Name: Muley, Tushar

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My project is using features to determine credit risk. I choose Decision Tree model. Since determine credit risk or credit worthiness depends on more than a few factors. All those factors play a role in how banks view a person credit worthiness. I want to know what all feature goes into confirm a person credit worthiness. Since credit application ask for information like employment history, home ownership, your marital status, your age via (date of birth) and others ask still more information. I thought Decision Tree model would be the best.

I choose to use R2 (R Squared) since and Root Mean Square Error (RMSE). The R2 came out to be 0.2500 for the Decision Tree model and 0.2502 for Random Forest Regressor model. The RMSE 0.0525 for both is low. After having seen the graph for Feature Importance I am concerned I have too many Features and should reduce them even further. I will be doing a little more research on how to get the R2 higher. I think I need to consider Adjust R2 as another metric. I also looked at Mean Adjust Precent Error which is 0.7290 for Decision Tree and 0.7295 Random Forest. Having a high number like this is not good. So maybe reducing Feature and rerunning model would be a better approach.