**Prosper Loan Analysis**

**Dataset**

The data consists of information regarding loan requests provided by prosper, The dataset can be found [here](https://www.kaggle.com/yousuf28/prosper-loan), with feature documentation available [here](https://docs.google.com/spreadsheets/d/1gDyi_L4UvIrLTEC6Wri5nbaMmkGmLQBk-Yx3z0XDEtI/edit#gid=0).

In this analysis, we explore loan data from Prosper. This data set contains 113,937 loans with 81 variables on each loan, including loan amount, borrower rate (or interest rate), current loan status, borrower income, borrower employment status, borrower credit history, and the latest payment information.

## Summary of Findings

 We can see that bad loan statuses (Charged off, Defaulted, Past Due) have higher APR and higher Debt to income ratio compared to the good loan statuses (Completed, Current, Final Payment In Progress).

We can see debt consolidation category started to spike after 2008.

There was an increase in loan rate after 2008, which is expected as recover action by the market to the recession period, then it started to decline after 2011.