Summary

Prosper is a peer to peer lending company which offers personal loans. We will explore Dataset for Prosper Loan to see how loan has performed over the years and the various loan values from 2005 to 2014. Let's take a look how many loans have been given out during these years.

Design

Initial Design

I started my story in tableau with the time series to analysis and identify Prosper loans performance over years. Then I display how the loans were distributed across different state over years. Also show the distribution of loans and explore which are the status of these loans.

Next steps were exploring why do people borrow loans and what the purpose for taking loans. Following which I wanted to see if they are able to repay the loan on time. Over the years the number of amount of delinquent loans has reduced then I take a look about Top 10 States with the Best APR to understand how it effect on loans distributed over years.

Initial Story

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https://public.tableau.com/profile/nancy.al.aswad#!/vizhome/ProjectprosperLoanData/StoryofprosperLoanData?publish=yes

The changes Based on feedback are shown in different font color in the document.

Feedback Received

About the figure " The Distributed Loans Over Years"

This figure displays the number of loans which originated on years' basis from 2005 to 2014. The data shows the high value in 2013 and the low value in 2009. We can say that 2009 corresponds to the financial crises. Also, the value for 2005 is very less which makes my bar invisible unless the mouse hovers upon.

When we are showing time series is wrong to use bar charts. Line or area charts are more indicated for time series

- About the figure " The Distributed Loans for each Quarter"

This figure continues from the previous figure and shows the loan originations but this time on quarterly basis. I use it because I want to see more details about my sample

When we are showing time series is wrong to use bar charts. Line or area charts are more indicated for time series.

- About the distributed loans over the years in each state

This figure displays loans distribution on state basis over years. I use it to explore and give my audience wide view about Prosper loans states distribution.

- About the figure " loans Status over the years"

we can see very good visualization on the status of loans across the years. For current, completed or defaulted etc.
However, I got notice that when we selected only "current", the data display only from 2011 to 2014.

- About the figures " The Borrower Occupation ", " Why do people take loan? "

This figure displays good visualization. But, we don't have year information. Maybe, it would be useful to see a trend of changing reasons across the years. Also we don't have the reason the same across different states to discover if there is any difference in patterns.

- About the figure " Loan Delinquencies across Loan categories"

This figure displays very informative especially adding the state information. Actually I have the same view as with previous figure... Is there year information included in this dataset? Maybe it will be more useful to see the yearly pattern?

- **About the figure " Delinquent Amount Over Months / years"**

Here, we can see how the delinquency improved over years and months.

When we are showing time series is wrong to use bar charts. Line or area charts are more indicated for time series.

- **About the figure "** Top 10 States with the Best APR**"**

Lastly, we may explore APR and it's affected on the borrower's credit score, employment status and the higher the credit score, the lower the APR states.

In the last page we have null as a state filter. Please remove them

The Final updated story
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https://public.tableau.com/profile/nancy.al.aswad#!/vizhome/ProjectprosperLoanData/Storyofprosper LoanData?publish=yes

Resources
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https://public.tableau.com/en-us/s/resources https://study-

https://community.tableau.com/thread/238458

https://study-hall.udacity.com/rooms/community:nd002-ent:568727-cohort-9999-project-948/community:thread-11147606154-557466?contextType=room

DATA ANALYST FOR ENTERPRISE

Explore Weather Trends ●

Explore US Bikeshare Data 1

Investigate a Dataset ●

Analyze A/B Test Results ●

Test a Perceptual Phenomenon ●

Explore and Summarize Data ●

Wrangle and Analyze Data ●

Create a Tableau Story

DIRECT MESSAGES ▲

🟢 Rodrigo B

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⏻

Thread in Create a Tableau Story ← 👤

Amélia P. 🏳 Mentor 6:27 PM

Hi @Nancy A your story is amazing, congratulations! I have two suggestions:

1. When we are showing time series is wrong to use bar charts. Line or area charts are more indicated for time series

2. In the last page we have `null` as a state filter. Please

[ ] 🟢 Start chatting!

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2 PEOPLE

📣 NOTE

Mentors may not get back to you right away. If you have an urgent question, try posting in a Mentored Projects channel first.

👤 Amélia P. 🏳 Mentor

🟢 Nancy A.

Activate Windows
Go to Settings to activate Windows.