**Please limit yourself to 4 hours time!**

**Place your submissions to the Submissions sub-folder with the naming convention: lastname\_firstname**

### **The Goal**

You work as a data scientist at a credit card company. A senior VP is leading an effort to reduce costs associated with signup incentives by offering credit cards with carefully targeted benefits that will attract new cardholders. As a first step, she would like you to examine cardholder data collected over the last 6 months in order to understand the various kinds of users who use the company’s products. She is especially interested in getting an idea of which benefits to associate with each new card offering.

### **The Data**

The data consists of [a csv file](https://drive.google.com/file/d/1dqdozCaS58uTyrTMS9woEGyNM-hQkEjl/view?usp=sharing) with 8950 rows (one for each cardholder) organized in columns with descriptive headers.