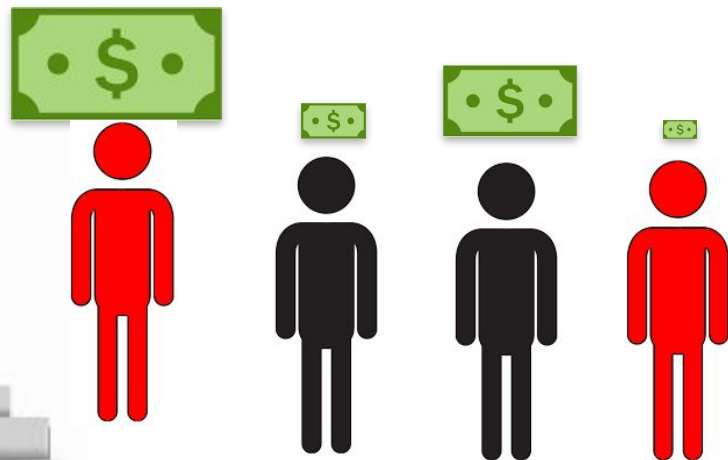




## *Classifying Borrowers*



# Introduction

Our goals are to

- Learn what features are most important for classifying rather someone will fully pay or get charged off their loan.
- Build a model that can classify these people into two categories



Bad at managing money but has a lot of it.



Not a lot of money but very reliable

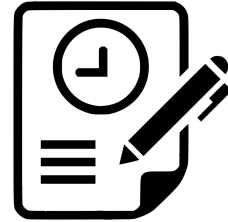


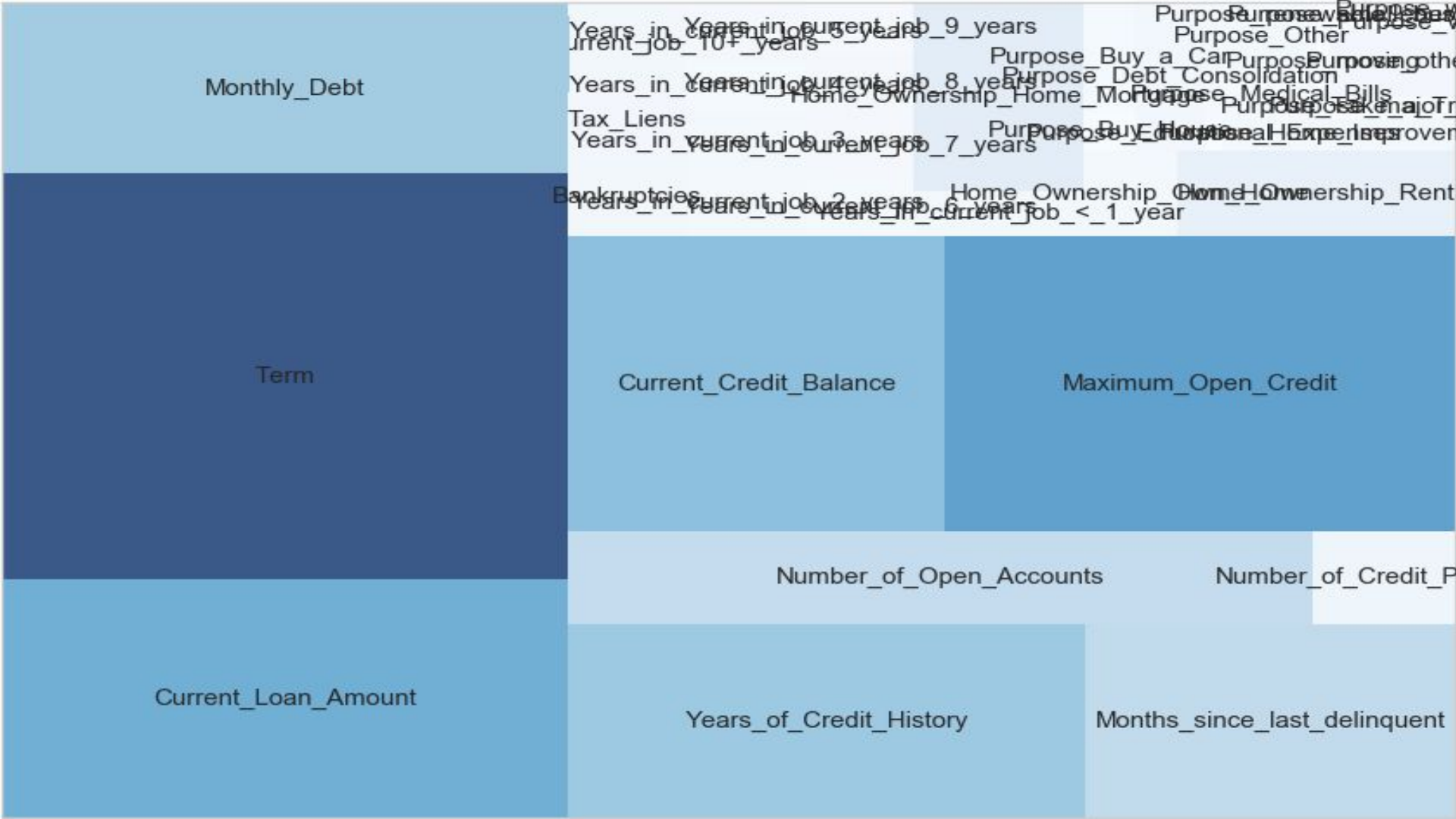
Getting ready for a wedding and responsible

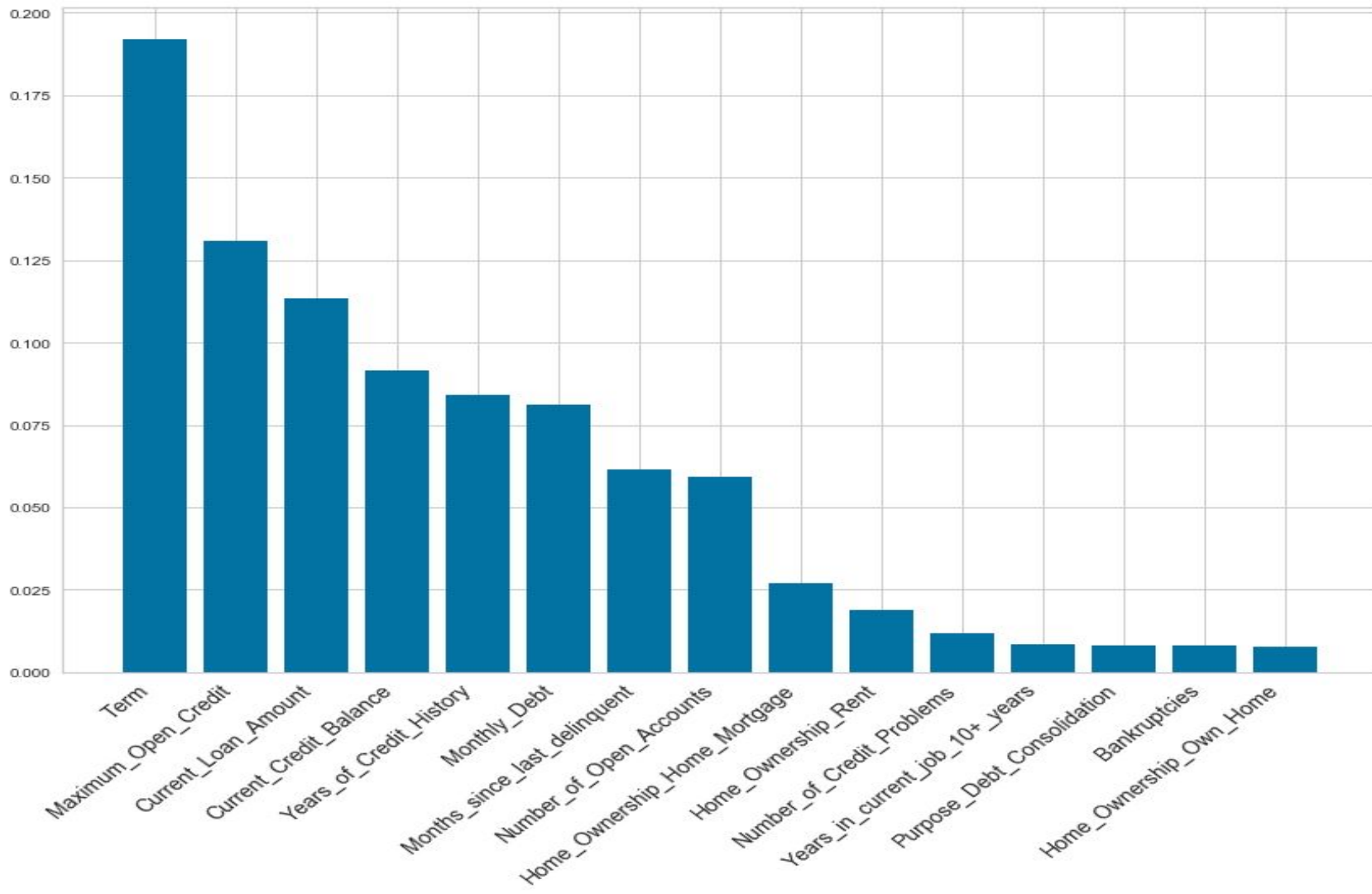
- [https://www.kaggle.com/zaurbegiev/my-dataset#credit\\_train.csv](https://www.kaggle.com/zaurbegiev/my-dataset#credit_train.csv)
- <https://data.gov.ie>

# What Causes People to Pay Off Loans?

What variables are causing the most impact?

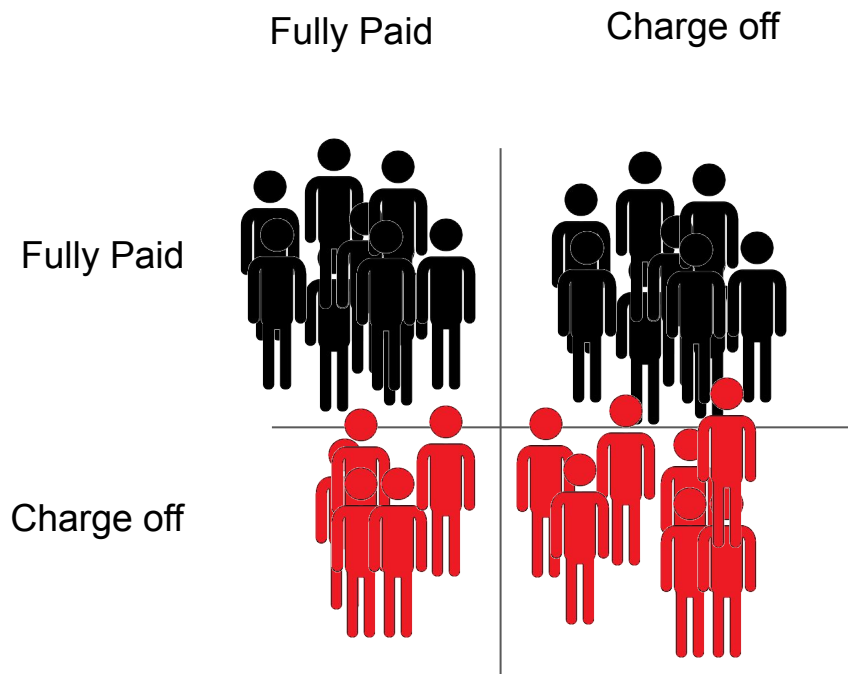






# How did our model perform?

~88% Accuracy

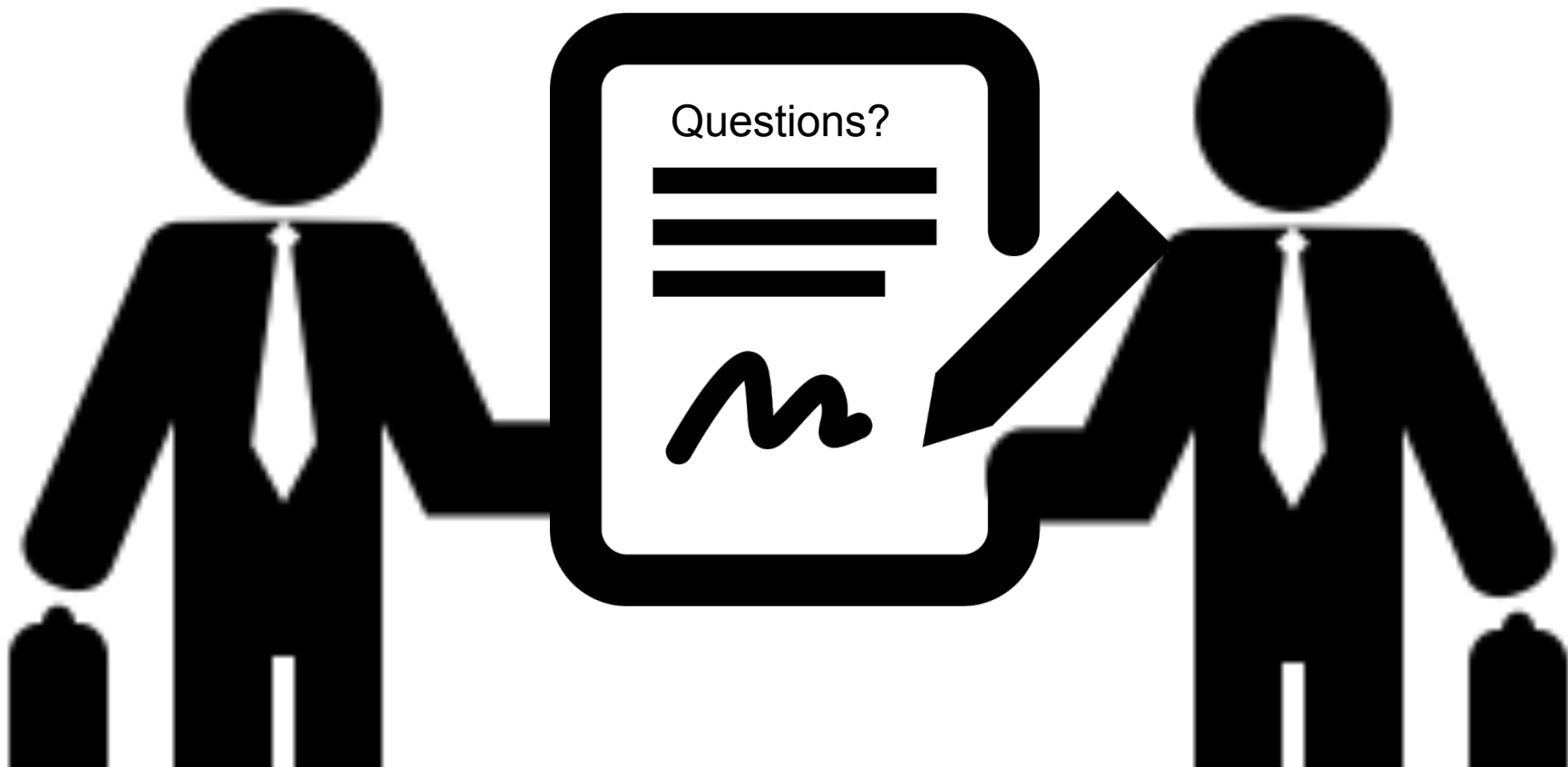


	Positive	Negative
Positive	7997	7357
Negative	3219	2547

# Future Work

- How does the most important feature impact the loan status?
- How can we group people together?
- Optimize our model to use the best hyperparameter
- Get rid of noise data
- Carefully examine how variables interact
- 





Questions?