Customer Report

Customer ID: 61

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Field	Value
Annual Income	50000.0
Average Age Of Credit	74.33333333
Balance	21955.1
Credit Inquiries Trend	8
Credit Utilization Ratio	0.222057258
Debt To Income	12.15
Employment Stability	1.0
Loan To Income Ratio	0.5
Monthly Payment Burden	0.1934064
Paid Interest	970.61
Paid Late Fees	0.0
Paid Principal	3044.9
Tier	Bronze
Total Credit Limit	97664
Total Credit Utilized	21687

Prediction: 0

Calculated CLV: 30833.75

Personalized Recommendations:

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- - **Personalized Loan Offer:** Pre-approved for a personal loan with a competitive interest rate, tailored to consolidate high-interest debt and improve financial stability.
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- - **Credit Card Upgrade:** Invitation to upgrade to a higher tier credit card with enhanced rewards, travel benefits, and purchase protection, rewarding their responsible credit management.
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- - **Financial Planning Consultation:** Complimentary consultation with a financial advisor to optimize their financial plan, explore investment opportunities, and set financial goals for the future.
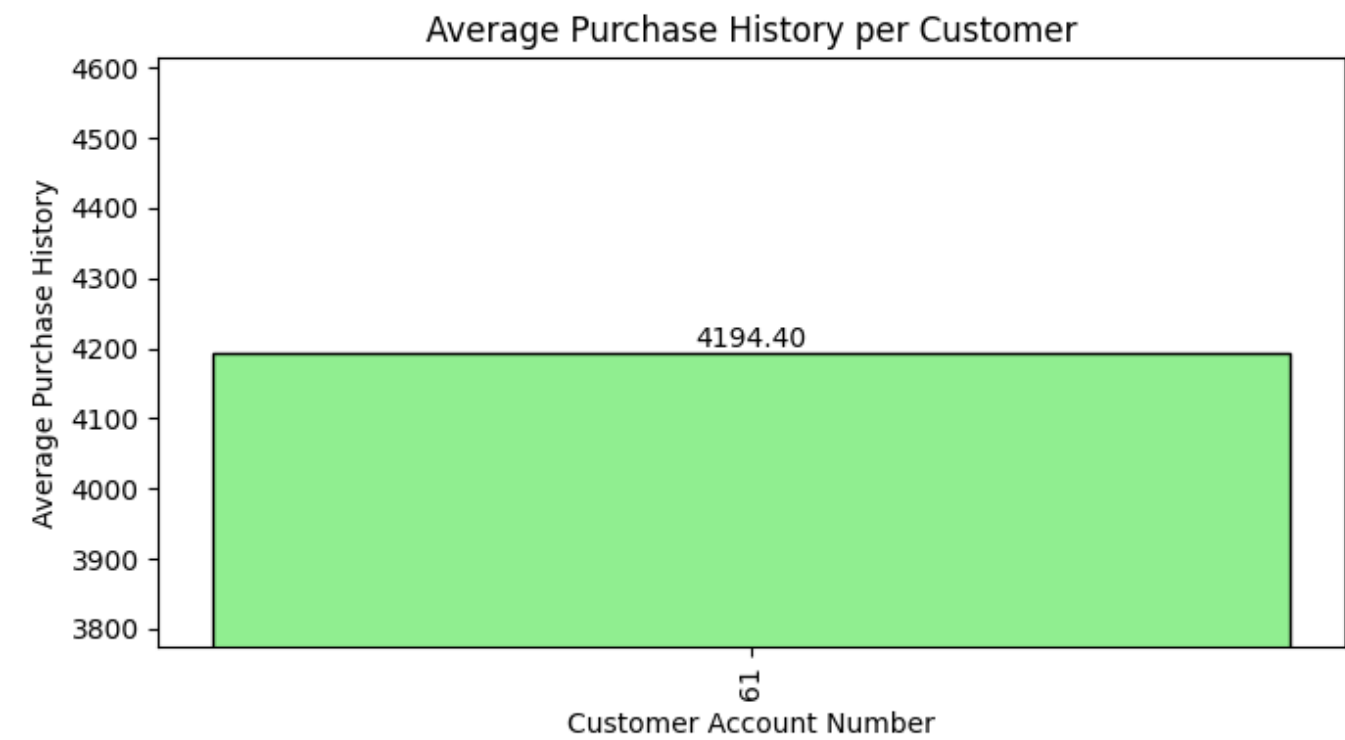{"}

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- - **Debt Consolidation Services:** Assistance in consolidating multiple debts into a single, streamlined payment plan, reducing interest charges and simplifying financial management.
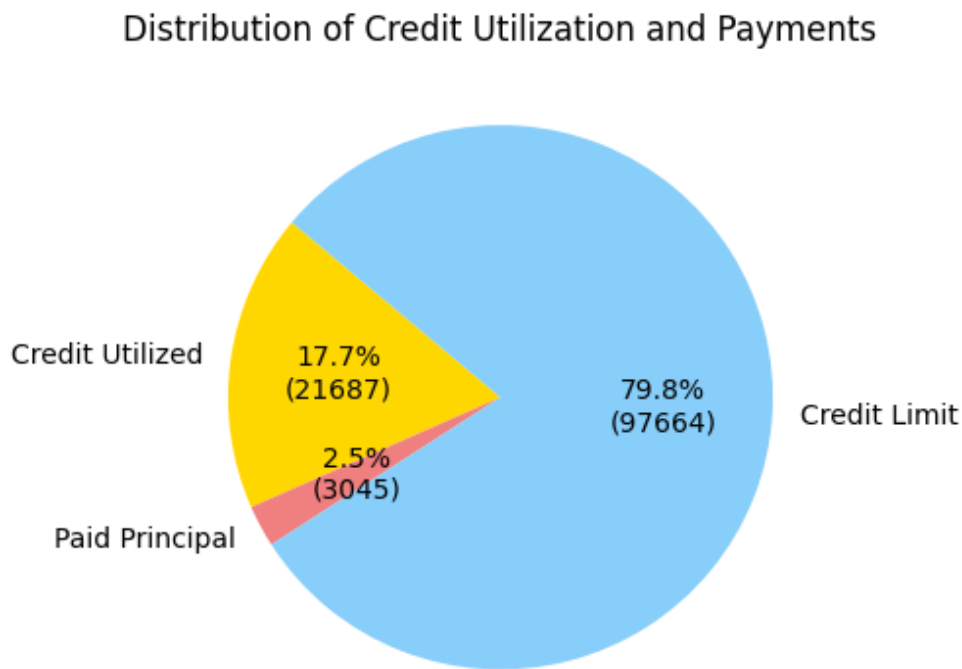{"}

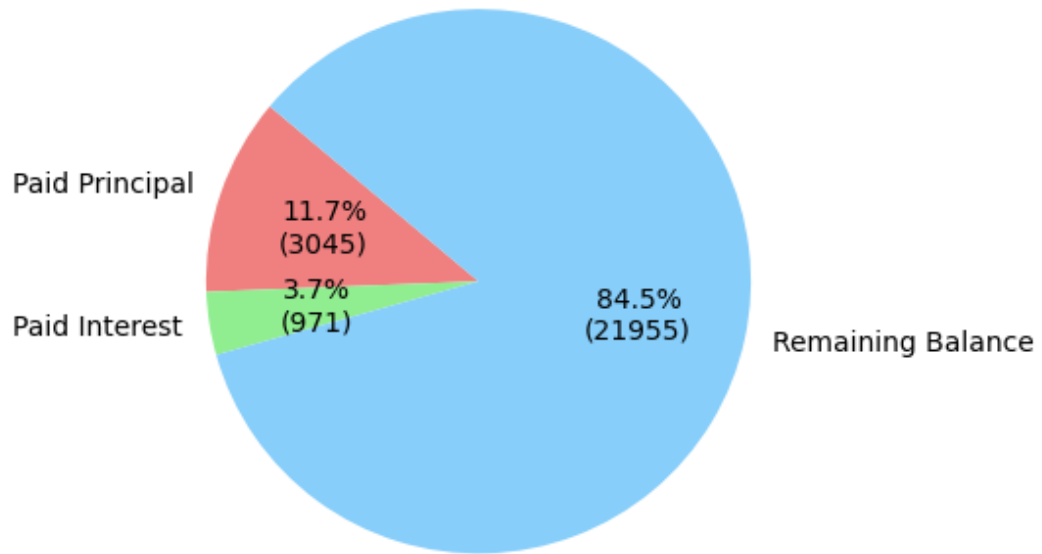# Visualizations:

Plot 1: Average Purchase History per Customer
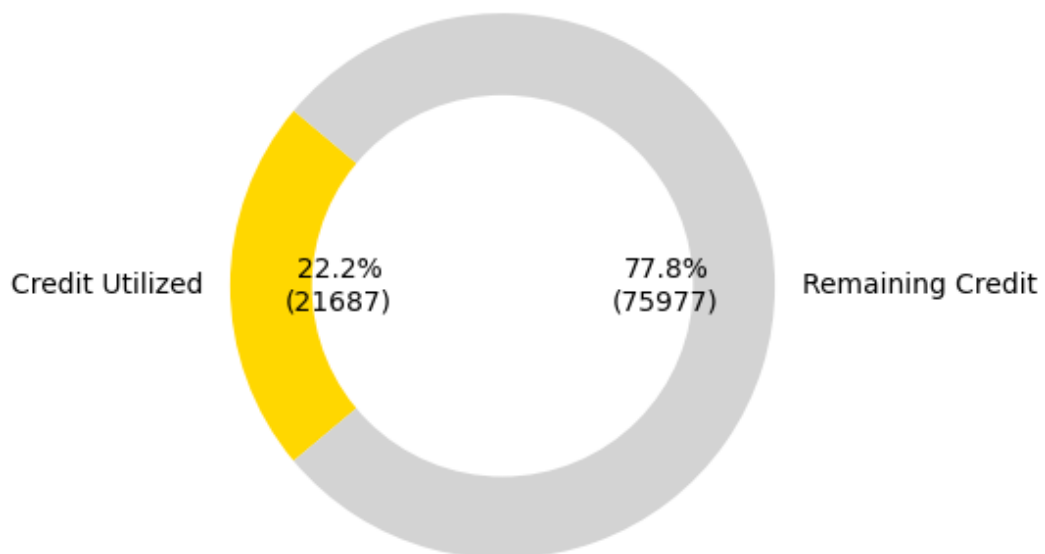

Plot 2: Distribution of Credit Utilization

Plot 3: Distribution Of Balance
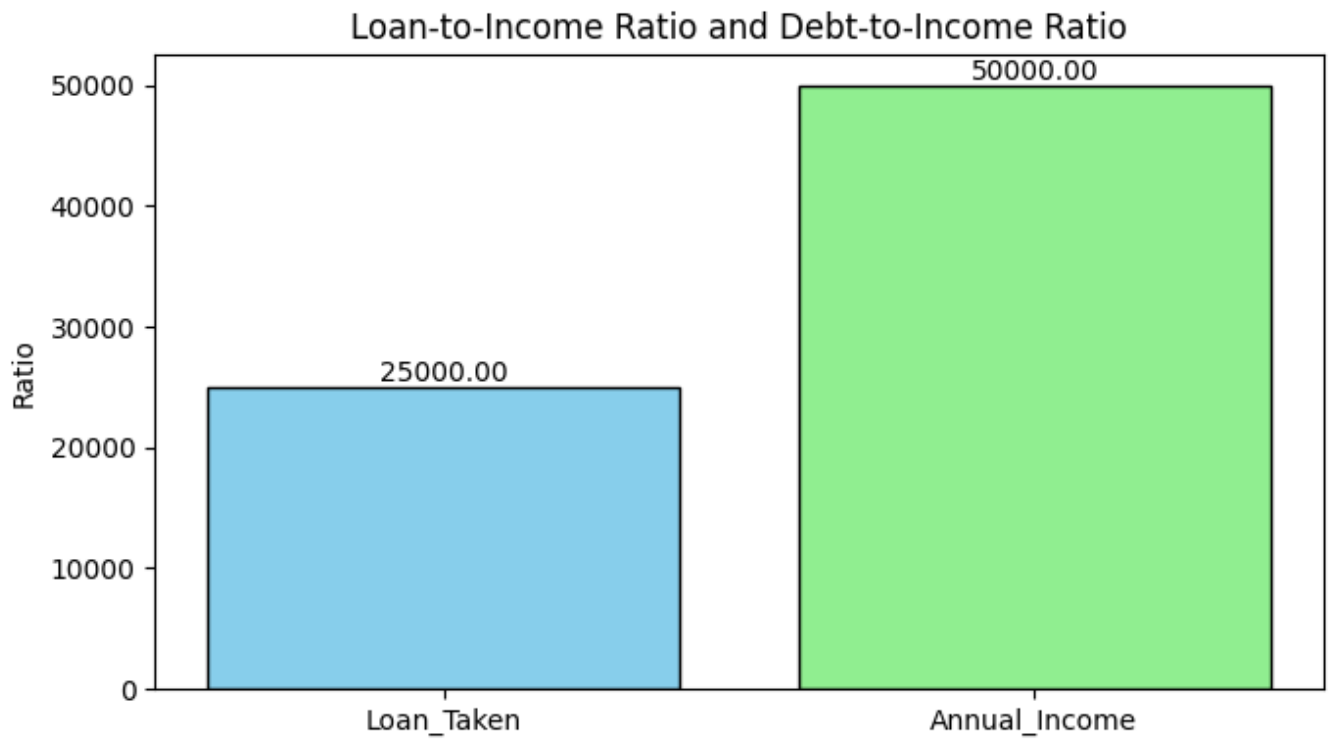
Distribution of Balance

Paid Principal 11.7% (3045)

Paid Interest 3.7% (971)

84.5% (21955) Remaining Balance

Plot 4: Proportion Of Total Credit Utilized

Proportion of Total Credit Utilized

Credit Utilized 22.2% (21687)

77.8% (75977) Remaining Credit

Plot 5: Loan-To-Income Ratio and Debt-to-Income Ratio

Plot 6: Distribution Of Monthly Payment Burden