

## Here is your task

Your job is to translate your predictive findings into a clear, stakeholder-ready report for Geldium's Head of Collections. This report will be used to inform the team's next steps and shape how they apply AI insights in their decision-making.

Follow the structure below to build your report.

### ***Step 1: Summary of predictive insights***

Use insights from your EDA (Task 1) and the structured predictive model framework (Task 2) to explain:

- What key customer segments are at high risk of delinquency
- Which variables most strongly influence delinquency

Refer to the **Dataset** and **Dataset Description Guide** (from Task 1) to support your insights with relevant examples or field references.

#### **Prompts to try:**

- Summarize top predictors of customer delinquency based on dataset analysis.
- Identify customer segments with the highest delinquency risk and explain why.

**Action:** Create a simple 3-bullet list of "Top 3 Risk Factors" for easy communication.

### ***Step 2: Recommendation framework***

Choose one key insight and turn it into a SMART business recommendation. Think through:

- What action the business could take based on this insight
- What action would be most effective, feasible, and aligned with Geldium's goals?
- How you would explain the recommendation to stakeholders

Use the SMART approach to shape your recommendation and prepare a short rationale as to why it's the right fit. You can use GenAI to help structure your ideas.

**Prompts to try:**

- Turn this insight — 'High credit utilization increases delinquency' — into a SMART business recommendation.
- Draft an executive summary explaining why this recommendation will reduce delinquency and align with business objectives.

**Action:** Write one SMART goal and a 1–2 sentence explanation for stakeholders.

***Step 3: Ethical and responsible AI considerations***

Outline a brief ethics section, covering:

- Any fairness or bias concerns your model or recommendation might raise
- How you would explain the model's predictions to non-technical stakeholders
- How your approach promotes responsible and transparent AI use

**Prompts to try:**

- List two fairness risks for a financial risk prediction model and suggest mitigation strategies.
- How would you explain AI model predictions in plain language to non-technical stakeholders?

**Action:** List two fairness risks and how you would mitigate them.

***Step 4: Submit your report***

Use the report template provided to guide formatting. Write in plain, professional language, using short headings and concise explanations. Your report should be:

- Written in plain, professional language
- Organized into clearly labeled sections
- No more than two pages in length

**Deliverable:** Upload your completed two-page report as a Word or PDF file. Use the provided report template to guide layout and organization.