Review of the data reveals several findings that we will want to take under consideration going forward.

Firstly, trying to predict if someone will default strictly by reviewing their credit limit is an exercise we should not undertake, as the correlation between limit balance and default is very weak (0.15 for those who will not default and -0.15 for those who will default). The lesson we can take away from this is that extending higher credit limits does not increase any risk of default by itself. Therefore, for those qualified for higher limits, we should continue to issue them accordingly.

Secondly, gender and marital status are both non-factors in whether a party will default on their credit card. This came as a surprise during the analysis, as other industries, such as the insurance industry, view single males as a relatively higher risk than both women and their married counterparts. However, our analysis shows that the level of risk aversion, or likelihood to default, did not correlate in a similar fashion. Therefore, considering gender and marital status in issuing credit is a measure we could consider removing, as it appears that such assumptions about relative risk may be based on archaic information.

Finally, the only measure that leads to correlation of note is that of the amount paid against a card monthly. On a month-to-month basis, we see correlation anywhere from 0.5 to 0.8, indicating that watching the amount paid monthly can tell us how much someone is likely to pay against their card the next month. From this, we can interpolate that those who struggle to pay on one month are likely to continue to struggle paying in future months. These customers who struggle to pay on a monthly basis should be considered high risk, and thus provided lower credit limits in the future.