**Methodology**

I have been assigned to analyze accuracy of the Credit Risk Evaluator Model. After loading data and converting the categorical data into a numerical data, I had to review theme of the project and analyze the columns. I realized it is highly efficient to analyze the Loan status columns. Also, there was an imbalance in columns between training and testing data. Hence, looped to add 0 in the columns. We used two models Logistic Regression & Random Forest Classifier with scaler and without scaler to analyze the data.

**Outcome**

Since the outcome is binary, Logistic regression model is a good way of assessing the data. Before scaling the data, Logistic regression model accuracy is only 52% and after scaling the data the output is 72%. Hence, scaling really improved accuracy of the model.

With the help of Random Forest Classifier model, we have grouped the data based on its classification.   Before scaling the data, Random Forest Classifier model accuracy is 65% and after scaling the data the output is 69%. Hence, scaling improved the accuracy of the Random Forest Classifier model but not as much as Logistic regression model