* Provide an overview that explains the purpose of this analysis. (5 points)
  + The purpose of this analysis is to use lending data to determine the risk of a loan. It looks at a number of factors for loans such as loan size, borrower income, debt-to-income ratio. By creating a model to predict the risk of a loan, it can lessen the amount of risky loans that are lended.
* Using a bulleted list, describe the accuracy, precision, and recall scores of the machine learning model. (5 points)
  + The model has a 99% overall accuracy in predicting healthy and high-risk loans with a weighted avg precision and recall of 99%. That being said, it did have 85% precision and 91% recall on high-risk loans, so while the model was able to predict healthy loans at a near perfect rate, it did not predict high-risk loans quite as precisely.
* Summarize the results from the machine learning model. Include your justification for recommending the model for use by the company. If you don’t recommend the model, justify your reasoning. (10 points)
  + Overall, the model seems to be accurate based on the data that was given. The balanced accuracy score was 95% and model had 99% accuracy overall. In terms of a recommendation, it depends on what the business would like to pursue. Because the model was highly effective in predicting healthy loans, that is indicative that using the model has a high likelihood of severely reducing the amount of high-risk loans. However, there were some healthy loans that were inaccurately marked as high-risk, so there is potentially lost opportunity for lending. If the business wants to grow and is comfortable with a certain amount of risk, they could reassess the datapoints and further refine the model.