

The Data

(Data source: <https://www.kaggle.com/uciml/default-of-credit-card-clients-dataset>. We acknowledge the following: Lichman, M. (2013). UCI Machine Learning Repository [<http://archive.ics.uci.edu/ml>]. Irvine, CA: University of California, School of Information and Computer Science.)

The credit card issuer has gathered information on 30000 customers. The dataset contains information on 24 variables, including demographic factors, credit data, history of payment, and bill statements of credit card customers from April 2005 to September 2005, as well as information on the outcome: did the customer default or not?

Name	Description
ID	ID of each client
LIMIT_BAL	Amount of given credit in NT dollars (includes individual and family/supplementary credit)
SEX	Gender (1=male, 2=female)
EDUCATION	(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 (-2=no consumption, -1=payment delay for one month, 0=the use of revolving credit, 1=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)

Name	Description
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)