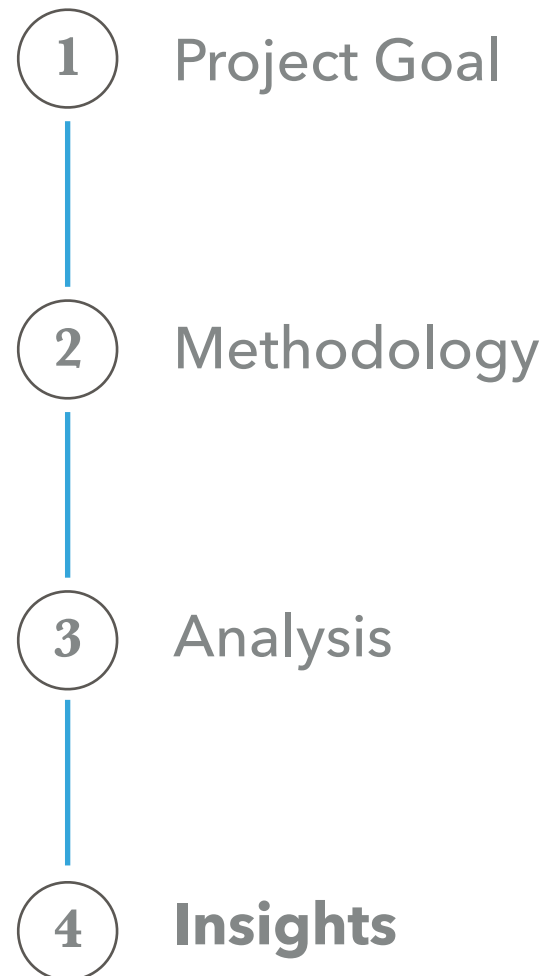


Research Process



- ▶ For rural loan officers, relative importance of credit indicators when assessing a loan application is as follow:

Ability to repay > Willingness to repay > Relationship with the cooperative > Family background

- ▶ Using real loan application records as testing data set, the credit scoring model reaches prediction accuracy of 92%.



Data Visualization Project

- ▶ NYC Yellow Cab Analysis
- ▶ NYC Real Estate Price Prediction