Default R Documentation

Credit Card Default 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

Default

Format

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

default

A factor with levels No and Yes indicating whether the customer defaulted on their debt

student

A factor with levels No and Yes indicating whether the customer is a student

balance

The average balance that the customer has remaining on their credit card after making their monthly payment

income

Income of customer

Source

Simulated data

References

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

Examples

```
summary(Default)
glm(default~student+balance+income,family="binomial",data=Default)
```