Summary of the report

They selected about 120 features and used Linear Discriminant Analysis method to analyse default probability. They drew the ROC curve and set the decision_prob 0.1. The Kaggle score is about 0.67.

Describe the strengths of the report

They clarify clearly and succinctly, the model is not that complex while the result is not that bad.

Describe the weaknesses of the report.

It can be seen that the model is not good enough for this dataset and the roc curve shows that the accuracy is not that good. What's more, the Kaggle score can be improved actually.

Evaluation on Clarity and quality of writing (1-5): Is the report clearly written? Is there a good use of examples and figures? Is it well organized? Are there problems with style and grammar? Are there issues with typos, formatting, references, etc.? Please make suggestions to improve the clarity of the paper and provide details of typos.

4, really clearly but more content can be included.

Evaluation on Technical Quality (1-5): Are the results technically sound? Are there obvious flaws in the reasoning? Are claims well-supported by theoretical analysis or experimental results? Are the experiments well thought out and convincing? Will it be possible for other researchers to replicate these results? Is the evaluation appropriate? Did the authors clearly assess both the strengths and weaknesses of their approach? Are relevant papers cited, discussed, and compared to the presented work?

3, the method is what prof taught in class, however as to this case the model is not that suitable for the result is not good enough. I think they can improve this by trying some other models or just select more important feature. Besides, there is no feature importance explanation and maybe there is some lack of feature construction.

Overall rating: (5- My vote as the best-report. 4- A good report. 3- An average one. 2- below average. 1- a poorly written one).

4

Confidence on your assessment (1-3) (3- I have carefully read the paper and checked the results, 2- I just browse the paper without checking the details, 1- My assessment can be wrong)

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