Prediction Competition Plan

1. Create Github Repository
   1. Blake will be the maintainer while Michael, Tyler, and Drew will be contributors
2. Download Credit.csv and convert to Tsibble
   1. May need to create a variable for month
3. Autoplot the data, use decomposition to analyze seasonality, trend, and cyclical behavior.
   1. Transform if necessary
4. Train-Test split the data
   1. 80-20 split
5. Predictive Model Building
   1. Try all possible models, including LM, ETS, and ARIMA
6. Evaluate models using CV, choose based on best RMSE
7. Fit to training data, check residuals
8. Forecast against test data
9. Check residuals on holdout set
10. Potentially use model to make predictions on future months