company fails to recover the amount of money the cardholder has borrowed on the credit card. Checking and savings accounts are simpler to understand. The bank makes money by lending a portion of the money that customers have deposited into their accounts. They give customers a small amount of interest for their deposits. The interest rates that banks charge for loans are much higher than the interest rates that the bank pays to customers for their deposits, which is how banks make money. How to Solve a Capital One Case Interview There are six steps to solving a Capital One case interview: Take notes on the case background information. Synthesize the information and verify the objective of the case. Discuss the implications of your answer. 1. Take notes on the case background information. Capital One case interviews begin with the interviewer giving you the case background information. Let's say that the interviewer reads you the following information: Interviewer: As an investment, your friend is considering opening up a mini-golf course. Should they do it? As the interviewer reads you the case information, take notes. It is important to understand what the objective is. 2. Synthesize information and verify the objective of the case. After the interviewer finishes giving you the case information, confirm that you understand the situation and objective. Provide a concise synthesis like the following: You: To make sure I understand correctly, our friend is considering opening up a mini-golf course as an investment. The goal of this case is to decide whether they should open up a mini-golf course. Interviewer: Exactly. That is correct. 3. Ask clarifying questions. Next, you'll be able to ask clarifying questions. Try to limit your questions to only the most critical questions that you need answers to in order to solve the case. You: Before I begin structuring a framework, can I ask what our friend's financial targets are for the investment? Interviewer: Your friend is hoping to make at least \$200,000 in profit in the first year. 4. Create a framework. Next, lay out a framework for how you are going to solve the case. A framework is simply a tool that helps you structure and break down complex problems into simpler, smaller components. For this Capital One case interview example, your framework may look like the following: You: To determine whether or not our friend should open a mini-golf course, we will need to calculate the expected annual profit. To do this, we need to calculate expected revenues and expected costs. To calculate revenues, we need to estimate how many people will visit the mini-golf course per year. We can calculate this by estimating the number of people that come per hour and multiply this by the number of hours per day the mini-golf course is open. To annualize this, we can multiply by the number of days per year the course is open. If we know the number of annual visitors, we can multiply by the price that the mini-golf course charges for admission to get total annual revenue. To calculate costs, we need to add up all of the different costs associated with running a mini-golf course. The major costs that come to mind are construction costs, rent, and staff costs to operate the mini-golf course. There are also other minor costs such as the costs of golf balls and golf clubs. Interviewer: That approach makes sense to me. 5. Perform calculations. Once you have presented your framework to the interviewer and the interviewer has approved of your approach or given you feedback, you will move onto doing calculations. When you are performing calculations, make sure you are walking the interviewer through each step. You do not want to be doing calculations in silence. By walking the interviewer through each step of your math, the interviewer can easily follow what you are doing and provide suggestions or further information to help you. Interviewer: Let's move onto the calculations. I have the following information for you. You: Let's calculate revenue first. The mini-golf course is open 12 hours per day. From 10AM-5PM, the mini-golf course gets 10 visitors per hour. This gives us 70 visitors over seven hours. From 5PM-10PM, the course gets 50 visitors per hour. This gives us 250 visitors over five hours. So, the mini-golf course gets 320 visitors per day. The course is open 360 days per year, so 360 days times 320 visitors gives us 115,200 visitors. If each visitor pays \$15 for admission, that is \$1,728,000 in revenue per year. Looking at costs, rent is \$24,000 per month or \$288,000 per year. There are 12 staff members at all times. They work 12 hours per day at \$12 per hour. This gives us \$1,728 in staff costs per day. Multiplying this by 360 days, this gives us \$622,080 in staff costs per year. Adding construction costs, equipment costs, rent costs, and staff costs gives us a total cost in the first year of \$1,525,080. Therefore, profit in the first year is \$1,728,000 minus \$1,525,080, which is \$202,920. 6. Discuss the implications of your answer. When you have finished your calculations, discuss the implications of your answer. How do the results of your calculations help you answer the overall case question? What are other considerations you should take into account? Interviewer: How would you interpret your answer? You: Since profit in the first year is \$202,920, this just meets our friend's financial objective of reaching \$200,000 in profits in the first year. However, I noticed that construction costs and equipment costs are a one-time fixed cost. Although there will probably be future maintenance costs, our friend would not incur \$615,000 of these costs again in the following years. I'd expect profits in year two and beyond to be much larger than the first year. I also noticed that the mini-golf course employs 12 people at all times. Is there a reason for this? I'm wondering if there are opportunities to use machines to replace some of the repetitive and manual tasks that these employees do. This may further increase profits by decreasing costs. 7. Deliver a recommendation. At the end of the Capital One case interview, the interviewer will prompt you for a recommendation. Make sure to structure your recommendation so that it is clear and easy to follow. You can use this simple, but effective structure: State your recommendation. Provide 2-3 reasons that support your recommendation. Here is an example of what a recommendation could look like. Interviewer: Thanks for all of the work that you have done so far. What is your final recommendation? You: I recommend that our friend should open up a mini-golf course. There are two reasons that support this. One, the mini-golf course is expected to generate \$202,920 in profits in the first year. This meets our friend's financial objective of having at least \$200,000 in profits in the first year. Two, profits in year two and beyond will be much higher because our friend will not incur another \$500,000 in construction costs or \$115,000 in equipment costs. There will still be maintenance and repair costs, but profits could be as high as \$817,920. For next steps, I'd want to determine if our friend has the capabilities to successfully run and operate a mini-golf course. I'd also want to look at competitors to see how strong they are. They may try to take away visitors and revenues from our friend's golf course. Interviewer: Thanks for the recommendation. This concludes the case interview. Learn the basics of Capital One case interviews in 30 minutes. We've summarized all of the basics of case interviews in a 30-minute video below. We highly recommend that you watch the video in its entirety. Capital One Case Interview Tips Follow the five tips below to avoid making common mistakes in Capital One case interviews. Tip #1: Share your thinking and reasoning out loud. Many candidates make the mistake of not communicating what they are thinking or doing. Remember, you get no credit for great ideas if they are not communicated to the interviewer. When creating a framework for the case interview, walk your interviewer through it. When performing math calculations, walk your interviewer through each step. For each decision that you make, communicate why you are making that decision so that the interviewer can understand the approach and rationale that you are using. This way, the interviewer can give you credit for your ideas and thinking. Additionally, the interviewer may offer you suggestions or guidance to help you solve the case. The interviewer cannot provide you with support if they do not know what you are thinking or planning to do. Tip #2: There is not always one correct answer. Like most case interviews, there is not always one correct answer. For the same Capital One case interview, two candidates can give completely opposite recommendations and still both receive job offers. Although math calculations typically only have one right answer, there are many ways to interpret the final figure that you have calculated. As long as your recommendation is supported by data and evidence, your recommendation will be accepted by the interviewer. Tip #3: Stay organized when working with a lot of data. Capital One case interviews will have a lot of data and information in the form of tables, charts, and graphs. When working with a lot of data, it is important to stay organized. Make sure you do your calculations on a separate sheet of paper to keep your calculations separate from your notes and framework. As you calculate different numbers, circle important numbers that you are likely to use over and over again. This makes your numbers easier to find and will prevent you from having to recalculate a figure that you have already calculated. Draw a box around your final calculated answer to distinguish it from your other numbers and calculations. Tip #4: Check your units. Make sure to check the units of the data you are working with. Capital One case interviews often include data that have different units. For example, revenue may be given in terms of revenue per week while costs may be given in terms of costs per month. Whenever you perform calculations, make sure the numbers are in the appropriate units. Working with the wrong units will make your answer wrong by orders of magnitude. Tip #5: Know how to use a calculator quickly and efficiently. Capital One case interviews are one of the few interviews where you are allowed to use a calculator. You will most likely need to use the calculator during the interview when you are given large numbers that are tedious to calculate by hand. Capital One is strict on only allowing standard, non-scientific calculators. Therefore, become familiar with using this type of calculator, which can only perform basic addition, subtraction, multiplication, and division. These calculators have much less functionality than scientific calculators, so it may take some practice to get used to using them. Capital One Case Interview Examples Capital One provides a video explaining their case interview process. They also provide examples of candidates answering case interview questions. The video is embedded below. Below are some Capital One case interview questions that candidates have received in the past. Example #1: An arcade is considering whether they should be open on Tuesdays, the day of the week in which they typically see the lowest number of customers. We'll start by brainstorming the primary drivers of revenue and costs for an arcade and then calculate expected profits on Tuesdays to make a decision. Example #2: What is the typical annual profit of a movie theater? Let's brainstorm what the major sources of revenues are and what the major cost items are. Afterwards, I'll provide you with some data to calculate annual profit. Example #3: Let's calculate the average profit per credit card opened. What are the major revenue sources stemming from credit card use? What are the major costs? Example #4: A new credit card that is launched typically sees a spike in charge-offs (money lost because the credit card owner cannot make their payments) after 6 to 9 months of launch. What can banks do to: 1) reduce the amount of charge-offs and 2) reduce the spikiness of when they happen? Author: Taylor Warfield Proven Tools to Help You Land Your Capital One Offer Landing a consulting offer isn't easy but with the right preparation, it's absolutely achievable. Below are the top resources we recommend to help you master case interviews, crush behavioral and fit questions, and secure more interviews. These are the same tools successful candidates have used to break into top consulting firms and you can, too. 1. Case Interview Course (Our Top Pick) Our #1 best-seller. Whether you have no business background, rusty math skills, or limited time, this step-by-step course will transform you into a top 1% candidate who lands multiple offers. Trusted by 5,000+ consulting candidates and rated 5/5. I landed my dream job in consulting and increased my salary by 50%. The M.D. who interviewed me later told me my case interview performance was the best he'd ever seen! Sheen C. Enroll Now 2. Fit Interview Course Be prepared for 98% of consulting behavioral and fit questions in just a few hours. Learn exactly how to craft answers that impress interviewers. Rated 4.9/5 by past candidates. Enroll Now 3. Resume Review Transform your resume into one that consistently lands interviews at top consulting firms such as McKinsey, BCG, and Bain. 100% satisfaction rate from past clients. Get Your Resume Reviewed Now 4. Case Interview Coaching Personalized, one-on-one coaching with me, Taylor Warfield, former Bain Manager and interviewer to help you build confidence and master tough cases. 100% satisfaction rate from past clients. Book a Coaching Session 5. Ultimate Consulting Offer Package Everything you need to land your consulting offer. Includes resume review, cover letter review, all online courses, personalized case coaching, and fit interview coaching. Save 20% compared to purchasing separately. Enroll Now Every day you wait is one less day to prepare. Invest in your future today and take the next step toward securing your consulting offer.

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