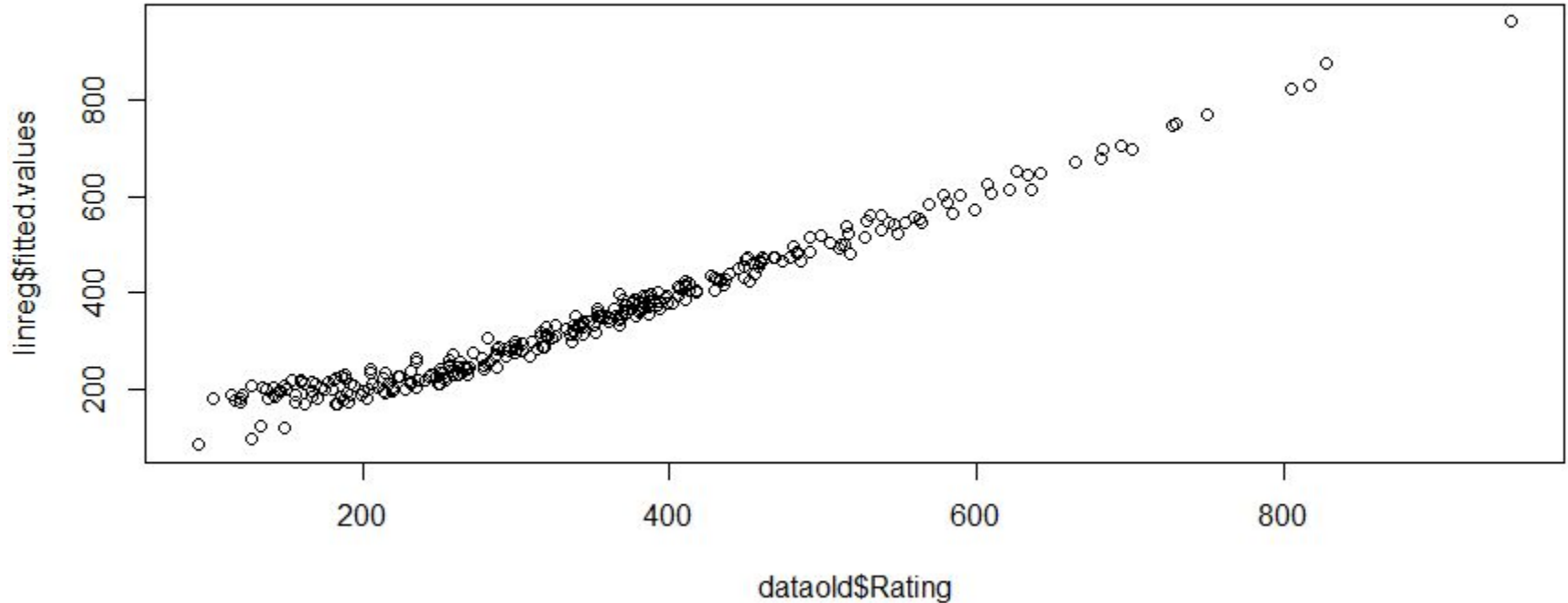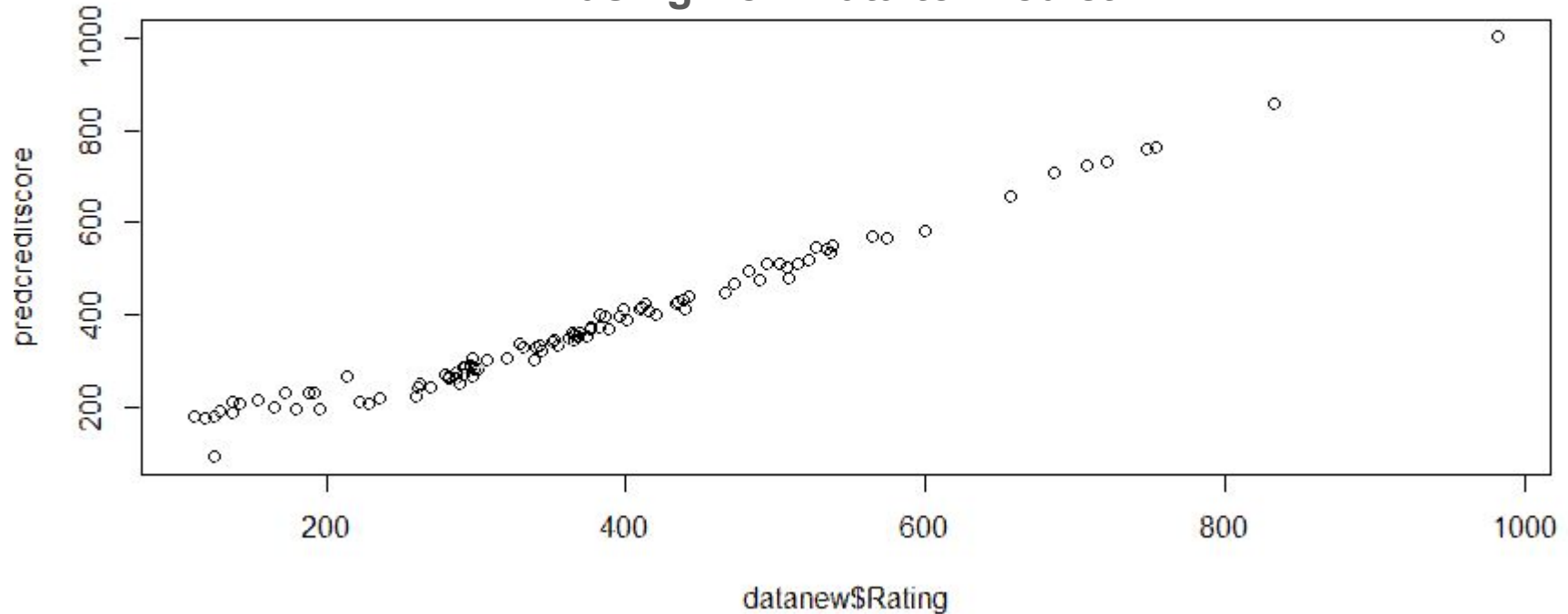# Forecasting Credit Score Ratings
using Old Data to Evaluate

This charts shows, a linear regression that forecasts a sample data credit score with 300 (rows) or observations. Here,the graph module returned a 99% prediction score. These points can be used to understand if previous credit score rating know in the past (on x-axis) still matches or correlates to predictions in the "y-axis". Loan officers here can access and understand were their losses may come from if predictions credit score returned are lower value than when first knowed

Forecasting Credit Score Ratings
using New Data to Predict

This charts shows, a linear regression that forecasts a sample data credit score with 100 (rows) or observations. Here,the graph module returned a 99% prediction score. These points can be used to understand if credit score rating today (on x-axis) will remain up base on predictions in the "y-axis". Loan officers here can understand if it makes sense to give out a loan and if they will get their a return in the future.