Proposal

Group 5, Project 4 by Jodee Harris

GitHub Repo: <https://github.com/JodeeHarris/Group-5-Project-4>

Purpose:

Is having less or more assets going to affect the eligibility of credit card approvals regardless of credit scores? The purpose of this is for consumer education on how other necessity bills may affect your eligibility for credit.

Summary:

I have chosen a set of data to formulate a machine learning algorithm. The sklearn library metrics such as balanced\_accuracy\_score, confusion\_matrix, classification\_report will be used to predict the degree of successful credit card approvals based on applicant’s personal information. Programs used to clean and present the information will be python pandas, Tableau, AWS, and Powerpoint.

Hypothesis:

Consumer approval rates are highly affected by whether the consumer has other assets like a house or car, even with good credit scores.

Dataset:

1) https://www.kaggle.com/datasets/rikdifos/credit-card-approval-prediction?select=credit\_record.csv