

# **Wireframe**

Credit Risk Predictor

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## Document Version Control

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## 1. Welcome Page

The Welcome Page consists of the details and description of the web application and “Go to Prediction” button.

## Welcome to Credit Risk Predictor



### About the Predictor

Welcome to Credit Risk Predictor, a tool designed to assess creditworthiness and help you understand your credit risk. Credit risk refers to the likelihood that an individual or organization will repay loan or credit card bills. A "Good" credit risk score indicates that the person is likely to repay loans or bills. Whereas "Bad" credit risk score indicates that the person is not likely to repay loans or bills.

### How it Works

- 1. Data Collection:** You begin by entering key financial information, such as your payment history, income, and other relevant details, into the predictor.
- 2. Feature Extraction:** The predictor processes this data and extracts essential features that contribute to your creditworthiness.
- 3. Machine Learning Model:** The extracted features are then fed into a sophisticated machine learning model, which has been trained on a vast dataset of credit histories.
- 4. Pattern Recognition:** The model analyzes the patterns within the data to understand how specific factors relate to credit risk.
- 5. Credit Risk Score:** Based on the analysis, the predictor generates a personalized credit risk score that categorizes your creditworthiness as either "Good" or "Bad."

It's important to note that the Credit Risk Predictor is designed to provide an accurate assessment of your credit risk. However, it is just one tool in your financial toolkit. Always consider other financial factors and seek professional advice for a comprehensive understanding of your financial situation.

### Get Started


To get started with the Credit Risk Predictor, click the button below to go to the prediction form.

[Go to Prediction](#)

## 2. Home Page

Homepage consists of different input sections and a predict button. The page is designed in such a way that users can insert their inputs according to their financial and health status. There are 20 input sections in the homepage where the user will have to enter the correct entries as per their credit risk.

### Credit Risk Predictor



### Credit Risk Predictor

Status	No checking account
Credit Duration(months)	26
Credit History	Delay in paying off in the past
Purpose	Car(New)
Credit Amount(DM)	278
Saving's	100 to 500 DM
Employment Duration	Unemployed
Installment rate	Greater than 35
Personal Status	Male: divorced/separated
Debtor's	None
Present Residence	Less than 1 yr
Type of Property	No property
Age	Enter your age
Other Installment Plans	Another Bank
Type of Housing	Free
Number of Credits	At least 1
Job Type	Unemployed/Unskilled (Non-resident)
People Liable	3 or more
Telephone Availability	Yes
Foreign Worker	Yes

Predict

### 3. Prediction Page

A results/output page, where the application displays the output, indicating whether the customer is classified as a Good Risk or Bad risk

**Prediction Result**  
This profile is classified as **GOOD RISK!**