**Prosper Loan data**

**Visualization URLs**

**Initial version**

<https://public.tableau.com/app/profile/lalitha.r4271/viz/Prosper_Loan_story_initial/ProsperLoanstory?publish=yes>

**Final version**

<https://public.tableau.com/app/profile/lalitha.r4271/viz/Prosper_Loan_story_final/ProsperLoanstory?publish=yes>

**Summary**

This data set contains 113,937 loans from Prosper with 81 variables on each loan, including loan amount, borrower rate (or interest rate), current loan status, borrower income, and many others. Prosper is a marketplace lending platform which allows borrowers request personal loans on Prosper and investors (individual or institutional) can fund anywhere from $2,000 to $50,000 per loan request. This has data from 2004 to 2014. What I am trying to do here in this visualization is to explore the data with single variables like time series or geographical distribution. The details would be viewed in the visualization itself.

**Design**

For the design of plots, I decided to use

* bar plots to represent present the number of loans over time, prosper score, prosper rating, loan status, employment status, income range, lender yield over number of loans, avg. debt to income ratio over income range/employment status and
* line plot to present avg. loan amounts over time and
* map to present the number of borrowers per USA state and easily see from which states most of the borrowers comes from and
* stacked line chart to represent estimated yield, return and loss over time

and hide all the worksheets for the story to get undivided attention from the user.

**Feedback**

After building the initial version of the story, I have shared my visualizations with one of my friends. I received the following feedback:

* It would be good if you add labels to all graphs
* Convert prosper score to discrete and right now prosper score values are continuous which makes the distribution looks bigger because of the lengthier x-axis.
* Sort the prosper rating. A rating should come after AA rating.
* Plot the estimated yield, return and loss over time so that it would be easy to understand the value of each year instead of each state.

**Resources**

Wikipedia and lot of googling to figure out.