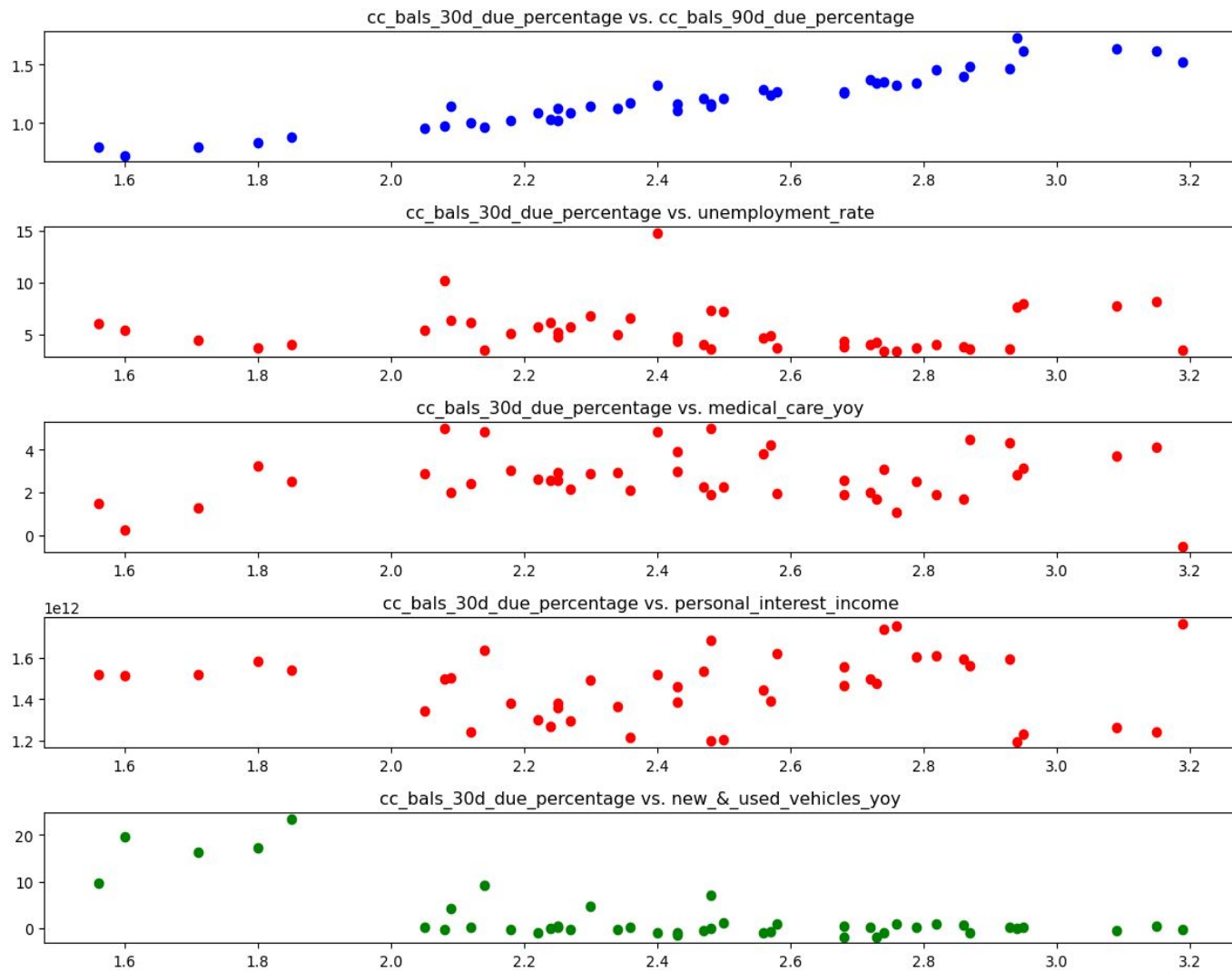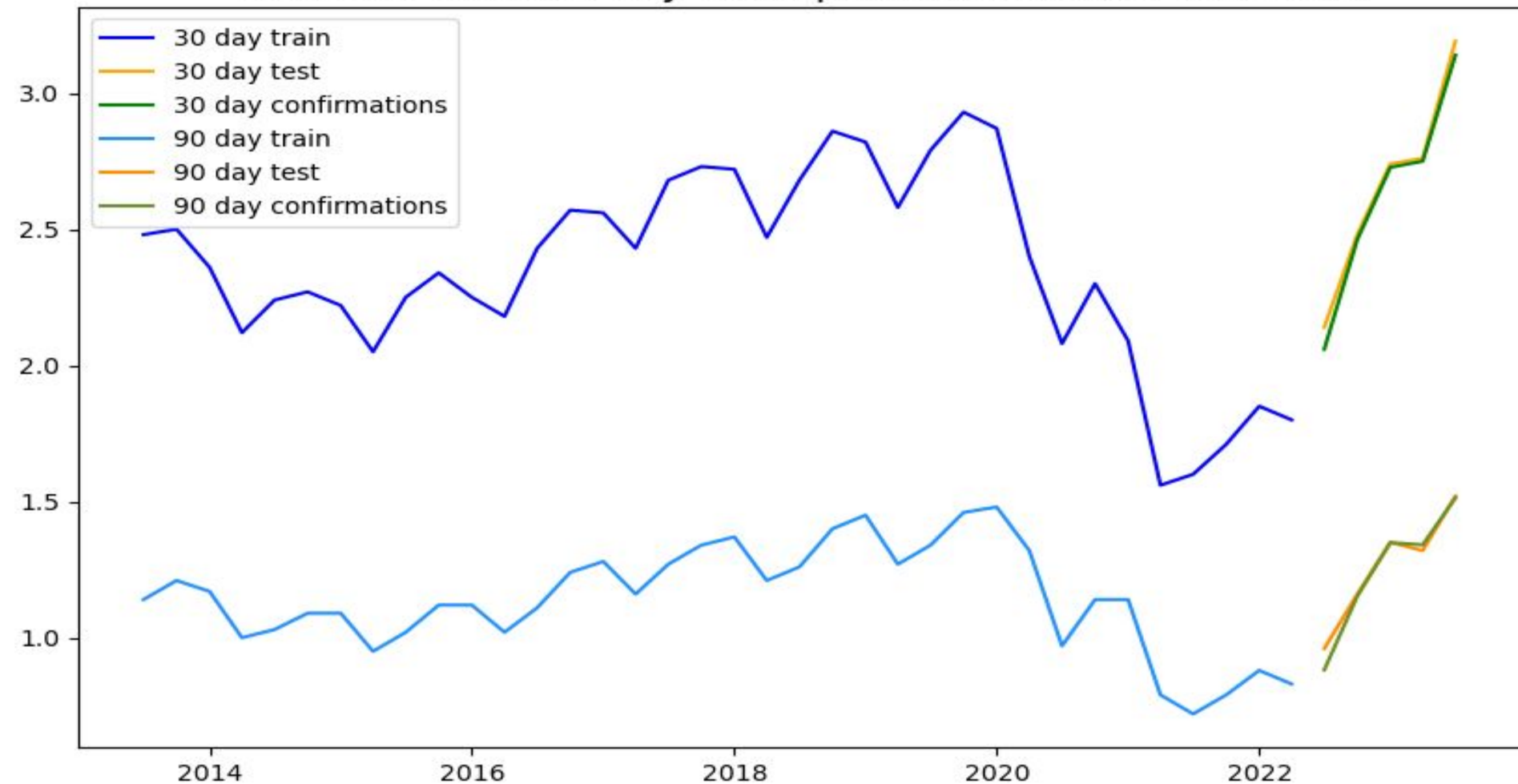# Problem Statement:

- Especially in such turbulent times, a local credit agency reached out to you explore trends in the market and try to identify factors that contribute to people not paying their bills and falling into debt.
- They would also want at least a year's worth of forecasting of future rates and debt levels to plan their marketing properly, to maximize revenue while minimizing loss.
- Finally, the company would like to know cyclical trends that affect credit and how they can be leveraged in the company's advantage.

- Delinquency rates, aka percentages of people that do not pay off their monthly bills, is one of our target variables.
- Unfortunately, besides 30 and 90 defaults, only car purchased showed any significant correlation.

Trends in 30 & 90 day delinquent rates (train and test)

Predicted 30 & 90 day delinquent rates

Legend:
- 30 day historical
- 30 day prediction
- 90 day historical
- 90 day prediction
- Start of Predictions