Credit   R Documentation

Credit Card Balance Data

Description

A simulated data set containing information on ten thousand customers. The aim here is to predict which customers will default on their credit card debt.

Usage

```
Credit
```

Format

A data frame with 10000 observations on the following 4 variables.

ID

      Identification

Income

      Income in $10,000's

Limit

      Credit limit

Rating

      Credit rating

Cards

      Number of credit cards

Age

Age in years

Education

Number of years of education

Gender

A factor with levels `Male` and `Female`

Student

A factor with levels `No` and `Yes` indicating whether the individual was a student

Married

A factor with levels `No` and `Yes` indicating whether the individual was married

Ethnicity

A factor with levels `African American`, `Asian`, and `Caucasian` indicating the individual's ethnicity

Balance

Average credit card balance in $.

Source

Simulated data, with thanks to Albert Kim for pointing out that this was omitted, and supplying the data and man documentation page on Oct 19, 2017

References

James, G., Witten, D., Hastie, T., and Tibshirani, R. (2013) *An Introduction to Statistical Learning with applications in R*, www.StatLearning.com, Springer-Verlag, New York

Examples

```
summary(Credit)
lm(Balance ~ Student + Limit, data=Credit)
```