

Customer Report

Customer ID: 9

Field	Value
Annual Income	65000.0
Average Age Of Credit	57.08571429
Balance	18156.66
Credit Inquiries Trend	3
Credit Utilization Ratio	0.245633674
Debt To Income	36.48
Employment Stability	1.0
Loan To Income Ratio	0.307692308
Monthly Payment Burden	0.125460923
Paid Interest	859.88
Paid Late Fees	0.0
Paid Principal	1843.34
Tier	Bronze
Total Credit Limit	283190
Total Credit Utilized	69561

Prediction: 1

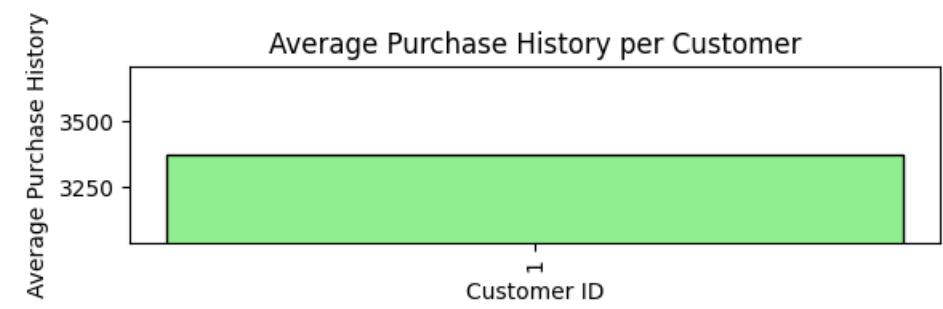
Calculated CLV: 25283.29

Personalized Recommendations:

- - **Interest Rate Reduction:** Offer a reduction in the interest rate on their existing loan to lower monthly payments and save on interest expenses.
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- - **Credit Line Increase:** Suggest increasing their credit limit to reduce the credit utilization ratio and improve their credit score. This could also provide additional financial flexibility.
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- - **Balance Transfer Offer:** Offer a balance transfer to a credit card with a lower interest rate, consolidating high-interest debt and potentially saving money on interest payments.
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- - **Personalized Budgeting Assistance:** Provide access to budgeting tools or financial counseling services to help the customer manage their finances effectively, reduce debt, and improve their overall financial well-being.

Visualizations:

Plot 1: Average Purchase History per Customer



Plot 2: Average Purchase Value per Customer

