

Credit Score Classification

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Introduction and background

A common problem in the finance and banking industry is assessing the risk involved in lending someone money. Typically, a credit score is used to determine whether a person is a stable borrower or not. This can be a difficult task with many factors to take into account when deciding someone's credit score.

Literature review

Dataset description and exploratory data analysis

The dataset contains 27 features. The features we will be focusing on in order to classify a person's credit score into either good, standard, or poor credit will be these features: Credit Mix, Number of days past payment due date, Number of delayed payments, Outstanding debt, Credit utilization, Credit history age. We make this decision based on how traditional credit scores are determined, such as a FICO credit score.

Proposed methodology

Experimental results

Conclusion and discussion

References

Dataset:

<https://www.kaggle.com/datasets/parisrohan/credit-score-classification/data>