# Question 3.1

# Using the same data set (credit\_card\_data.txt or credit\_card\_data-headers.txt) as in Question 2.2, use the ksvm or kknn function to find a good classifier:

1. using cross-validation (do this for the k-nearest-neighbors model; SVM is optional); and
2. splitting the data into training, validation, and test data sets (pick either KNN or SVM; the other is optional).