This dataset is taken from UCI: <https://archive.ics.uci.edu/ml/datasets/default+of+credit+card+clients>

**Columns in the dataset:**

|  |  |
| --- | --- |
| **Column Name** | **Description** |
| ID | ID of each client. |
| LIMIT\_BAL | Amount of given credit in NT dollars (includes individual & family/supplementary credit. |
| SEX | Gender (Male, Female). |
| EDUCATION | Education status (1=graduate school, 2=university, 3=high school, 4=others, 5=unknown, 6=unknown). |
| MARRIAGE | Marital status (1=married, 2=single, 3=others). |
| AGE | Age in years. |
| PAY\_0 | Repayment status in September, 2005 (-1=pay duly, 1=payment delay for one month, 2=payment delay for two months, ... 8=payment delay for eight months, 9=payment delay for nine months and above). |
| PAY\_2 | Repayment status in August, 2005 (scale same as above). |
| PAY\_3 | Repayment status in July, 2005 (scale same as above). |
| PAY\_4 | Repayment status in June, 2005 (scale same as above). |
| PAY\_5 | Repayment status in May, 2005 (scale same as above). |
| PAY\_6 | Repayment status in April, 2005 (scale same as above). |
| BILL\_AMT1 | Amount of bill statement in September, 2005 (NT dollar). |
| BILL\_AMT2 | Amount of bill statement in August, 2005 (NT dollar). |
| BILL\_AMT3 | Amount of bill statement in July, 2005 (NT dollar). |
| BILL\_AMT4 | Amount of bill statement in June, 2005 (NT dollar). |
| BILL\_AMT5 | Amount of bill statement in May, 2005 (NT dollar). |
| BILL\_AMT6 | Amount of bill statement in April, 2005 (NT dollar). |
| PAY\_AMT1 | Amount of previous payment in September, 2005 (NT dollar). |
| PAY\_AMT2 | Amount of previous payment in August, 2005 (NT dollar). |
| PAY\_AMT3 | Amount of previous payment in July, 2005 (NT dollar). |
| PAY\_AMT4 | Amount of previous payment in June, 2005 (NT dollar). |
| PAY\_AMT5 | Amount of previous payment in May, 2005 (NT dollar). |
| PAY\_AMT6 | Amount of previous payment in April, 2005 (NT dollar). |
| default.payment.next.month | Default payment (1=yes, 0=no). |