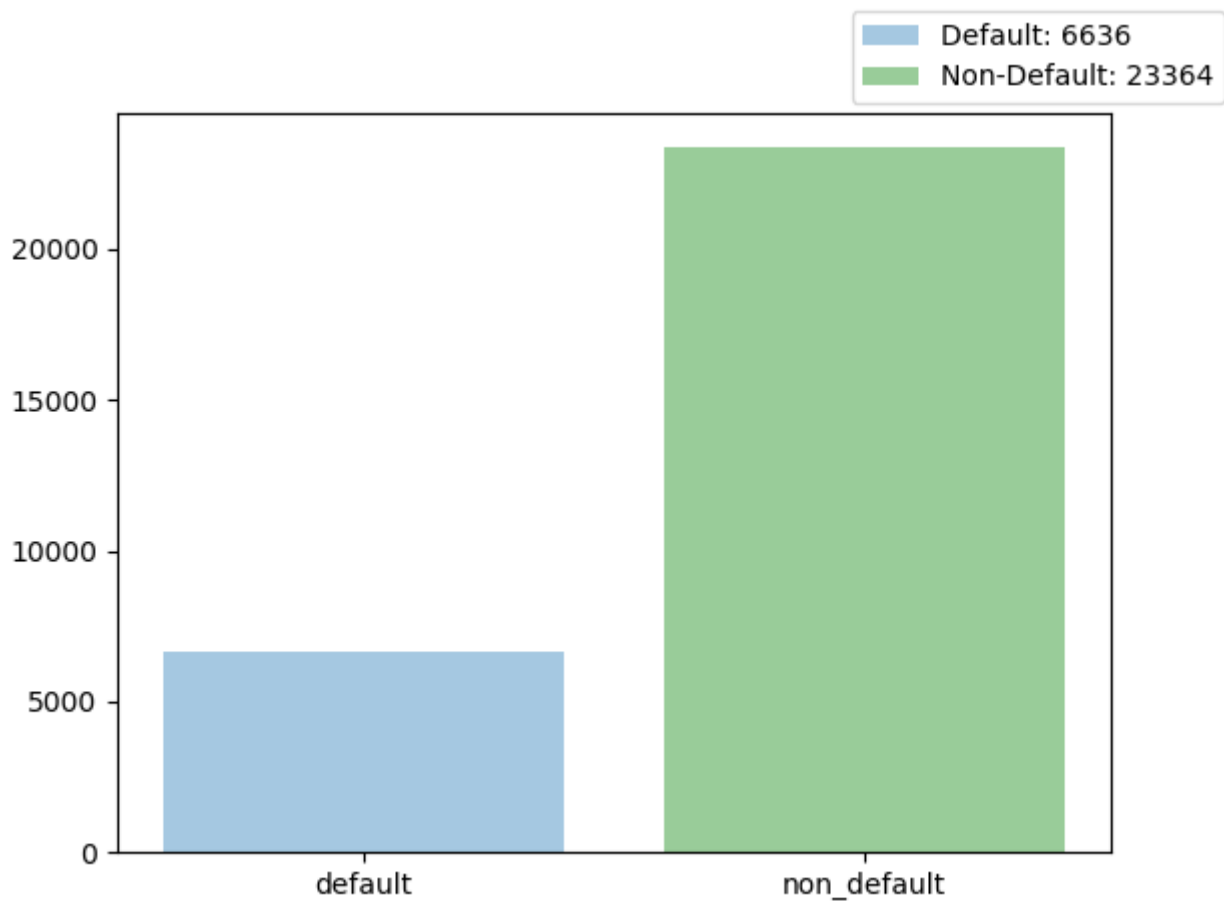


Adrian Sandoval-Vargas

CSI 5810 Credit Card Default

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## Data Processing



Standard Metric 1 = male; 2 = female

### SEX

2	18112
1	11888

1 = grad, 2 = under grad, 3 = high school, 4 = others

What about 5,6,0?

### EDUCATION

2	14030
1	10585
3	4917

EDUCATION	
5	280
4	123
6	51
0	14

Standard Metric

AGE	
29	1605
27	1477
28	1409
30	1395
26	1256
31	1217
25	1186
34	1162
32	1158
33	1146
24	1127
35	1113
36	1108
37	1041
39	954
38	944
23	931
40	870
41	824
42	794
44	700
43	670
45	617

AGE	
46	570
22	560
47	501
48	466
49	452
50	411
51	340
53	325
52	304
54	247
55	209
56	178
58	122
57	122
59	83
21	67
60	67
61	56
62	44
63	31
64	31
66	25
65	24
67	16
69	15
70	10
68	5
73	4
72	3
75	3

**AGE**

71	3
74	1
79	1

1 = married; 2 = single; 3 = other what about 0?

**MARRIAGE**

2	15964
1	13659
3	323
0	54

why -2, 0,

**PAY\_0**

0	14737
-1	5686
1	3688
-2	2759
2	2667
3	322
4	76
5	26
8	19
6	11
7	9

**PAY\_2**

0	15730
-1	6050
2	3927
-2	3782
3	326

**PAY\_2**

4	99
1	28
5	25
7	20
6	12
8	1

**PAY\_3**

0	15764
-1	5938
-2	4085
2	3819
3	240
4	76
7	27
6	23
5	21
1	4
8	3

**PAY\_4**

0	16455
-1	5687
-2	4348
2	3159
3	180
4	69
7	58
5	35
6	5
8	2
1	2

**PAY\_5**

0	16947
-1	5539
-2	4546
2	2626
3	178
4	84
7	58
5	17
6	4
8	1

**PAY\_6**

0	16286
-1	5740
-2	4895
2	2766
3	184
4	49
7	46
6	19
5	13
8	2