**Course 2 POA 2 Lessons Learned**

Hello Guido,

Based on the analysis conducted on the data provided, there are some key lessons learned the CreditOne team should consider for future projects.

Lesson 1:

Analyses like this one can provide a profile of those that have defaulted on their loans in the past. This data is good guidance to narrow down factors that have historically led to defaulting of the loan.

Lesson 2:

It is important to convert data to all be integers to allow for appropriate comparisons. Data like age and credit limit should be grouped to allow appropriate comparisons to take place.

From this specific analysis and the exploratory analysis, we know the following:

* Ages
* Personal profiles (male/female, married/single)
* default trends based on payment history and limit balance assigned

Based on the analysis, I would recommend the following actions:

* Actively market to customers that fall into the criteria for those that did not default
* Put checkpoints in place for those whose profiles tend to default on loans.
* Continue gathering data and plug it into the model for analysis.