

## Create a Tableau Story

The following is a project done for the Udacity data analyst nano degree program.

The first version:

[https://public.tableau.com/views/LoanProsper\\_00\\_0/Story1?:embed=y&:display\\_count=yes](https://public.tableau.com/views/LoanProsper_00_0/Story1?:embed=y&:display_count=yes)

The second version:

[https://public.tableau.com/views/LoanProsper\\_00/Story1?:embed=y&:display\\_count=yes](https://public.tableau.com/views/LoanProsper_00/Story1?:embed=y&:display_count=yes)

The Third version:

[https://public.tableau.com/shared/3P658RB9Z?:display\\_count=yes](https://public.tableau.com/shared/3P658RB9Z?:display_count=yes)

## Summary

The data is provided by the Udacity [Data Set Options](#). By itself the data is hard to read so the accompanying [dictionary](#) is useful.

The objective of this visualization is to see what are some factors that affect private lending. Among the factors to take into consideration are where you live, how much money you make, how you make that money, and what year is it.

The data seems to be limited to after the 2008 financial crisis. It would be interesting to observe lending habits before and after financial shocks. Note also that this data is limited to a state basis. It fails to distinguish between economic disparities within a state itself.

## Design

The most useful visualization is maps. The US has fifty states and a map with a year filter might give the reader a better grasp of the data. It might also help users who have little geographic knowledge of the US. Adding a year filter makes the map interactive and changes easier to see.

Bar charts are also useful when we have several categories such as occupation, where we compare income and filter by prosper rating.

In terms of income, displaying the median rather than the average is more representative. A few very wealthy individuals can skew an average and distort the data.

For credit score, use a calculated field to get the midpoint between the upper and lower ranges for the individual. Use another calculated field for the bin values.

## Feedback

The first feedback and the most useful:

“Make the story boxes bigger”.

The boxes were enlarged to make the observations clearer.

Second one was in the prosperity rating. “AA” is better than “A”, yet the alphabetic order makes “A” appear better. That was fixed in the second iteration.

The Udacity reviewer noticed that a lot of charts lacked titles and so are unclear. There was also the suggestion to fit Alaska and Hawaii into the map through a box. The bar chart showing “Prosper” rating was too cumbersome, it has a lot of entries. I picked a few entries for common occupations, and that was enough to get the point across.

### Resources

All data is taken from [Udacity.com](https://udacity.com).

For credit score bins, I used the FICO rating available in Bank of America’s mobile app to assign grades.