**Learnings:**

* Providing relevant and clean data is important for data analysis

**Lessons learnt:**

* Important to clean data before diving into EDA
* Remove data points which are not relevant for analysis
* Remove data from the data set which exists in small numbers. Example Education = Other, Marriage other than either 1 or 2.

**Recommendations**

* Evaluate High School educated borrowers closely
* Baby Boomers tend to default at a higher rate
* Need a more even distribution of how credit is provided. Millennials tend to get bulk of the credit.
* High School educated borrowers are defaulting at higher rates.
* The data seems to have been analyzed before since the groups with higher than average defaults have lesser credit limits.