**Colton Crabtree**

**Bank Reports**

The “Bank” has received an increase in applicants for their personal loan options. Currently struggling with knowing who they are accepting and declining, I have been tasked with creating a model and graphs to help visualize this issue. Their customers come from various backgrounds with different incomes, living situations, and credit history.

Using factors such as income, credit history, and loan amount, I will be able to create models to assist in determining the applicants that will either get accepted or denied.

I will be using K-Means as a model to help predict acceptance or denial on their proposed loan application. Also I will be creating graphs as models to help further the understanding of the criteria of our accepted criteria at “Bank”. This will also come with recommendations on which applicants to accept and deny or if we are on the right path with our current trajectory, do nothing.