Tableau Prosper data analysis

Summary

Prosper is a personal loan marketplace that allows you to get loans from various people who want to lend money to you. This basically cuts out having to go to a bank and you might be able to get a bigger loan than the bank would give you. You will have to pay the money you borrowed back with interest which is determined by a multitude of variables. We will be taking a closer look at these variables from both the perspectives of the lender and the borrower along with what makes a loan risky/safe.

Design

For my Delinquent Payments graph I decided to only look and payments that are past due or defaulted and who makes up those defaulted payments. I originally had Income Verifiable as a filter but after some feedback, I realized it was not necessary.

The APR by Prosper rating graph had to be filtered by only loans after 2009 because there was not much info before then. This filter was applied to all sheets just so that I had a consistent data set. I chose a continuous timeline and broke it down to months rather than quarters to have a more in-depth visual. The colors are the same as my first graph.

My animation was showing how APR is basically the same wherever you go and that the whole country moves as one entity. I originally had the graph a different color and my friend said that this color would be easier to understand. I wish the dataset had more years to the data especially around 2006-2007 so we could see the stock crashes.

I wanted to see if there was a certain occupation or group of people that had a very high return on investment and it turns out that college students are probably the best to loan money to. I decided to show 2 bar charts side by side so that you could see that the two graphics are actually very similar. If you look for an occupation on one graph you can usually see it in a similar position on the other graph. This was a fairly cramped space but I think the message got across fine.

In the last visualization I was mainly debating to either put the Not employed group at the very left or in line with the coloring. I tried both but having a random Not employed column in the middle of the graph was a bit confusing so both me and my friend said thought that this was the better way of showing this. The contrast of color on one end draws attention to the strange part of the graph.

Feedback

Other than what has already been mentioned in the design portion, a few things my reviewer had told me was to rename all of the graphs as well as help me decide what I should be filtering by in each slide.

Tableau link: https://public.tableau.com/shared/B6XJ8DWBG?:display_count=yes