## Project: Visualizing Loan Data

Complete each section. When you are ready, save your file as a PDF document and submit it here: <a href="https://classroom.udacity.com/nanodegrees/nd008/parts/c7cbb25d-deae-4be1-bc9c-71f465b849f8/project#">https://classroom.udacity.com/nanodegrees/nd008/parts/c7cbb25d-deae-4be1-bc9c-71f465b849f8/project#</a>

## Step 1: Data Cleanup and Attribute Selection

Clean up any missing information and choose the most important attributes you will explore further in your visualizations. List out the attributes (or variables) you plan to dive further with your visualizations. You should explore no more than 8 attributes. Please refer back to the <u>Data Cleanup course</u> to help you clean up your data.

## Step 2: Tableau Visualizations

Please make sure you follow the <u>rubric</u> and include Tableau Dashboards, Stories, and the appropriate visualizations (small multiples, scatter plot, bar chart, etc..) your reviewer expects your visualizations to contain.

Attach your visualizations as Tableau Workbooks in a zip file along with this report.

**IMPORTANT**: Please save the workbooks as **Tableau Public** workbooks to allow reviewers to access your workbooks.

## Step 3: Questions

Answer the following questions. Refer to your online visualizations to back up your answers.

Story Board Link: <a href="https://public.tableau.com/profile/publish/">https://public.tableau.com/profile/publish/</a> LoanGrowthDashboard\_0/1#!/publish-confirm

1. How do the attributes differ between borrowers who pay back their loans versus those who don't?

Loan with better grade has lower default rate. Loans with grade B has the largest value of paid back loans.

2. How do accepted and rejected loan data differ among different locations? Loan activity happened most frequently in California, USA. It is also state with the largest number of accepted and rejected loans.

3. How have issued loans changed over time?

In general, both average loan and income are increasing from 2007 to 2011. After the third season of 2011, average loan sizes became larger than average income started to fall for the first time.

4. What is your additional question that you proposed? What is the answer? How did you come up with this question?

I want to find how income impact the loan applicants. From the scatterplot, I find that larger loans are being issued to applicants with larger incomes.