**|| Explanation of project ||**

**Credit card default prediction** is the process of predicting whether a borrower will default on their credit card payments. ***Default*** occurs when a ***borrower*** is unable to make the ***minimum*** required payments on their credit card debt for an ***extended*** period of time. Default can have serious consequences for borrowers, including damage to their credit score and the possibility of legal action being taken against them.

There are several factors that can influence the likelihood of a borrower defaulting on their credit card payments. These include their credit score, their income and employment status, the amount of credit card debt they have, and their payment history.